

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 (If eligible for Student Options)

- 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 \$6,000 and Diamond Card is \$15,000.

Interested in hearing when you can quickly apply to increase your credit limit?

If you agree we may occasionally send you invitations to apply. If you choose to apply we'll need to assess your application. You can change your mind about these invitations anytime in NetBank, by calling us or dropping into your nearest branch.

- 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 style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 98%;" type="text"/>	
Other names known by (if any)	Gender	Date of birth	Australian driver's licence number
<input style="width: 90%;" type="text"/>	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Home phone	Work phone	Mobile phone	No. of dependants
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Email address	Visa expiry date (if NOT an Australian permanent resident)		
<input style="width: 98%;" type="text"/>	<input style="width: 90%;" type="text"/>		
Australian residential address (PO Box not accepted)			
<input style="width: 98%;" 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

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

Employer's address, or if self-employed, business address

	State	Postcode

Length of time at current employment

 years months

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

\$ per annum

Other gross income (e.g. investments, rent, 2nd job)

\$ per annum**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

\$ **Section 6 – Account balances held with other financial institutions**Total 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
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
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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

Purpose of this form

By signing this form, you give us permission to collect, use and exchange your information with others. This form also tells you about our privacy practices.

You must give us accurate and complete information; otherwise you may be breaking the law and we may not be able to provide you with the products and services that you require.

'you' includes individual borrowers and any person who holds office in an entity which is a borrower.

'we' means Commonwealth Bank of Australia and its agents.

'Group' means us and our subsidiaries.

'your information' means information about you or your entity (such as name and contact details), your interactions with us (such as card transactions) and your credit history (such as amount borrowed, whether you fail to make any repayments on time and information obtained from credit reporting bodies). It may also include information about you that is publicly available, for example from public registers or social media.

Part A: What you need to know

1. Why we collect your information and what we use it for

We collect your information to identify you in accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act*, and to assess your application for credit under the *National Consumer Credit Protection Act* if applicable.

We also collect it to administer our customer relationships, for internal processes including risk management and pricing,

to meet our obligations in relation to external payment and credit reporting systems, for our own funding arrangements, and (unless you tell us not to) to identify and tell you about products and services that may interest you.

In some cases, we collect sensitive information for specific purposes. For example, in assessing an application you make for hardship relief, we may collect information about your health.

2. Exchanging information with CRBs and others involved in credit

We exchange your information with credit reporting bodies (CRBs), other credit providers, persons who are involved in arrangements that provide funding to us, and third parties providing fraud detection services in order for us or them to:

- decide whether to accept you/your entity as a borrower or advise as to risks of acceptance;
- manage credit borrowed by you/your entity and collect overdue payments; and
- facilitate or manage funding arrangements.

In addition, you authorise us to:

- obtain a consumer credit report from a CRB to assess an application for, or collect overdue payments of, commercial credit for which you or your entity has applied;
- obtain commercial credit information about you in order to assess an application by you for consumer credit; and
- disclose to CRBs whether you have made repayments on time.

Important notices

The CRBs we use are Veda – www.veda.com.au, Experian – www.experian.com.au/credit-services and Dun & Bradstreet – www.checkyourcredit.com.au. See our Privacy Policy for how to access CRB credit information handling policies and information about your rights if you suspect you may be a victim of identity fraud and regarding use by CRBs of your information for marketing purposes.

You have rights to access any credit-related information from us, to request us to correct the information, and to make a complaint to us in relation to the information.

3. Other people we may exchange your information with

You authorise us to exchange your information with members of the Group who may use your information for any of the purposes we can.

We may also exchange your information with others outside the Group, for example, your employer (to verify your identity), representatives, brokers and agents who refer your business to us, our service providers, other financial institutions, debt collectors and debt purchasers and relevant public registers.

Sometimes, it may be necessary to send your information overseas – for example, where we outsource functions overseas, send information to Group members overseas, where we need to complete a particular transaction on your behalf or where this is required by laws and regulations in Australia or in another country. See our Privacy Policy for more information.

