

# 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.**

How to apply:

- Present completed form at any Commonwealth Bank branch with your identification
- Apply online at [commbank.com.au/creditcards](http://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
- Business Awards
- Business Gold Awards
- Business Platinum 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
- Business Interest Free Days

- 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 claim a refund of their annual fee while they are a student.

#### Low Rate Credit Cards

- Low Rate Gold
- Low Rate
- Business 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.
- The Business Low Rate card has no annual fee and does not have an interest free period.

**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 type="text"/>	<input type="text"/>	<input type="text"/>	
Other names known by (if any)	Gender	Date of birth	Australian driver's licence number
<input type="text"/>	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="text"/>	<input type="text"/>
Home phone	Work number	Mobile phone	No. of dependants
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Email address			
<input type="text"/>			
Visa expiry date (if NOT a citizen or permanent resident of Australia or New Zealand)	What type of Visa do you have?		
<input type="text"/>	<input type="text"/>		

## Section 2 – Personal details (continued)

Australian residential address (PO Box not accepted)

	State	Postcode

Postal address (if different to above)

	State	Postcode

Length of time at current address

	years		months
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## Section 3 – Employment and income

### 1. Are you a full-time student?

Yes ▶ If 'yes', go to Question 3 below.

No

Student number (mandatory if student card type is selected)

### 2. Are you employed?

Yes ▶ If 'yes', provide below details:

Employment



Please note: if you are employed on a casual basis, select 'Temporary'. If you are self employed, to be eligible to apply you must have evidence of at least 12 months of income from your self employment.

Job category

Job type/Occupation

Employer's name or if self-employed, tick (✓) the box and provide business name and ABN/ACN

Please provide your ABN/ACN (if self-employed)

Business name to appear on the card (optional) (maximum 21 characters)

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

	State	Postcode

Length of time at current employment

	years		months
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Before/After tax

Income amount

No ▶ If 'no', provide details of any other sources of income below:

Income type

Income amount (please enter 'before tax' income amount)

How often do you receive this amount?

Round amount to the nearest dollar

### 3. Do you have any other source of income?

Other income

Income amount (please enter 'before tax' income amount)

How often do you receive this amount?

Round amount to the nearest dollar

Other income

Income amount (please enter 'before tax' income amount)

How often do you receive this amount?

Round amount to the nearest dollar

## Section 4 – Residential Status

Do you live in

## Section 5 – Credit cards, loans, other liabilities and living expenses

### Home Loan

Institution name

**Section 5 – Credit cards, loans, other liabilities and living expenses (continued)**

Total amount owed	Your share of repayment	Frequency of repayment
\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

**Investment Loan**

Institution name

Total amount owed	Your share of repayment	Frequency of repayment
\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

**Credit or Store Card**

Institution name	Total credit limit
<input type="text"/>	\$ <input type="text"/>

**Credit or Store Card**

Institution name	Total credit limit
<input type="text"/>	\$ <input type="text"/>

**Personal Loan**

Institution name

Total amount owed	Your share of repayment	Frequency of repayment
\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

**Overdraft**

Institution name	Total credit limit
<input type="text"/>	\$ <input type="text"/>

**Line of Credit**

Institution name	Total credit limit
<input type="text"/>	\$ <input type="text"/>

**Other Liabilities (e.g. Child support payments, ATO debt, HECS debt)**

Description

Total amount owed	Your share of repayment	Frequency of repayment
\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

**Other Liabilities (e.g. Child support payments, ATO debt, HECS debt)**

Description

Total amount owed	Your share of repayment	Frequency of repayment
\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

**What are your day-to-day living expenses?**

Include food, bills, medical, transport, clothing, travel, entertainment, childcare, education and any other expenses. Don't include payments for any credit cards, loans or other debts you've got here. Include those in the section above.

