



# BIG SKY

## credit card application



All sections of this application must be completed

Requested Credit Card limit \$ \_\_\_\_\_

I would like access to the Cash Rewards Program (free to join)

### Applicant Details

Title	Surname	
Given name(s)		Date of birth
Residential address		
Suburb		Postcode
Home #		Business #
Mobile #		Marital status
Drivers licence #		Expiry date
Years at above address		
Number of dependants		Age of dependants
Email address (if applicable)		

Is this residence:

- owned by you     owned by you with a mortgage  
 rented             do you board

Previous residential address (if at current address for less than 3 years)	
Suburb	Years at this address
Name of current employer	
Employer's location	
<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Casual <input type="checkbox"/> Contract	
Occupation	
Commencement date with employer	
If less than 3 years, who was the previous employer?	
Occupation	Length of service
Previous employers phone number	

### Income

Applicants are required to provide proof of salary income in the form of two original current payslips. Self employed applicants are required to provide as proof of income, copies of Income Tax Returns and Assessment Notices for the last 2 years. If applicable, proof of alternative income, eg. rental agreements, investment returns, must also be supplied.

Assets (please indicate if not applicable using n/a)

Own house/land at	<input type="checkbox"/> Sole <input type="checkbox"/> Joint	\$
Own house/land at	<input type="checkbox"/> Sole <input type="checkbox"/> Joint	\$
Own house/land at	<input type="checkbox"/> Sole <input type="checkbox"/> Joint	\$
Motor Vehicle make/model/year/price estimate		\$
Motor Vehicle make/model/year/price estimate		\$
Accounts with Big Sky		\$
Accounts with other institutions		\$
Shares		\$
Other (please specify)		\$
<b>Total Assets</b> I/we declare that the above assets are owned by the applicants and are not held in a trust for any other entities.		\$

- New Application     Limit Increase  
 Joint Membership    Single Membership

Member number \_\_\_\_\_

Office use only – Application number \_\_\_\_\_

- Joint Applicant Details     Additional Cardholder Details

Title	Surname	
Given name(s)		Date of birth
Residential address		
Suburb		Postcode
Home #		Business #
Mobile #		Marital status
Drivers licence #		Expiry date
Years at above address		
Number of dependants		Age of dependants
Email address (if applicable)		

Is this residence:

- owned by you     owned by you with a mortgage  
 rented             do you board

Previous residential address (if at current address for less than 3 years)	
Suburb	Years at this address
Name of current employer	
Employer's location	
<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Casual <input type="checkbox"/> Contract	
Occupation	
Commencement date with employer	
If less than 3 years, who was the previous employer?	
Occupation	Length of service
Previous employers phone number	

### Applicant

w/f/m \$
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(Circle frequency/provide amount)

### Joint Applicant

w/f/m \$
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Please return completed application to Big Sky, GPO Box 1801 Melbourne, Vic 3001 or to your nearest Service Centre.

Liabilities (please indicate if not applicable using n/a)

Existing mortgages

Table with 3 columns: Institution, Circle frequency/ provide amount, Balance owing

Personal loans/Overdrafts/Credit cards/Store card (attach additional details if required)

Table with 4 columns: Institution, Circle frequency/ provide amount, Limit \$, Balance owing

Other Liabilities

Table with 4 columns: Description, Circle frequency/ provide amount, Amount \$, Balance owing

Has any applicant ever been declared bankrupt, had their assets controlled by a trustee or entered into a compromise or arrangement with their creditors?

Are there any unsatisfied judgements/legal actions pending against any applicant?

If yes, please give details.

Referee

Nearest relative over 18 not living with you

Form with fields: Name, Address, Suburb, Postcode, Home #, Business #, Relationship

Declaration (please read carefully)

I/We hereby solemnly and sincerely declare:

- 1. I/We make application for a credit card in the amount / for the limit set forth in this application form.
2. That the information set out in this application is true and correct in every particular and I/we have no financial commitments, debts liabilities, or financial obligations other than those disclosed above...
3. If the Credit Union suffers a loss as the result of any misleading information, section 144(3) of the Consumer Credit Code allows the Credit Union to recover the amount of the loss.
4. I /we understand and confirm that I/we have read, understood, agree to and give the acknowledgments, authorities and consents contained in the Privacy Protection of information section of this application and to notify the referee as required above.

Transfer your balances

To transfer your balance(s) from any non Big Sky credit or store card to your Big Sky Credit Union card, simply complete this section. Please read the Terms and Conditions below.

Yes I would like to transfer an amount from a non Big Sky credit or store card to my new account if approved.

Form for Card 1 and Card 2 Account name, Account Issuer, Biller Code, Account/card #, Exact amount to be transferred

(please add details for additional cards)

Your balance transfer request will only be processed once you have activated your card. You must notify Big Sky when this has occurred.

