

# Applying for a Value+ Credit Card

## Checklist for your application

To assist you to complete your application please use the checklist below

- I have completed my application in full
- I'm 18 years of age or older, a permanent Australian resident and earn at least \$15,000 p.a.
- I'm an existing Newcastle Permanent member and have provided my member number
- My additional cardholders are existing Newcastle Permanent members and if not they will be fully identified
- I have submitted a secret question and a secret answer for identification purposes
- My additional cardholders and I have signed the application form
- I have included the necessary proof of income
- I understand that the minimum balance transfer amount is \$500
- I have entered a dollar amount to be transferred from existing credit/store cards (if applicable)
- I have included a copy of my last credit/store card statement, which includes BPAY<sup>®</sup> details (if applying for a balance transfer)

In this application a reference to "Newcastle Permanent" or "NPBS" or "we" or "us" is a reference to Newcastle Permanent Building Society Limited ABN 96 087 651 992.

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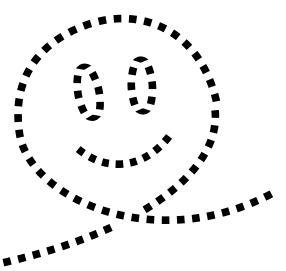
## How to apply

1. Please complete application form in full
2. Detatch and fold application form
3. Enclose the application form with your proof of income. Provide a payslip not more than one month old. If self employed provide financial statements and personal tax returns for the last 2 years. If retired/a pensioner provide other evidence of income. Also provide evidence of your spouse/partner's income if their information has been included
4. Mail to: Newcastle Permanent Card Capture Department  
**Reply Paid 5001 HRMC NSW 2310**

## Where to from here

1. We may contact your employer to confirm your current employment and length of service
2. We will process your application within 5 business days and we will let you know the outcome of your application within 10 business days (in writing)
3. We may require additional information. If so, then we will contact you
4. If approved, you will receive your card and PIN seperately in the mail
5. If you have requested a balance transfer and there are sufficient funds available, we will process your request within 5 days of you activating your card
6. The balance transfer will appear on your next Value+ Credit Card statement
7. If you have insufficient funds available at the time of your balance transfer request, we will write to you asking for further instruction

Call today 13 19 87  
[www.newcastlepermanent.com.au](http://www.newcastlepermanent.com.au)



That's what we're here for.

# Value+ Credit Card and Balance Transfer Application

I wish to apply for a Value+ Credit Card

- I am 18 years of age or older   
  I am a permanent Australian resident   
  I earn at least \$15,000 p.a.  
 I am a Newcastle Permanent Member and my number is          
 I am not a Newcastle Permanent Member.

My preferred credit limit is

\$   
(subject to approval)

## 1. Personal Details

Mr   
  Mrs   
  Ms   
  Other \_\_\_\_\_

First name \_\_\_\_\_

Last name \_\_\_\_\_ DOB   /   /

Drivers licence number \_\_\_\_\_ State of issue \_\_\_\_\_

Residential address (PO box not acceptable) \_\_\_\_\_

\_\_\_\_\_ State \_\_\_\_\_

Postcode     Time at current address   years   months

Postal address (if different to above) \_\_\_\_\_

\_\_\_\_\_ State \_\_\_\_\_ Postcode

Home phone \_\_\_\_\_ Work phone \_\_\_\_\_ Mobile phone \_\_\_\_\_

Email address \_\_\_\_\_

Previous address (if less than 3 years at current address) \_\_\_\_\_

\_\_\_\_\_ State \_\_\_\_\_

Postcode     Time at previous address   years   months

Number of dependants

### For identification purposes

Secret question \_\_\_\_\_

Secret answer \_\_\_\_\_

Name of relative or friend (not living with you) \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_ State \_\_\_\_\_ Postcode

Contact number

## 2. Employment Details

Full time   
  Part time   
  Casual   
  Self employed   
  Retired/Pensioner

Occupation \_\_\_\_\_

Employer's name (or accountant's name if self employed) \_\_\_\_\_

Employer's/accountant's phone number \_\_\_\_\_

Time in current employment   years   months

Previous employer's name if less than 3 years at current employment (or accountant's name if self employed) \_\_\_\_\_

Previous occupation \_\_\_\_\_

Time at previous employment   years   month

## 3. Financial Details

### Salary/income

Excluding unemployment, family tax benefits and child maintenance

Monthly salary (before tax) \$

Your share of other monthly income e.g. rent (before tax) \$

Spouse/Partner's income - optional (before tax) \$

### Assets

Number of NPBS accounts  Total balance \$

Number of other accounts  Total balance \$

Value of residence (if owned or mortgaged) \$

Value of other assets (excluding superannuation) \$

### Residential status

Home owned outright   
  Home mortgaged   
  Renting

Living with parents   
  Boarding

### Liabilities/commitments

Your share of monthly home mortgage repayments \$

Your share of monthly rent/board \$

Your share of monthly loan repayments \$

(excluding mortgage and credit/store cards)

### Limits and balances

Number of credit/store card(s)  Total limit \$

(not to be cancelled)

Total balance of all home loans \$

Total balance of all other loans \$

## 4. Other Credit/Store Cards to be Cancelled (optional)

If you intend to replace the following cards with your Value+ Credit Card, whether or not you apply for a balance transfer on those cards, then you undertake to cancel the following cards once your Value+ Credit Card is approved.

Card type (e.g. Westpac Visa)	Limit
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

## 5. Additional Cards (optional)

To add an additional cardholder to your Value+ Credit Card, simply complete this section.

Additional cardholder NPBS member no.