Your share of living expenses	Frequency
\$ <input type="text"/> ▶	<input type="text"/>

Your share of rent (if you pay rent)	Frequency
\$ <input type="text"/> ▶	<input type="text"/>

**Section 6 – Savings and Assets****Your main Commonwealth Bank savings/cheque/transactions account**

BSB	Account number	Total savings/investments account balance held with the Bank
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

## Section 6 – Savings and Assets (continued)

### Asset type

Description (e.g. Address, Institution name, Super provider)

Value

Round amount to the nearest dollar

### Asset type

Description (e.g. Address, Institution name, Super provider)

Value

Round amount to the nearest dollar

### Asset type

Description (e.g. Address, Institution name, Super provider)

Value

Round amount to the nearest dollar

### Asset type

Description (e.g. Address, Institution name, Super provider)

Value

Round amount to the nearest dollar

## Section 7 – Optional extras

### Would you like your statements and notices sent to you in NetBank?

You'll need to have an email address and be registered for NetBank.

We'll email you when they're ready so keep an eye out and tell us if your email address changes.

We will not send you paper statements or notices but you can change back to paper any time in NetBank.

Yes, you have my consent to send my statements and notices to me in NetBank

No, don't send my statements and notices to me in NetBank

**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  First name  Middle name  Last name

Other names known by (if any)

Date of birth  Mobile phone  Email address

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)

## Section 7 – Optional extras (continued)

### 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 <input type="text"/>	Your credit/store card account number <input type="text"/>	Amount to be transferred \$ <input type="text"/>
Bank/Financial institution/store <input type="text"/>	Your credit/store card account number <input type="text"/>	Amount to be transferred \$ <input type="text"/>

## Section 8 – Please read and sign below

By signing this application, I acknowledge:

- I have read and agree to the *Important Notices* on pages 5 and 6 of this form and make the declarations in Section C;
- I have been provided a copy of the *Key facts about CommBank's credit cards* (not applicable to business cards);
- I have reviewed the features and costs of the credit card I am applying for and confirm it suits my needs; and
- 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.

Signature

Date

## Important notices

### Section A: Customer information and privacy

#### Introduction and definitions

You give us permission to collect, use and share your information with others as set out in this form and our privacy policy.

The information you give us must be correct and complete. If not, you may be breaking the law and we may not be able to give you the products and services that best suit your needs.

**We or us:** Commonwealth Bank of Australia.

**Group:** Commonwealth Bank of Australia and its subsidiaries.

**Your information:** the information about you that we collect, such as:

- Information about your identity, such as your name and contact details.
- Financial information you give us.
- Information about your interactions with us, such as your transactions, payments and use of our websites.
- Your credit history that we collect from credit reporting bodies.
- Information from public registers or third parties, such as service providers, brokers, and employers.

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

We collect your information and use it to:

- Confirm your identity and manage our relationship with you.
- Assess your applications for credit and minimise risks.
- Design, price, provide, manage and improve our products and services.
- Comply with relevant laws, for example the *Anti-Money Laundering and Counter-Terrorism Financing Act* and the responsible lending provisions of the *National Consumer Credit Protection Act*.
- Let you know about products and services you might be interested in.

Sometimes we need to collect sensitive information. For example, if you're in financial difficulty and ask for hardship relief due to illness, we may ask your permission to collect information about your health.

#### 2. Sharing information with credit reporting bodies

We share your information with credit reporting bodies and get credit reports about you from them. We do this so we and other credit providers can:

- Assess your credit applications and ability to manage credit.
- Manage your loans and collect overdue payments.

You give us permission to:

- Share your information with other credit providers.
- Share your information with trade insurers so they can assess the risks of providing insurance to us.
- Get a consumer credit report about you from a credit reporting body to assess any application you make, including for commercial credit.

The credit reporting bodies we use are Equifax ([equifax.com.au](http://equifax.com.au)), Experian ([experian.com.au/credit-services](http://experian.com.au/credit-services)) and Dun & Bradstreet ([checkyourcredit.com.au](http://checkyourcredit.com.au)).

