

# Increased Credit Card limit application

## What are your personal details?

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other

Member no.

Given names

Surname

Date of birth

Drivers licence no.

Driver's licence card number

Driver's license state of issue

How many people are financially dependent on you?

What are their ages?

Street no. & name

Suburb

State

Postcode

No of years and months at address

Residential status do you: ☐ Own ☐ Rent ☐ Board ☐ Buying/Mortgage

Postal address (if different from above)

Suburb

State

Postcode

Previous residential address, if current address is less than 2 years

Suburb

State

Postcode

Home phone

Work phone

Mobile phone

Email

Name of nearest relative not living with you

Relationship

Residential address of relative

Suburb

State

Postcode

Home phone

Work phone

Mobile phone

## What are your employment details?

Name of current employer

Address of current employer

Suburb

State

Postcode

Employer's phone

Length of time in the current position

Occupation

Are you: ☐ Permanent full time ☐ Permanent part time ☐ Part time ☐ Temporary ☐ Casual ☐ Self employed

Name of previous employer, if current employer is less than 2 years

Employer's phone

Length of time in the previous position

Occupation

Were you: ☐ Permanent full time ☐ Permanent part time ☐ Part time ☐ Temporary ☐ Casual ☐ Self employed

## Your financial position

| Income Type                 | Amount                  | Frequency                                                                                             |
|-----------------------------|-------------------------|-------------------------------------------------------------------------------------------------------|
| Gross salary or wages       | \$ <input type="text"/> | <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly |
| Rental income               | \$ <input type="text"/> | <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly |
| Other income (e.g. pension) | \$ <input type="text"/> | <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly |
| Total income                | \$ <input type="text"/> |                                                                                                       |

**Assets: What you own**

|                                      |       |      |                 |
|--------------------------------------|-------|------|-----------------|
| Property (address)                   |       |      | Estimated value |
|                                      |       |      | \$              |
|                                      |       |      | \$              |
| Motor vehicle(s) Make                | Model | Year | Estimated value |
|                                      |       |      | \$              |
|                                      |       |      | \$              |
| Shares/Savings/Investments who with? |       |      | Balance         |
|                                      |       |      | \$              |
|                                      |       |      | \$              |
|                                      |       |      | Estimated Value |
| Furniture/Contents                   |       |      | \$              |
| Superannuation                       |       |      | \$              |
| Tools of Trade                       |       |      | \$              |
| All other assets                     |       |      |                 |
|                                      |       |      | \$              |

**Liabilities: What you owe:**

|                                                         |  |           |                                                                                                             |                    |               |
|---------------------------------------------------------|--|-----------|-------------------------------------------------------------------------------------------------------------|--------------------|---------------|
| Existing mortgage(s)<br>Who with?                       |  | Repayment | Frequency                                                                                                   | Remaining Term     | Balance owing |
|                                                         |  | \$        | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |                    | \$            |
|                                                         |  | \$        | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |                    | \$            |
| Personal loan(s)<br>Who with?                           |  | Repayment | Frequency                                                                                                   | Remaining Term     | Balance owing |
|                                                         |  | \$        | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |                    | \$            |
|                                                         |  | \$        | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |                    | \$            |
| Hire Purchase/Lease<br>Who with?                        |  | Repayment | Frequency                                                                                                   | Remaining Term     | Balance owing |
|                                                         |  | \$        | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |                    | \$            |
|                                                         |  | \$        | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |                    | \$            |
| Credit Card(s)/Store Card(s) or account(s)<br>Who with? |  | Limit     |                                                                                                             | Interest rate p.a. | Balance owing |
|                                                         |  | \$        |                                                                                                             |                    | \$            |
|                                                         |  | \$        |                                                                                                             |                    | \$            |
| Overdraft                                               |  | Limit     |                                                                                                             | Interest rate p.a. | Balance owing |
|                                                         |  | \$        |                                                                                                             |                    | \$            |
| Other commitments                                       |  | Repayment | Frequency                                                                                                   |                    |               |
| Rent/Board                                              |  | \$        | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |                    |               |
| Buy Now Pay Later providers e.g AfterPay/ZipPay etc     |  | \$        | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |                    |               |