4. Privacy Policy and how to contact us

Please visit commbank.com.au (follow the **Privacy Policy** link) to view the most recent copy of our privacy policy, You can also obtain a copy from any branch of the Bank. Please read the policy in conjunction with this form. It tells you about:

- other ways and reasons that we and the Group may collect, use or exchange your information;
- how you may access and seek correction of your information; and
- how to complain about a breach of your privacy rights (including credit reporting rights) and our complaint handling procedures.

You can also contact us about privacy issues:

- Email – customerrelations@cba.com.au;
- Phone – **1800 805 605**; or
- Mail – write to the address in our Privacy Policy.

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.

Section C: Declaration

I acknowledge that I have been truthful in all information provided and:

All Applicants

- I have read this form and authorise you to collect, use and exchange my information in the ways indicated in this form and in the Privacy Policy;
- If I give you my electronic or telephone details, you may use these to communicate with me, including providing updates, reminders and marketing information (unless I tell you not to). If I change my personal details (for example address or email address), I will inform you as soon as possible;
- 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;
- If I do not wish to receive marketing material I can call **13 2221** or visit any branch. If I have no accounts with the Bank I will need to wait until I receive confirmation that my application has been approved.
- If I give you personal information about another person, I am authorised to do so and will inform them of the contents of this document;
- If I am applying for an account with Commonwealth Awards, I (along with any additional cardholder on my account), will also be issued with a Commonwealth Bank American Express Card, all on the same credit card account;
- 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; and
- I am not an undischarged bankrupt.

Additional declaration for Business Credit Card applications

- I am an Australian Citizen or Australian Permanent Resident;
- I am the Business Owner, Director or Partner;
- If I am applying for a Business Credit Card, I acknowledge that the Business Credit Card that I am applying for provides for personal liability. You will look to me (and not any company, partnership or any other entity that may employ or engage me) to recover all amounts charged using the Business Credit Card, including any amounts charged by an additional cardholder; and
- Business Credit Card(s) that I am applying for may only be used for business purposes.

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 CommBank's credit cards

Correct as at 1 October 2016



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	Low Rate credit card	Low Rate Gold credit card	Low Fee credit card	Low Fee Gold credit card	Student credit card	Awards credit card	Gold Awards credit card	Platinum Awards credit card	Diamond Awards credit card
Minimum credit limit	\$500	\$4,000	\$500	\$4,000	\$400	\$500	\$4,000	\$6,000	\$15,000
Minimum repayments	If your closing balance is less than \$25, your minimum payment is your closing balance. Otherwise, it's the greater of: <ul style="list-style-type: none"> Any amount by which the closing balance exceeds the credit limit; 2% of the closing balance rounded down to the nearest dollar; or \$25. 								
Interest on purchases	13.24% p.a.	13.24% p.a.	19.74% p.a.	19.74% p.a.	19.74% p.a.	20.24% p.a.	20.24% p.a.	20.24% p.a.	20.24% p.a.
Interest-free period	Up to 55 days on purchases								
Interest on cash advances	21.24% p.a.								
Balance transfer interest rate	5.99% p.a. for 5 months. Cash advance rate applies thereafter.								
Annual fee	\$59	\$89	\$29 or \$0 ¹	\$89 or \$0 ¹	\$29 or \$0 ¹	\$59	\$119	\$249	\$349
Late payment fee	\$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 commbank.com.au/creditcardfees

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

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting commbank.com.au/keyfacts

1. For Low Fee, Low Fee Gold and Student credit cards, the annual fee is waived for the first year. The annual fee will continue to be waived in each subsequent year as long as you spend at least \$1,000 in the previous year on your Low Fee or Student card, or at least \$10,000 in the previous year on your Low Fee Gold card (on purchases and cash advances only). For Student credit cards, if you spend less than \$1,000 in the previous year, simply present your student identification in branch following the charging of the annual fee to request a refund.