See our privacy policy for key information about credit reporting matters, such as:

- What information about you we provide to credit reporting bodies.
- How to get a copy of credit information we obtain from credit reporting bodies, correct this information or make a complaint.
- Where to find each credit reporting body's policy on credit information handling.
- What to do if you think you're a victim of identity fraud.
- Your right to tell credit reporting bodies not to use your information for direct marketing.

#### 3. Who else can we share your information with?

You give us permission to share your information with other members of our Group, who can use it for any of the purposes that we can. We can also share your information with others, such as:

- Current or previous employers (to confirm your identity or income).
- Brokers, advisers and people who act on your behalf.
- Service providers, such as loyalty program partners and product distributors.
- Businesses who do some of our work for us.
- Debt collectors and debt purchasers.

## Important notices (continued)

- People or organisations involved in arrangements that provide funding to us.
- Other financial institutions (such as banks), auditors, insurers and re-insurers.
- Government and law enforcement agencies or regulators.

Sometimes we might need to send your information overseas, for example to comply with laws, and assist government and law enforcement agencies or regulators. See our privacy policy for information about which countries information may be sent to.

### 4. Our privacy policy and how to contact us

Visit [commbank.com.au/privacy](http://commbank.com.au/privacy) for our privacy policy or ask for a copy at any branch. It tells you about:


- Other ways and reasons we may collect, use or share your information.
- How to access your information and correct it if it's wrong.
- How to make a privacy-related complaint (including about our compliance with the Australian Privacy Principles and credit reporting rules and codes) and how we'll deal with it.

Sometimes we update our privacy policy. You can always find the most up-to-date version on our websites.

### Want to speak to us about your privacy?

 Email  
[customerrelations@cba.com.au](mailto:customerrelations@cba.com.au);

 Phone  
**1800 805 605**; or

 Write to  
**CBA Group Customer Relations**  
**Reply Paid 41**  
**Sydney, NSW, 2001**

### 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.
- The Bank will only transfer an amount up to a maximum of 90% of your available credit limit.
- You must continue to make payments to your other credit and/or store card account/s until you repay the balance and any outstanding charges in full and close that account.
- The amount transferred will be charged interest from the date of the transfer.

### Section C: Declaration

#### Read these acknowledgments before you accept this form

I confirm that the information I've given or will give as part of my application is true and correct and:

#### All Applicants

- I've read this form and give you permission to collect, use and share my information in the ways mentioned in Section A of this form and in your privacy policy;
- If I give you my contact details, you can use these to communicate with me, including to give updates, reminders and marketing information;
- I understand that if I don't want to get any direct marketing messages or want to change my contact preferences, I can log on to NetBank and click **Message Preferences** or call you on **13 2221**;
- If I change my personal details (for example, my phone number or home or email address), I'll let you know as soon as possible;
- If I give you personal information about another person, I have their permission, and I'll tell them what's in 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;
- I have reviewed the features and costs of the credit card I am applying for and confirm that it suits my needs.
- 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.
- I am not an undischarged bankrupt; and
- If I have chosen online statements during my application, I confirm I consent to receive statements and notices online through Netbank, and the implications of this have been explained to me.


#### Additional declaration for Business Credit Card applications

- I am an Australian citizen or Australian permanent resident;
- I am the business owner, director or partner;
- 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

 Form continued next page

**Bank use only** (continued)

**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  
 Trust Deed (if applicable)  ABN/ACN (if applicable)

**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"> <li>Any amount by which the closing balance exceeds the credit limit;</li> <li>2% of the closing balance rounded down to the nearest dollar; or</li> <li>\$25.</li> </ul>								
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 <sup>1</sup>	\$89 or \$0 <sup>1</sup>	\$29 or \$0 <sup>1</sup>	\$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](http://commbank.com.au/creditcardfees)

For more information on choosing and using credit cards visit the ASIC consumer website at [moneysmart.gov.au](http://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](http://commbank.com.au/keyfacts)

- 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.