

**Office Use Only:** Please tick correct Sol Code/Loan type.

GMQ Non Face to Face   
  GMS Debt Consolidation Loan   
  GMT Personal Loan   
  GMR Other/WI

Are you interested in a balance transfer? Yes  No  Please use a blue or black ball-point pen to complete this form. PLEASE COMPLETE APPLICATION IN CAPITALS.

**1. Please complete the tick boxes below to indicate that you understand the following:**

I understand that GE Money MasterCard is a general purpose credit card that can be used to buy products and services from merchants who accept MasterCard. The GE Money MasterCard has a range of features, including up to 55 days interest free on purchases. By making this application, I confirm that my key credit card requirements are met by the GE Money MasterCard.

I AGREE

**What would you like your credit limit to be?** (Please tick one)  
 The limit the credit provider is willing to offer (After taking into account all the information I have provided)

No more than \$6,000

No more than \$3,000

Or, please nominate an amount \$ \_\_\_\_\_ (min \$1,000 limit applies)

Your credit limit is subject to our lending criteria. By proceeding with this application you confirm that you will accept a credit limit that may be lower than the amount you have nominated above.

**2. Your Personal Details**

Title  First Name

Middle Name  Surname

Date of birth  /  /  Driver's licence number

Marital Status: Single  Married/Defacto  Number of dependants

**PLEASE COMPLETE**  
 In order to activate your account and access your details, you will need a security password. Please think of one that will be easy for you to remember. It must be at least 4 but no more than 15 characters (letters, numbers or both). Symbols e.g. \$ or @ are not accepted.

Security password

**3. Your Contact Details (Complete sections 3a to 3f)**

**3a. Current residential address (No PO Boxes):**  
 Unit No.  Street No.  Street Name

Suburb  Postcode

Time at this address: Years  Months

Home Telephone Number  ( ) Mobile Telephone Number

**3b. Mailing Address (complete if different to Residential address)**  
 Unit No.  Street No.  Street Name

Suburb  Postcode

**3c. Previous Address (complete only if less than 5 years at your current address):**  
 Unit No.  Street No.  Street Name

Suburb  Postcode

Time at this address: Years  Months

**3d. Residential status (please select one box only):**  
 Own outright  Mortgage  Boarding  Renting  Living with parents

**3e. If renting or boarding, please provide your Agent or Landlord details:**  
 Name  Telephone Number (no mobile):  ( )

**3f. Name of a relative or friend who does not live with you:**  
 Name  Telephone Number (no mobile):  ( )

**4. Your Employment Details (Complete sections 4a to 4c)**

**4a. Employment Status - Please select one box only:**

1 Permanent Full Time   
  4 Contractor Full Time   
  7 Workers compensation/ social security  
 2 Permanent Part Time   
  5 Contractor Part Time   
  8 Other  
 3 Casual/Seasonal/Temp   
  6 Self-employed

**4b. Occupation - Please select one box only:**

1 Professional   
  4 Student   
  7 Unemployed  
 2 Retail   
  5 IT/Computers   
  8 Home duties/Retired  
 3 Social Security/Pension   
  6 Trade/Labour   
  9 Other

**4c. Current Employer or Business Name?** Work Telephone Number:

How long have you worked there? Years  Months

**5. Your Income & Expense Details**

**Income (includes all income types e.g. Salary, Government, Rental/Investment)**

Your monthly income (after tax). \$ .00

Your partner's monthly income (after tax). \$ .00

**Monthly Expenses**

Do you share expenses? Yes  No

Your share of the total monthly mortgage/rent payments \$ .00

Your share of total monthly living expenses (e.g. utilities, groceries, petrol/transport, entertainment) \$ .00

Your share of other monthly loan payments \$ .00

**Your Credit Card(s) (e.g. Visa/MasterCard/Store Cards)**

Total balance of all your credit cards \$ .00

Total credit limit of all your credit cards \$ .00

How many credit cards do you have?