|                |    |                                                                                                             |  |
|----------------|----|-------------------------------------------------------------------------------------------------------------|--|
| HECS-HELP      | \$ | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |  |
| Superannuation | \$ | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |  |
| Child Support  | \$ | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |  |
| Other          | \$ | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |  |

| Your expenses*                                                                                            | Amount (\$) | Frequency                                                                                                   |
|-----------------------------------------------------------------------------------------------------------|-------------|-------------------------------------------------------------------------------------------------------------|
| *For joint income households please only show your share/portion.                                         |             |                                                                                                             |
| Groceries (including food and toiletries)                                                                 | \$          | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |
| Childcare & education (including nannies, public and private education fees)                              | \$          | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |
| Medical & health costs (including doctor, dental, optical & pharmaceutical)                               | \$          | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |
| Transportation (public transport, motor vehicle costs - fuel, servicing, parking & tolls)                 | \$          | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |
| Property (including rates, taxes, levies, body corp & strata fees, repairs, maintenance)                  | \$          | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |
| Entertainment & Recreation (including alcohol, tobacco, restaurants, membership fees, pet care, holidays) | \$          | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |
| Phone, internet, media streaming & pay TV (home & mobile phones, streaming such as Netflix & Stan)        | \$          | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |
| Clothing & personal care (clothing, footwear, cosmetics, personal grooming such as hairdressing)          | \$          | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |
| Insurance (health, life, income protection, home, contents, motor vehicle)                                | \$          | <input type="checkbox"/> Weekly<br><input type="checkbox"/> Fortnightly<br><input type="checkbox"/> Monthly |

**Other information/declaration**

Do you have any interest in any property, partnership, company or trust?

☐ No ☐ Yes, details are:

Have you ever been declared bankrupt or had any legal proceedings against you?

☐ No ☐ Yes, details are:

**What would you like to do?**

I apply to increase my Credit Card limit by  \$  new limit \$  (maximum limit \$25,000)

### Additional cardholder

|                                                                                                                                |                      |               |                      |
|--------------------------------------------------------------------------------------------------------------------------------|----------------------|---------------|----------------------|
| Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other | <input type="text"/> | Date of birth | <input type="text"/> |
| Given names                                                                                                                    |                      | Surname       |                      |
| Signature                                                                                                                      |                      | Date          |                      |

**Note:** If the additional cardholder is NOT a signatory to another account at Teachers Mutual Bank Limited it will be necessary for a Document certification statement to be completed to verify their identity. Otherwise, please provide details here:

|                                                             |           |
|-------------------------------------------------------------|-----------|
| Name of account to which additional cardholder is signatory | Member no |
|-------------------------------------------------------------|-----------|

### Transfer an outstanding balance from another credit or store card (for multiple balance transfers please photocopy this form)

If you transfer an existing credit card balance to your new credit card, please consider cancelling your other credit card.

☐ Yes, please arrange as follows:

**Card type** ☐ MasterCard ☐ Visa ☐ Other

|                             |                  |                           |
|-----------------------------|------------------|---------------------------|
| Card Issuer                 |                  |                           |
| Name on card                | BPAY Biller Code | Customer reference no.    |
| Amount to be transferred \$ |                  | (minimum amount \$500.00) |

### Acknowledgements, terms and conditions and consent

I have or will obtain the consent of any third party whose name I have provided in this application and I have or will notify the third party:

- ▶ of Teachers Mutual Bank Limited (The Bank) name and address;
- ▶ of the types of organisations that may handle that information on behalf of The Bank; and
- ▶ that The Bank may use that information to contact him or her in the event that The Bank is unable to locate or make contact with me;
- ▶ that he or she may gain access to their personal information from The Bank.

### Privacy consent – lending

#### What sort of personal information do we collect from you when you apply for credit?

Usually, we collect information such as your name, date of birth and evidence of identity, as well as information about your financial position and your current credit history.

