


Credit Card Application

 **You must be 18 years of age or over in order to apply. For your application to be processed you must answer all questions. Please complete using block letters and a black pen.**

How to apply:

- Present completed form at any Commonwealth Bank branch with your identification
- Apply online at commbank.com.au/creditcards
- Apply over the phone on **13 2221**, 24 hours a day, 7 days a week

Section 1 – Card type (please tick (✓) one box only)

Important things to know about credit cards

The following table describes some of the important things you should know about credit cards. If your application is successful, you will be provided with full detail of the fees and charges payable in our letter of offer.

Awards Credit Cards

- Diamond Awards
- Platinum Awards
- Gold Awards
- Awards

- These cards are best if you intend to pay off your balance in full each month and want to earn points which you can redeem for rewards.
- These cards attract higher annual fees and interest rates than some of our other card types.

Low Fee Credit Cards

- Low Fee Gold
- Low Fee
- Student (Full time at uni or TAFE)

- These cards are best if you intend to pay off your balance in full each month and want a low annual fee. These cards attract higher interest rates than some of our other card types.
- The student card is for students who intend to regularly pay off their balance in full each month and want to pay no annual fee for the duration of their studies

Low Rate Credit Cards

- Low Rate Gold
- Low Rate

- These cards are best if you don't regularly pay off your balance in full each month and want to minimise the interest you have to pay.
- These cards attract higher annual fees than some of our other card types.

Please advise your preferred credit limit below. Note that the credit limit we give you will depend on your ability to meet your repayments.

- I would like the maximum credit limit available based on my application or;
- Don't offer me a limit more than \$

Please note: The minimum credit limit for a Gold card is \$4,000, Platinum card is \$8,000 and Diamond Card is \$18,000.

Credit limit increase invitations

From July 2012, we can only send you credit limit increase invitations from time to time if you have registered your consent to receive them. If we send you an invitation, it's your choice whether to apply. If you do choose to apply for an increase to your credit limit, we'll need to assess your application. You can give or withdraw your consent at any time.

Would you like to provide consent to be sent any credit limit increase invitations from time to time?

- Yes, you have my consent to send me any credit limit increase invitations from time to time
- No, don't send me credit limit increase invitations

Section 2 – Personal details

Title	Surname	Full given name(s)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Other names known by (if any)	Gender	Date of birth	Australian driver's licence number
<input type="text"/>	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="text"/>	<input type="text"/>
Home phone	Work phone	Mobile phone	No. of dependants
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Email address	Visa expiry date (if NOT an Australian permanent resident)		
<input type="text"/>	<input type="text"/>		
Australian residential address (PO Box not accepted)			
<input type="text"/>			
			State
			Postcode

Section 2 – Personal details (continued)

Postal address (if different to above)

	State	Postcode

Length of time at current address

years	months
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Name of relative/friend (not living with you)

Contact number

Please let this person know that you have provided us with their personal details, and that their information will be used only if we need to contact you.

Section 3 – Employment and income

Occupation (e.g. builder, doctor).

If not employed, please describe (e.g. student, retired, unemployed)

Student number (mandatory

if student card type is selected)

Employer's name or if self-employed, tick (✓) the box and provide business name and ABN

	<input type="checkbox"/>
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Employer's address, or if self-employed, business address

	State	Postcode

Length of time at current employment

years	months
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Your gross main personal income
(e.g. salary, superannuation, benefits)

\$		per annum
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Other gross income
(e.g. investments, rent, 2nd job)

\$		per annum
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Section 4 – Residential Status Home owned/being purchased ▶ Estimated home value \$ Amount owing (if any) \$ Renting Living with parents Other**Section 5 – Details of accounts held with the Commonwealth Bank (if applicable)**

Your main Commonwealth Bank savings/cheque/transactions account

BSB

Account number

Years held

Total savings/investments account
balance held with the Bank

\$	
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Section 6 – Account balances held with other financial institutionsTotal savings/investments account balance held with other financial institutions \$ **Section 7 – Assets**Value of real estate assets (excluding own home) \$ Value of other investments (e.g. shares, managed funds) \$ Value of motor vehicles \$ Value of household items (e.g. furniture) \$ **Section 8 – Expenses and liabilities**Your share of monthly residential mortgage/rent/board \$ Your share of monthly general living expenses (e.g. bills, transport) \$ Total limits on credit cards and store cards \$ Total amount owing on other loan(s) (e.g. personal loans, car loans, charge cards) \$ Your share of monthly repayments on other loan(s) \$ Your share of other monthly expenses (other expenses you have not already declared) \$

▶ Form continued next page

Section 9 – Optional extras

1. **Additional cardholder** (must be 16 years or older). To add an additional cardholder to your credit card account, simply complete this section. Please let this person know that you have provided us with their personal details, and that their information will be used only to provide them with an additional card and allow us to service their relationship with us.