**6. Your Banking Details**

**Do you have a:**  
 Cheque account  Savings account  Investment account

**7. Account Balance Transfer**

I authorise GE Capital Finance Australia ABN 42 008 583 588 to transfer the following amount from my nominated account to my GE Money MasterCard account, in accordance with the heading 'Balance Transfer Conditions' on the reverse of this form.

Account Holder's Name

Credit Card Account No.

Credit Card Issuing Institution

I understand the special annual percentage rate of  9.99% p.a. will apply to any transfer amount for  6 months from the account opening date. After that period, the standard annual percentage rate will apply.

Amount to be transferred (minimum amount \$100) \$ .00

Upon approval, if you wish to transfer any additional balances please call 1300 882 289.

**Signature of Applicant (balance transfer consent)**    **Date**  DD / MM / YY

**8. Please Sign Here**

I have read, and agree to, the declarations and conditions including the uses and disclosures of information about me set out in the Declaration and Important Privacy Notice of GE Money and its related companies on the reverse of this form. I confirm that the information provided on this application is the same as the information provided on my personal loan application.

**Signature of Applicant**    **Date**  DD / MM / YY

If you do not want to receive direct marketing material and special offers from GE Money or its related companies please tick here.

## Balance Transfer Conditions

Unless otherwise specified in this form, words printed like **this** have the meaning in the Conditions of Use for the **account**. Please find your Conditions of Use enclosed in your Welcome Pack, or alternatively please call 1300 882 289 for a copy.

- Each **balance transfer** request must:
  - be for a minimum amount of \$100;
  - be for an amount within the available credit on **your account** so that processing the **balance transfer** will not result in the **credit limit** being exceeded;
  - be on a correctly signed and completed balance transfer form; and
  - relate to payment of an **account** denominated in Australian dollars.
- GE Money will not close **your nominated account** for **you** so you must continue to comply with the terms and conditions (including payment) for **your nominated account**.
- The **special annual percentage rate** on the front of this form will apply to any transfer amount for the period specified on the front of this form from the account opening date. After that date, the **standard annual percentage rate** will apply.
- Your **balance transfer** may take up to 30 days to be processed by the **financial institution**. Please notify us if the **balance transfer** does not appear on **your nominated account**.
- If **you** do not have enough available credit for us to process all **balance transfers** requested by **you** we will process as many **balance transfers** (chosen at our discretion) as are possible within your **credit limit**.
- If **you** do not have enough available credit for us to process an entire **balance transfer** requested by **you**, we will process part of the **balance transfer** in our discretion.
- Your **account** must be open and not in default of your **credit contract** at the time of processing.
- We** reserve the right to decline a request for a **balance transfer**; if your request is declined **we** will notify **you** in writing.
- This **balance transfer** service cannot be used to make payments on accounts of GE Money or its associated entities.
- Each approved **balance transfer** will appear on **your** next statement after processing.
- We** will not be responsible for any fees or charges (including interest) which relate to your **nominated account**.
- Government charges and duties may apply to the **balance transfer** which you authorise us to debit to your **account**.
- We will decline a request for a **balance transfer** from any **nominated account** which relate to any other person (including any additional cardholder) other than yourself.

## Declaration and Important Privacy Notice

I hereby apply to GE Money for a credit facility to enable me and each additional cardholder named in this application or subsequently nominated by me (if any) to purchase goods and services on credit and obtain cash advances ("this credit facility").

I understand that if GE Money accepts my application, I will be sent by GE Money an offer to enter into a credit contract, a financial table and conditions of use governing this credit facility. I acknowledge that I will be bound by the credit contract when that offer is accepted in accordance with those conditions of use.

**I acknowledge** that the information provided in this application is true and correct and that no information which would cause GE Money to grant credit to me incorrectly has been withheld and I am not currently aware of anything that may adversely impact my ability to service the credit card being considered.

**This Privacy Notice** is relevant to any application for a GE Money MasterCard credit facility ("Credit Facility"). The Credit Facility is provided by GE Money for customers of MasterCard International (ABN 40 063 125 664).