Title \_\_\_\_\_ First name \_\_\_\_\_

Last name \_\_\_\_\_ DOB   /   /

Drivers licence number \_\_\_\_\_ State of issue \_\_\_\_\_

Address \_\_\_\_\_

Secret question \_\_\_\_\_

Secret answer \_\_\_\_\_

## 6. Declaration, Acknowledgment and Signature

I believe that my current financial position will allow me to make the required minimum payments upon NPBS approving my application for a NPBS Value+ Credit Card; and I know of no future event which may affect my ability to repay this loan including without substantial hardship.

I am not currently nor have I previously been declared bankrupt. If this is not correct, details are as follows. Year \_\_\_\_\_ Bankrupt number \_\_\_\_\_

I acknowledge that the issue of a Value+ Credit Card is subject to approval and may be approved with a lower credit limit than that preferred by me.

I have read and understood this application including the Privacy Statement and Member Declaration on the reverse side.

I acknowledge that all information provided and declared by me in this application is true and correct.

Applicant's signature  Date   /   /

Additional cardholder's signature  Date   /   /



Here for good.

## 7. Balance Transfer Request (optional)

Please complete this section if you wish to transfer a balance amount from any of your non-NPBS credit card accounts or store cards.

By completing this section you acknowledge that:

- ∴ The balance transfer authorisation in this application is a request by you for NPBS to advance funds and that the value of all balance transfers is payable by you
- ∴ Payments to your nominated account will (upon NPBS approving your request) usually be completed within 5 working days from the time you activate your card
- ∴ NPBS will not close your other credit cards or store cards
- ∴ NPBS is not bound to approve this request

### Card 1

Account name \_\_\_\_\_

Account issuer \_\_\_\_\_

Account/card number

BPAY® biller code

Transfer amount (min \$500.00) \$

### Card 2

Account name \_\_\_\_\_

Account issuer \_\_\_\_\_

Account/card number

BPAY® biller code

Transfer amount (min \$500.00) \$

### Card 3

Account name \_\_\_\_\_

Account issuer \_\_\_\_\_

Account/card number

BPAY® biller code

Transfer amount (min \$500.00) \$

## 8. Privacy and how we use your Information

We understand how important the privacy of your personal information is to you and we are committed to ensuring the confidentiality of your personal information.

We collect and use your personal information for the primary purpose of:

- ∴ opening an account for you
- ∴ assessing an application by you for a product or service
- ∴ providing you with the product or service that you have requested

We may use or disclose your personal information for purposes related to the main purpose for which we collect it, such as:

- ∴ administering, monitoring, evaluating and managing the product or service you have with us
- ∴ internal accounting and administration
- ∴ providing you with information about other products and services offered by us or a related company of us
- ∴ complying with regulatory requirements
- ∴ managing our relationship with you
- ∴ protecting you and us from error or fraud

We may disclose your personal information to a related company of ours, but it will still remain confidential. This will allow them to tell you about products and services offered by them that may be of interest to you.

We may also disclose your personal information when we contract out some of our functions to external service providers who conduct specific activities for us, such as mail-outs, however, the information remains (between them and us) our property and the external service provider will be subject to strict confidential and non-disclosure obligations.

We can do any of the following at any time:

- ∴ Seek and use commercial credit information about you to assess an application for consumer credit or commercial credit
- ∴ Seek and use consumer credit information about you to assess an application for commercial credit or consumer credit
- ∴ Seek and use a credit report about you provided by a credit reporting agency to collect overdue payments from you
- ∴ Seek from and use or give to another credit provider any information about your account, credit worthiness, credit standing, credit history or credit capacity. In particular, we may provide a credit opinion on you
- ∴ Seek from and use or give to any accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to you any personal information, consumer or commercial credit information
- ∴ Give to a credit reporting agency personal or commercial information about you

The information may include: identity particulars; the fact that credit has been applied for and the amount; the fact that we are a current credit provider to you; payments which become overdue more than 60 days and for which action has commenced; advice on payments being no longer overdue; advice that cheques drawn by you have been dishonoured more than once, in specified circumstances that in our opinion you have committed a serious credit infringement; and that credit provided to you by us has been paid or otherwise discharged. If you do not provide personal information, we may be unable to arrange credit for you.

NPBS respects your privacy. You may request not to receive further marketing information by calling us on 13 19 87.

## Member Declaration

### 1. Declaration

I apply to become a member of NPBS (if I am not already a member) and agree to be bound by NPBS' constitution.

### 2. Annual reports

You may elect to receive NPBS annual reports.

NPBS annual reports set out the following information:

- ∴ the financial position and performance of NPBS
- ∴ the efficiency with which NPBS is being managed and
- ∴ the financial risks to which NPBS is exposed

I elect to receive NPBS annual reports  Yes  No

### 3. Notice of meetings

You may elect to receive notice of NPBS meetings.

Notice of NPBS meetings provide details of matters to be raised and allow you the opportunity to decide if you wish to attend. You may appoint a proxy to attend and vote on your behalf. Attending NPBS meetings means you may:

- ∴ participate in corporate governance of NPBS
- ∴ ask questions about and comment on NPBS' management, financial standing and performance
- ∴ ask questions of NPBS' auditor about the conduct of the audit and the content and preparation of the auditor's report and
- ∴ if eligible, vote on motions for proposed amendments to NPBS' constitution and other matters in relation to NPBS' management

I elect to receive notice of NPBS meetings  Yes  No

### 4. Changing your mind

You may change your mind at any time to receive or not receive subsequent meetings notices and annual reports. We are not required to give you notice of meetings or provide you with annual reports if you make no election.

## Office use only

Branch location \_\_\_\_\_

Branch no. \_\_\_\_\_ Employee no. \_\_\_\_\_

Date received H/O  /  /

All card holders have been identified  Yes  No



Here for good.