#### What happens if you do not provide us with information?

If you do not provide us with personal information, we may not be able to provide you with the products and services you are seeking.

#### Do we collect any other information when you apply for credit?

Under the responsible lending obligations in the National Consumer Credit Protection Act 2009 (Cth), credit providers need to see your credit history and present position in order to assist them in meeting their obligations.

Consequently, we may obtain a credit report about you from a credit reporting body when you apply for credit with us.

#### What is in a credit report?

A credit report contains information about your credit history. This can include financial hardship information, which is information about any arrangement (formal or informal) you may have made with a credit provider for any variation of or relief from credit obligations.

Your credit history helps us assess your credit worthiness and credit applications, verify your identity and manage the loan accounts and credit facilities you have with us.

Credit reporting bodies use credit information about individuals to prepare credit reports which may then be made available to credit providers to assist them in assessing individuals' credit worthiness.

#### What information can we provide to credit reporting bodies?

##### Comprehensive credit reporting

Under the comprehensive credit reporting regime, we pass, on a regular basis, details of your credit information and history to a credit reporting body. This includes credit you have or have had, the amounts you have borrowed, whether or not payments have been made on time, financial hardship information and whether you have committed a serious credit infringement.

The credit reporting bodies we may use are:

- ▶ Equifax Australia Information Services and Solutions Pty Ltd (Equifax Australia)
- ▶ Experian Australia Credit Services Pty Ltd (Experian Australia)

You can download copies of these organisations' privacy policies as follows:

- ▶ Equifax Australia – at [equifax.com.au](http://equifax.com.au)
- ▶ Experian Australia – at [experian.com.au](http://experian.com.au)

## Applying for credit

When you apply for credit, the information we provide to a credit reporting body includes your identification details, what type of credit you've applied for and the amount.

We will ask the credit reporting body to provide us with an overall assessment score of your creditworthiness – your credit score.

**Please note** that credit reporting bodies are not permitted to use any financial hardship information about you in advising us of your credit score.

## Pre-screening and restricting disclosure in cases of fraud

Credit providers may ask credit reporting bodies to use their credit-related information to pre-screen you for marketing. You can ask a credit reporting body not to do this.

Also, if you've been, or have reason to believe that you have been, are, or likely to become, a victim of fraud (including identity fraud), you can ask the credit reporting body not to use or disclose the credit-related information it holds about you.

## To whom do we disclose personal information?

The types of people and entities we disclose personal information about you to include:

- ▶ people and entities with whom we have outsourcing or service arrangements, including statement production and delivery, card production, identity confirmation and verification, loan origination, verifying loan applications, auto credit decisioning, payment processing and systems, banking services, data and transaction processing, information technology support, document storage, legal and accounting services
- ▶ brokers, agents and advisers acting for you
- ▶ lenders' mortgage insurers and valuers
- ▶ persons and organisations who assist us in monitoring recorded calls for the purposes of quality assurance, training and acknowledgement
- ▶ our auditors, insurers and re-insurers
- ▶ employers or former employers (to verify employment in the case of loan applications)
- ▶ government and law enforcement agencies or regulators
- ▶ credit reporting bodies and other credit providers
- ▶ organisations that help identify and investigate inappropriate or illegal activity, such as fraud and
- ▶ Consumer Data Right accredited data recipients where you have consented to the accredited data recipient collecting the personal information from us and us disclosing the personal information to the accredited data recipient (see our [Consumer Data Right Policy](#) which is available on our website and on request for more information).

## Electronic verification of identity

### ▶ Section A

We are required under the Anti-Money Laundering and Counter-Terrorism Financing Act to collect and verify information relating to your identity. Subject to your consent, we will disclose your name, address and date of birth in order to access identification information electronically held by credit reporting bodies, the government's Documentation Verification Service (DVS)<sup>1</sup> and other public records.