By completing the GE Money MasterCard Application Form on the reverse of this page I am or will be providing personal information to GE Money about me. I acknowledge that this personal information, and any other personal information GE Money collects about me ("my personal information") will be used by GE Money to enable it to assess my application for the Credit Facility, and if my application is approved, for the subsequent administration of the Credit Facility. I consent to GE Money using and disclosing my personal information for this purpose and acknowledge that without this information GE Money may be unable to process or accept my application or to operate or administer the Credit Facility.

**I consent** to GE Money (and each of their related companies) using or disclosing my personal information for the following additional purposes of:

- performing administrative tasks and managing business operations;
- providing services to me in relation to this or other products or services;
- telling me about products or services of GE Money or other organisations;
- product development and research;
- risk assessment, management and modelling;
- fraud and crime prevention;
- enabling any insurers to whom I apply for merchandise and payment protection insurance to assess my application (where I have applied for such insurance cover), and if my application is approved, for the initial establishment and then the subsequent administration of that insurance; and
- complying with legislative and regulatory requirements.

**However, GE Money will not send me information about other products or services of GE Money or anyone else, if I ask them not to. I may ask them not to by telephoning 1300 882 289.**

I understand that GE Money (and each of their related companies) may disclose my personal information, to:

- their related companies;
- credit reporting agencies;
- other financial institutions and credit providers;
- service providers (including delivery companies and debt collectors);
- organisations providing processing and other support functions to credit providers;
- any program managers, bonus partners and rewards suppliers involved in any

loyalty program associated with the Credit Facility;

- additional cardholders or other persons (if any) authorised by me to operate my facility;
- Australia Post and other organisations through whom I choose to make payments to GE Money (or any of its related companies); and
- Other entities to whom GE Money is by law required, or authorised by me, to disclose my personal information.

Subject to the provisions of the Privacy Act 1988 and the other terms of this Notice, **I consent** to any such disclosures of my personal information regardless of how or when that information was collected.

**I consent** to the GE Money Group disclosing my personal information to any employer named in the Application Form (or otherwise provided by me to the GE Money Group) to verify information I have provided in respect of an application. I also consent to any such employer disclosing my personal information, including income information, to the GE Money Group for the purpose of the GE Money Group verifying that information.

I agree to the transfer of my personal information by GE Money (and each of their related companies) to organisations overseas, but only for use in connection with any of the purposes that GE Money (and each of their related companies) are authorised to use my personal information.

If and to the extent that GE Money does so in a manner and for purposes that conform with the Privacy Act: I agree to GE Money obtaining information about my commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons and to GE Money using that information in assessing my application for credit; and I also agree to GE Money giving to and receiving from any credit providers named in this credit application and any credit providers named in a credit report issued by a credit reporting agency, information about my credit arrangements, provided that the information is given or received to assess an application for credit made by me to the recipient credit provider or to assess my credit worthiness; and I also agree to GE Money obtaining a credit report containing my personal information about me from a credit reporting agency and to GE Money using that report or any information derived from the report in assessing this application, and for any other purposes permitted under the Privacy Act. I also acknowledge that subject to the provisions of the Privacy Act, GE Money may otherwise disclose to any person any information concerning a credit facility granted to me or the conduct of that credit facility.

Subject to the provisions of the Privacy Act 1988, I acknowledge that I may have access to my personal information collected and held by GE Money (and each of their related companies). I acknowledge that I can enquire as to the identity of each related company of GE Money and may contact GE Money for access to my personal information by contacting **1300 882 289**.

I separately agree that if I nominate an additional card holder, or provide personal information about any other person, I will first ensure each such person has seen this Privacy Notice and understood its contents, and has separately agreed to their personal information being collected, used and disclosed by GE Money (and each of their related companies) in the same ways and in the same manner that my personal information may be collected, used and disclosed in accordance with my consent under this Privacy Notice. I further agree that if I nominate any additional cardholder under 18 years of age who does not have a sufficient understanding and intelligence to understand this Privacy Notice, I will ensure that their parents or guardians agree to this Privacy Notice.