Title Surname Full given name(s)

Other names known by (if any) Date of birth

Please provide details of a Commonwealth Bank account held by additional cardholder (if applicable)

BSB Account number

Please provide additional cardholder's current Australian residential address (PO Box not accepted)

State Postcode

2. **Balance transfer request** (please read Important notices - Section B)

- Please transfer the nominated amount(s) from my non-Commonwealth Bank credit or store card account(s) to my new Commonwealth Bank Credit Card

Bank/Financial institution/store Your credit/store card account number Amount to be transferred \$

Bank/Financial institution/store Your credit/store card account number Amount to be transferred \$

3. **Credit card insurance**

- I wish to apply for Credit Card Plus Insurance and acknowledge that if my application is accepted by the insurer my credit card will have premiums deducted as outlined in the PDS

Section 10 – Please read and sign below

By signing this application I have read and agreed to the Important Notices, Acknowledgment and Consent on Pages 3 and 4 of this form. I have reviewed the Important things to know about credit cards for this credit card as set out in Section 1 and confirm that it suits my needs. I confirm that I do not know of any future changes to my financial circumstances that would make it difficult for me to repay my credit card account. Please note if you do expect such a change, please call **13 2221** to discuss your circumstances before you submit this application.

Signature Date

Important notices

Section A: Customer information and privacy

Signing this application means we may do certain things with information about you. Please read the following.

Collection and verification of customer information

'Customer information' is information about a customer. It includes personal information.

The law requires us to identify our customers. We do this by collecting and verifying information about you. We may also collect and verify information about persons who act on your behalf. The collection and verification of information helps to protect against identity theft, money-laundering and other illegal activities.

We use your customer information to manage our relationship with you, provide you with the products and services you request and also tell you about the products and services offered by the Commonwealth Bank Group ('Group'), affiliated providers and external providers for whom we act as agent.

We may disclose your customer information in carrying out verification – e.g. we may refer to public records to verify information and documentation, or we may verify with an employer that the information you have given us is accurate. In addition, during your relationship with us, we may also ask for and collect further information about you and about your dealings with us.

You must provide us with accurate and complete information. If you do not, you may be in breach of the law and also we may not be able to provide you with products and services that best suit your needs.

We disclose customer information to other members of the Group (including overseas members), so that the Group may have an integrated view of its customers and to facilitate the integrated treatment of its customers. It also enables other members of the Group to provide you with information on their products and services.

Other disclosures

By common law, we may disclose customer information where disclosure is required by law or there is a duty to disclose, our interests require it or you have provided your express or implied consent.

So that we can manage our relationships, customer information may be disclosed to:

- brokers and agents who refer your business to us;
- any person acting on your behalf;
- financial institutions who request information from us if you seek credit from them; and
- organisations to which we may outsource certain functions, such as to administer our Commonwealth Awards scheme.

We may send customer information overseas if necessary to complete a transaction or we outsource certain functions overseas.

Important notices

Information may be given to a credit reporting agency

The Privacy Act allows us to give a credit reporting agency certain information about you.

We can notify a credit reporting agency:

- of information which enables you to be identified;
- that you have applied to us for a certain amount of credit;
- that, if your application is successful, we are providing you with credit;
- of any payment you must make to us which is more than 60 days overdue and where we have started debt recovery action against you;
- if, in our opinion, you have committed a serious credit infringement (for example, we think you do not intend to meet your credit obligations);
- that you have repaid credit you received from us in full.

Authority for us to obtain information from a credit reporting agency

By signing this application, you authorise us and any of our agents (as defined in the Privacy Act) to obtain a report from a credit reporting agency and other information relating to your commercial credit activities.

Authority for us to exchange information with other credit providers

By signing this application, you authorise us to give and obtain information about your personal and commercial credit arrangements from any agent of ours (as defined in the Privacy Act) or any credit provider named in this application or a personal or commercial credit report issued by a credit reporting agency.

You acknowledge this information can include any details, which can be shared under the Privacy Act, about your creditworthiness, credit standing, credit history or credit capacity. You also acknowledge that we may use the information we give to or obtain from other credit providers or our agents to:

- assess this application;
- assist you to meet your credit obligations;
- notify other credit providers when you do not meet your credit obligations;
- assess your creditworthiness;
- assess your position if you fail to make payments.

Access to your personal information

The law allows you (subject to permitted exceptions) to access your personal information. You can do this by contacting:

**Customer Relations
Commonwealth Bank
Reply Paid 41
Sydney NSW 2001**

We may charge you for providing access.

Further information

For further information on our privacy and information handling practices, including other circumstances where we may be permitted to disclose information, please refer to the Group's Privacy Policy, which is available at commbank.com.au or upon request from any branch of the Bank.