To access such information, we use a service provider registered under the DVS. The service provider, may, for verification purposes on our behalf:

- ▶ request that a credit reporting body provide us with an assessment as to whether your personal information matches that held in their credit information files. (In preparing this assessment, the credit reporting body may use the personal information of other individuals);
  - ▶ disclose your personal information to the DVS;
  - ▶ search other public records.
- ### ▶ Section B
- We are also required under the State based real property laws to collect personal information and verify the identity of mortgagors for mortgages (VOI). These laws are: the Electronic Conveyancing (Adoption of National Law) Act 2012 (NSW), Electronic Conveyancing (Adoption of National Law) Act 2013 (Victoria), Electronic Conveyancing National Law (Queensland) Act 2013 (Queensland), Electronic Conveyancing Act 2014 (Western Australia), Electronic Conveyancing National Law (South Australia) Act 2013 (South Australia), Electronic Conveyancing (Adoption of National Law) Act 2013 (Tasmania), Electronic Conveyancing (National Uniform Legislation) Act 2013 (Northern Territory) and Electronic Conveyancing National Law (ACT) Act 2020 (Australian Capital Territory).
- In this sub-section, "you" or "your" mean the proposed mortgagor(s). Subject to your consent, our identity verification is performed by a service provider, OCR Labs Pty Ltd (ACN 603 823 276) trading as IDVerse. To verify your identity, information about you, including data from your identity document(s), your biometric data and information about your device and location will be provided to IDVerse. For further details about how IDVerse may collect, hold, use or disclose your personal and sensitive information please refer to [IDVerse's privacy policy](#).

If you do not consent to these processes, alternative forms of verifying your identity are available on request.

If we are unable to verify your identity using the above methods, you will be provided with a notice to that effect. You may then be asked to provide further evidence of your identity. If we are unable to verify your identity to our satisfaction, we will not be able to admit you to membership or provide you with the services or products you seek.

## Our Privacy and Credit Reporting Policy and accessing personal information

Our Privacy and Credit Reporting Policy is available on our website. It contains information about:

- ▶ how you can access personal information about you
- ▶ how you can seek correction of that personal information
- ▶ how you may complain if you think we may have breached your privacy
- ▶ how we collect, use, hold and disclose your personal information
- ▶ how we will deal with your complaint and
- ▶ how we manage credit information.

## Sending information overseas

Depending on our commercial arrangements, we may disclose personal information about you to business partners with operations overseas or who store personal information overseas (eg providers of lenders' mortgage insurance ("LMI")).

## How to contact us

If you have any queries regarding privacy, use any of the methods set out below:

### Teachers Mutual Bank Limited

Phone: **1800 862 265**

Email: **[privacy@tmb.com.au](mailto:privacy@tmb.com.au)**

Post: GPO Box 5313, SYDNEY NSW 2001

1. The DVS is a national online system that allows personal identifying information about individuals to be compared against government records. Your information will be matched against that held by the relevant government department or agency. You can find out more about the DVS on their website.

## Consents

By submitting this application:

1. You confirm that you have read the above Privacy Consent - Lending
2. You consent to personal information and credit information about you being:
  - a) collected, used, held and disclosed as set out in the Privacy Consent - Lending;
  - b) disclosed to credit reporting body/bodies; and
  - c) disclosed to any guarantor or prospective guarantor of any credit facility you may have or you are applying for with us. (apply to home loan only)
3. You acknowledge and confirm that you are authorised to provide the personal information presented and consent to your information being disclosed to:
  - a) a credit reporting body and
  - b) relevant government record issuers and record holders for the purposes of verifying your identity.

### Cardholder

Signature

Date

### Additional cardholder (if applicable)

Signature

Date

**Please attach the following with your application:**

**Two most recent consecutive payslips or**

**Last two years financials if self-employed and**

**Last three months statements of any existing credit facilities you have with other banks.**

Office use  
only

Operator no

Date actioned

Sig verified by

### Returning this form



creditcardapplication@tmbl.com.au



Teachers Mutual Bank Limited, Reply Paid 7501, Silverwater NSW 2178