By using our Direct Debit facility, you can make regular monthly payments automatically to your GE Money MasterCard from an account with a bank or financial institution in Australia. To authorise us to make such a Direct Debit, simply:

1. Specify the Direct Debit Payment Option you want.
2. Complete and sign the Direct Debit Request form, including providing the details of the account from which your payment will be made.  
**(Please Note:** The nominated account must be in your name, either solely or jointly with another person. If the nominated account is held jointly with another person, each account holder must sign this form. Company bank accounts cannot be used for direct debit.)

Please keep paying your account as usual until advised on your GE Money MasterCard statement that your Direct Debit facility has been activated. If you have any queries about Direct Debit please call 1300 882 289

This section is completed by new accounts upon approval

5	1	2	5	7	6										
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BRANCH Direct Debit

Payment Option Schedule

My choice of payment each month is: (tick one only)

<input type="checkbox"/>	Minimum Payment (including any overlimit or overdue amount) as shown on my monthly account statement	<input type="checkbox"/>	Fixed Amount of \$ <input type="text" value=""/> .00 (must be \$10 or more) - or Minimum Payment (including any overlimit or overdue amount) as shown on my monthly account statement (whichever is greater).
<input type="checkbox"/>	Full Closing Balance Payment as shown on my monthly account statement		

Direct Debit Request

Please insert the name and address of the Bank or Financial Institution at which your account is held.

Name of Bank or Financial Institution

Address of Bank or Financial Institution

Number <input type="text"/>	Street Name <input type="text"/>	Suburb/City <input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>
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Details of the Account to be Debited

Name of account to be debited (e.g. Mr John Citizen)

BSB Number  -

Account Number

**Note: Direct Debit is not available on the full range of accounts. In doubt please refer to your financial institution.**

I/We request and authorise GE Capital Finance Australia (User ID 230253) to debit my nominated account through the Bulk Electronic Clearing System at the financial institution shown above and credit the funds to my GE Money MasterCard above in accordance with these instructions. I/We acknowledge that this direct debit arrangement is governed by the Direct Debit Service Agreement provided overleaf.

Please insert your name

Title <input type="text"/>	Surname <input type="text"/>	Given Name <input type="text"/>
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Address

Number <input type="text"/>	Street Name <input type="text"/>	Suburb/City <input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>
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Business Phone

Signature

Date

**Note: Signature of other account holder if joint account.**

Signature

Date

A. Identification Check - Applicant

Option 1: If this option is used, documents listed in Option 2 are NOT required.

<input checked="" type="checkbox"/> Driver's licence / Learner's permit No. (with photo) <input type="text"/>	Issue Date (if known) <input type="text"/>	Expiry Date <input type="text"/>	State <input type="text"/>
<input checked="" type="checkbox"/> Proof of age card with photo	DD MM YY	DD MM YY	

Option 2: These ID Types require Secondary ID (one from list A and one from list B)

List A. One of the following:

<input checked="" type="checkbox"/> Passport	ID number: <input type="text"/>	Issuer: <input type="text"/>
<input checked="" type="checkbox"/> Current non-photo driver's licence	Issue Date: <input type="text"/>	Expiry Date: <input type="text"/>
<input checked="" type="checkbox"/> Pension Card	State of Issue: <input type="text"/>	Passport Country of Issue: <input type="text"/>

List B. One of the following (addressed to the additional cardholder):

<input checked="" type="checkbox"/> Taxation Notice (<12 mths old)	Issuer: <input type="text"/>
<input checked="" type="checkbox"/> Centrelink Statement (<12 mths old)	Document Number: <input type="text"/>
<input checked="" type="checkbox"/> Utility Bill (<3 mths old)	Issue Date: <input type="text"/>
<input checked="" type="checkbox"/> Rates Notice (<3 mths old)	

B. Proof of Income - Applicant

Income Verified  Yes  No

Verification Source

<input checked="" type="checkbox"/> Payslip/s	<input checked="" type="checkbox"/> Letter from Government Agency	<input checked="" type="checkbox"/> Notice of Assessment from Tax Office
<input checked="" type="checkbox"/> Bank Statement/s	<input checked="" type="checkbox"/> Superannuation Statement	<input checked="" type="checkbox"/> Letter from Accountant
<input checked="" type="checkbox"/> Letter from Employer	<input checked="" type="checkbox"/> Letter from Real Estate Agent	<input checked="" type="checkbox"/> Verbal Confirmation from Employer

Income Amount Verified \$  .00

Date Verified

DD MM YY

C. Certification by Branch Employee (Please Print Full Name)

I  certify that:

I have verified the Applicant's full name, date of birth, residential address ("Details"), net income amount, and income source, by comparing the Details in this application form with the Details set out in the original supporting document(s) identified in Section A and B above and supplied to me by the Applicant at the time this form was completed.