Applicant Signature, Date

Joint Applicant/Additional Cardholder Signature, Date

Please remember, Applicants are required to provide proof of salary income in the form of two original current payslips. Self employed applicants are required to provide as proof of income, copies of Income Tax Returns and Assessment Notices for the last 2 years. If applicable, proof of alternative income, eg. rental agreements, investment returns, must also be supplied.

Privacy Protection information

The Credit Union collects personal information about you as specified in this application form, and may also collect personal information about you from a credit reporting agency in order to assess your application for credit and any insurance applied for. The Credit Union may also use that information in order to tell you about other products and services offered.

Access to Personal Information we collect
You are entitled to access the personal information that the Credit Union holds about you, except in some limited circumstances outlined in the Privacy Act 1988 (Cth) (the "Act").

What happens if you do not give us the information required
If you do not provide the Credit Union with the personal information requested, then the Credit Union may be unable to process your application for credit or insurance as the case may be.

National Privacy Principles
The Credit Union has adopted and abides by the National Privacy Principles and the Credit Union Code of Practice. The Credit Union has developed a Privacy Policy which is available on request.

Giving information to a credit reporting agency
You acknowledge that the Credit Union may give certain personal information about you to a credit reporting agency. You acknowledge that you understand that the Credit Union can only give limited kinds of information:

- identity particulars - this only includes your name, sex, date of birth, current known address, two immediately previous addresses, your current or last known employer, and your driver's licence number;
• the fact that you have applied for credit and the amount;

- the fact that the Credit Union is currently a credit provider to you;
• details of credit provided by the Credit Union where payments are overdue for at least 60 days, and the Credit Union has taken steps to recover all or some of the amounts outstanding;
• advice that payments are no longer overdue;
• cheques for an amount greater than \$100, drawn by you which have been dishonoured more than once;
• our opinion that you have committed a serious credit infringement;
• when the credit provided to you has been discharged

Exchanging information with other credit providers
You agree that the Credit Union may exchange and check personal information about you with any other credit provider named in your credit application, and with other credit providers that may be named in a credit report issued by a credit reporting agency, for any of the following purposes:

- to assess your credit worthiness;
• to assess an application by you for credit;
• to help you avoid defaulting on your credit obligations;
• to notify a default by you;
• the collection of overdue payments.

You acknowledge and understand that this information can include any information about your credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give to or receive from each other under the Act.

Access to Commercial Credit\* Information
For the purpose of assessing your application for credit, you consent to the Credit Union obtaining a report containing information about your commercial activities or commercial credit worthiness, from a business which provides information about the commercial credit worthiness of persons.

Access to Consumer Credit information for a Commercial Credit\* application
If your application is for commercial credit, you consent to the Credit Union obtaining from a credit reporting agency a credit report about you containing consumer credit information in order to assess your application for credit. (\*as defined in the Act).

Big Sky cannot accept balance transfers:

- From other Big Sky issued credit cards;
• From credit cards issued outside Australia;
• If the balance on your Big Sky card has reached or exceeded 95% of the available credit limit balance;
• If you are in default on any existing Big Sky credit card account;
• If the other account named in your application is in default at the time the application is received.

If the balance transfer you request will cause you to exceed the limit on your Big Sky account, Big Sky will process up to 95% of the limit on your Big Sky Credit Card.

Your balance transfer request will only be processed once you have activated your card. Payments to your Big Sky credit card will be applied to the balance transfer from the date the balance transfer request is approved and processed.

You (or the account owner) must continue to make payments to the nominated account(s) while the balance transfer application is being processed and toward any remaining balance once the transfer is complete. (Payments to your nominated account will usually be completed within three working days from the time we receive your request, and your card has been activated.)

Where you are not the owner of the nominated account(s), you must ensure that owner(s) consent to the request.

Terms and conditions and normal lending criteria apply. Terms and conditions for the Credit Card and Cash Rewards program are available on request. Interest rate is per annum and variable.

Continuous Credit Insurance (CCI) - important information
This insurance is not compulsory, however we recommend that you consider taking this cover.
How do I arrange protection? Please call a Member Services Officer on 1300 654 321 to discuss the options available.

Freedom is Belonging®
...to a financial institution where it's the member that matters

Big Sky Credit Union Ltd.
ABN 51 087 651 358 AFSL: 240735 BSB: 803 228
Phone: 1300 654 321
Postal: GPO Box 1801 Melbourne Victoria 3001
Email: bigsky@bigsky.net.au Web: www.bigsky.net.au



Please return completed application to Big Sky, GPO Box 1801 Melbourne, Vic 3001 or to your nearest Service Centre.