Section B: Balance Transfer Important Notes

The following special conditions apply to applications for balance transfers:

- On the expiry of the specified period during which the agreed annual percentage rate applies to a balance transfer, the outstanding balance (including any related interest) is treated as a cash advance.
- If the available credit on your Commonwealth Bank account cannot accommodate the full dollar amount you wish to transfer we will transfer a portion within your available limit.
- You must continue to make payments to your credit and/or store card account until you receive confirmation that the balance transfer was credited to that account on a future statement.
- The amount transferred will be charged interest from the date of the transfer.
- For other conditions relating to balance transfers, refer to your copy of 'Important Information about Credit Cards – Conditions of Use' brochure. Alternatively a copy of this brochure is available on commbank.com.au

Section C: Declaration

I have read and accept this form and confirm that I am applying for a Commonwealth Bank credit card, have been truthful in all the information provided and have not given false names.

If I am applying for a Credit Card account with Commonwealth Awards, this will mean that I, along with any additional cardholder on my account, will be issued with two new credit cards (a Commonwealth Bank MasterCard and a Commonwealth Bank American Express Card) all on the same credit card account.

If I have provided my email or mobile phone details, you may communicate with me electronically regarding my credit card (e.g. providing updates and reminders) as well as to provide information about the Group's products and services.

With email details, you may also send me required documents by making them available on the Bank's website and sending me an email that the information is ready for retrieval. I understand that if I agree to this, a paper copy will not be sent, I should check my emails regularly and I can withdraw this consent at any time.

I understand that if I do not wish to receive marketing information I can call **13 2221**. If I have no accounts with the Bank I will need to wait until I have received confirmation that my application has been approved.

I understand that after processing my application, the Bank may offer me a different card of the same family (e.g. Awards instead of Gold Awards) from the card I selected.

Bank use only

Staff member declaration (for application taken in Person)

- The customer has signed the credit card application which will be retained with the branch files.
- The customer has supplied the information it contains and has:
 - Reviewed the application details prior to submission.
 - Signed a printed copy of their application form for acknowledgement of the application, the Important Notices and Declaration.
- Customer identification of all cardholders has been verified and details recorded below
- I have identified and verified all cardholders and recorded this information below
- I have verified the student status for a Student Options Applicant

Bank or agent use - identification details (e.g. passport, drivers licence details, etc.) must be completed in all cases where customer identification is obtained

Primary cardholder

Document type	Document number	Name on document	Place of issue	Issue date	Expiry date

Verification has been performed for the customer: Full name, and Date of birth, or Residential address

Additional cardholder (if applicable)

Document type	Document number	Name on document	Place of issue	Issue date	Expiry date

Verification has been performed for the customer: Full name, and Date of birth, or Residential address

Bank officer's name

Lodgement branch number

Staff number

Bank officer's signature

Date

Key facts about CBA's credit cards

Correct as at 01 July 2012



Australian credit licence 234945

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*

Description of credit cards

Product name	Student credit card	Low Rate credit card	Low Rate Gold credit card	Low Fee credit card	Low Fee Gold credit card	Awards credit card	Gold Awards credit card	Platinum Awards credit card	Diamond Awards credit card
Minimum credit limit	\$400	\$500	\$4,000	\$500	\$4,000	\$500	\$4,000	\$8,000	\$18,000
Minimum repayments	If the closing balance is less than \$25, the minimum payment is the closing balance. Otherwise, the minimum payment is the greatest of: <ul style="list-style-type: none"> the excess of the closing balance over the credit limit on your card account; 2% of the closing balance (rounded down to the nearest dollar); and \$25. 								
Interest on purchases	19.99% p.a.	13.24% p.a.	13.24% p.a.	19.99% p.a.	19.99% p.a.	20.49% p.a.	20.49% p.a.	20.49% p.a.	20.49% p.a.
Interest-free period	Up to 55 days on purchases	Up to 55 days on purchases	Up to 55 days on purchases	Up to 55 days on purchases	Up to 55 days on purchases	Up to 55 days on purchases	Up to 55 days on purchases	Up to 55 days on purchases	Up to 55 days on purchases
Interest on cash advances	21.49% p.a.	21.49% p.a.	21.49% p.a.	21.49% p.a.	21.49% p.a.	21.49% p.a.	21.49% p.a.	21.49% p.a.	21.49% p.a.
Promotional interest rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Balance transfer interest rate	5.99% p.a. for 5 months	5.99% p.a. for 5 months	5.99% p.a. for 5 months	5.99% p.a. for 5 months	5.99% p.a. for 5 months	5.99% p.a. for 5 months	5.99% p.a. for 5 months	5.99% p.a. for 5 months	5.99% p.a. for 5 months
Annual fee	\$0	\$78	\$120	\$24	\$90	\$89	\$144	\$280	\$425
Annual Fee (Preferential pricing with a qualifying Commonwealth Bank account or loan)*	N/A	\$48	\$90	\$0	\$0	\$59	\$114	\$250	\$395
Late payment fee	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20

There may be circumstances in which you have to pay other fees.

A full list of current fees applicable to this credit card can be obtained from www.commbank.com.au/personal/credit-cards/card-fees-charges.aspx

For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au

The information on this sheet may be out of date. To confirm this information is correct you may wish to visit www.commbank.com.au/keyfacts

* For more information on preferential pricing, please refer to www.commbank.com.au/personal/credit-cards/preferential-pricing.aspx