D. Branch Employee Details

SSO ID

Branch Phone Number

Signature

Date

# Direct Debit Request Service Agreement

## Please keep this information for your own records

GE Money MasterCard,  
GPO Box 3063, Melbourne, VIC 3001.  
User ID Number 230253

The meaning of words printed *like this* in this Direct Debit Request Service Agreement are explained in 8 below.

### 1. Debiting your account

- 1.1 By signing a *direct debit request*, you authorise us to arrange for funds to be debited from your account. You should refer to the *direct debit request* and this agreement for the terms of the agreement between us and you.
- 1.2 We will arrange for your financial institution to debit your account in accordance with your instructions given to us in the Payment Option Schedule. If, however, a *debit payment* is due on a day:
  - (a) which is not contained in a particular month; or
  - (b) which is not a *business day*, then the *debit payment* will be made on the last day of that month or on the preceding *business day* respectively. If you are uncertain as to when a *debit payment* will be processed, you should contact your *financial institution* for assistance.

### 2. Changes by us

- 2.1 We may vary any details of this agreement or the *direct debit request* at any time (including cancelling it). We will give you notice in writing of any such change at least fourteen (14) days before the change takes effect.

### 3. Changes by you

- 3.1 You may request to stop or defer a *debit payment* or alter, suspend or cancel the *direct debit request* at any time. When we receive such a request, we will inform you of our notification requirements for such a request.

### 4. Your Obligations

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a *debit payment* to be made in accordance with the *direct debit request*.
- 4.2 If there are insufficient clear funds in your account to meet a *debit payment*:
  - (a) you may be charged a fee and/or interest by your *financial institution*;
  - (b) you may also incur fees or charges imposed or incurred by us; and
  - (c) you must arrange for the *debit payment* to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the *debit payment*.
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.
- 4.4 If we are liable to pay goods and services tax ("GST") on a supply made by us in connection with this agreement, then you agree to pay us on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

### 5. Dispute

- 5.1 If you believe that there has been an error in debiting your account, you should notify us immediately by contacting us on 1300 882 289. Before you make the call, make sure you have all the relevant documentation available.
- 5.2 We will investigate and deal promptly and in good faith with any such query, claim or complaint. If your query, claim or complaint cannot be resolved to your satisfaction in that call, we will inform you at that time of the length of time which we estimate the investigation will take.

- 5.3 If we conclude as a result of our investigations that your account has been incorrectly debited we will adjust your account (including interest and charges) accordingly by directly crediting your account or sending you a refund cheque at our discretion. We will also notify you of the adjustment either orally or in writing.

- 5.4 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding.

- 5.5 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

### 6. Accounts

- 6.1 You should check:
  - (a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions;
  - (b) that your account details which you have provided to us are correct by checking them against a recent account statement; and
  - (c) with your financial institution if you are uncertain about either of the above matters before completing the *direct debit request*.

### 7. Confidentiality

- 7.1 We will keep any information (including your account details) in your *direct debit request* confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2 We will only disclose information that we have about you:
  - (a) to the extent specifically required or authorised by law; or
  - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim); or
  - (c) with your implied or express consent.

### 8. Definitions

**account** means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

**agreement** means this Direct Debit Request Service Agreement between you and us.

**business day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

**debit payment** means a particular transaction where a debit is made.

**direct debit request** means the Direct Debit Request between us and you.

**us, we or our** means GE Capital Finance Australia, trading as GE Money you have authorised to debit your account by signing a *direct debit request*.

**you** means the person(s) who signed the *direct debit request*.

**your financial institution** means the financial institution where you hold the account that you have authorised us to debit.