

Credit Card Application Form

Please complete in block capitals.

You must be 18 years of age and a permanent resident/citizen of Australia in order to apply.

Are you a permanent resident of Australia? Yes No

If you are not a member of Hume, one of our lending consultants will contact you when we receive your credit card application.

Section 1 - Card type

Hume Value Hume Loyalty Hume Gold

I/we would like to apply for a Credit Limit of \$

Section 2a – Personal Details (Applicant 1)

Title	First Name	
<input type="text"/>	<input type="text"/>	
Middle Name	Surname	
<input type="text"/>	<input type="text"/>	
Date of Birth	Driver's Licence No.	Member No.
<input type="text"/>	<input type="text"/>	<input type="text"/>
Single <input type="checkbox"/>	Married/Defacto <input type="checkbox"/>	No. of Dependants <input type="text"/>

Section 2b – Personal Details (Applicant 2)

Title	First Name	
<input type="text"/>	<input type="text"/>	
Middle Name	Surname	
<input type="text"/>	<input type="text"/>	
Date of Birth	Driver's Licence No.	Member No.
<input type="text"/>	<input type="text"/>	<input type="text"/>
Single <input type="checkbox"/>	Married/Defacto <input type="checkbox"/>	No. of Dependants <input type="text"/>

Section 3a – Contact Details (Applicant 1)

Current Residential Address		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Phone / Mobile	Work Phone	
<input type="text"/>	<input type="text"/>	
Email		
<input type="text"/>		
Postal Address <i>(If same as above, please leave blank)</i>		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Previous Address <i>(If at current address for less than 3 years)</i>		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Time at this Address		
<input type="text"/>	Years	Months
Residential Status		
Own outright <input type="checkbox"/> Mortgage <input type="checkbox"/> Boarding <input type="checkbox"/> Renting <input type="checkbox"/> Living with parents <input type="checkbox"/>		
Name of Relative or Friend not living with you		Phone <i>(not mobile)</i>
<input type="text"/>		<input type="text"/>

Section 3b – Contact Details (Applicant 2)

Current Residential Address		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Phone / Mobile	Work Phone	
<input type="text"/>	<input type="text"/>	
Email		
<input type="text"/>		
Postal Address <i>(If same as above, please leave blank)</i>		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Previous Address <i>(If at current address for less than 3 years)</i>		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Time at this Address		
<input type="text"/>	Years	Months
Residential Status		
Own outright <input type="checkbox"/> Mortgage <input type="checkbox"/> Boarding <input type="checkbox"/> Renting <input type="checkbox"/> Living with parents <input type="checkbox"/>		
Name of Relative or Friend not living with you		Phone <i>(not mobile)</i>
<input type="text"/>		<input type="text"/>

Section 4a – Employment Details (Applicant 1)

Employment/Income details may be verified with your Employer/Accountant

Employment Status

Full time Part time Casual Self Employed Unemployed

Your occupation

Professional Retail Social Security/Pension Student

IT/Computers Trade/Labour Home Duties/Retired

Your Position

Employer's Name/Accountant's Name (if Self-Employed)

Employer's/Accountant's Phone No. How long have you worked here?

Years Months

Previous Employer's Name How long did you work there?

Years Months

Section 4b – Employment Details (Applicant 2)

Employment/Income details may be verified with your Employer/Accountant

Employment Status

Full time Part time Casual Self Employed Unemployed

Your occupation

Professional Retail Social Security/Pension Student

IT/Computers Trade/Labour Home Duties/Retired

Your Position

Employer's Name/Accountant's Name (if Self-Employed)

Employer's/Accountant's Phone No. How long have you worked here?

Years Months

Previous Employer's Name How long did you work there?

Years Months

Section 5 - Financial Details

Please state the total amount for each of the items listed below.
 If this is for a joint application, we will assume the amounts you state for assets and liabilities are combined.

Income		Expenses & Liabilities	
Monthly Salary		Outgoing / Monthly Expenses	
Applicant 1 Net Income (amount after tax)	\$ <input type="text"/>	Monthly Residential Mortgage / Investment Mortgage / Rent / Board Repayments	\$ <input type="text"/>
Applicant 2 / Partner's Net Income (amount after tax)	\$ <input type="text"/>	Total Balance Owing on Home	\$ <input type="text"/>
Monthly Rental Income (both applicants)	\$ <input type="text"/>	Monthly Payment on Car Loan	\$ <input type="text"/>
Monthly Other Income (both applicants) (Social Security Payments, Dividends, Interest etc)	\$ <input type="text"/>	Total Balance Owing on Car Loan	\$ <input type="text"/>
Assets		Any other Expenses	\$ <input type="text"/>
Property Address/es	Value	Credit Card(s) / Store Card(s) / Overdrafts	
<input type="text"/>	\$ <input type="text"/>	How many Credit Card / Store Cards do you have?	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	What is your Total Credit Limit?	\$ <input type="text"/>
Motor Vehicle Model/Year	Value	What is your Total Outstanding Balance?	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>		
<input type="text"/>	\$ <input type="text"/>		
Other Assets (eg. Shares, Savings etc)	\$ <input type="text"/>		

Section 6 - Service Nomination (only applicable if you are applying for a card in joint names)

I/we nominate:

to receive notices and other documents under the National Credit Code on behalf of both me/all of us.

Important Notice: Each of the persons signing this nomination is, nevertheless, entitled to receive a copy of any notice or other document under the National Credit Code. By completing this section, you are giving up the right to be provided with the information direct from us.

Any of the persons who have signed this form can advise us at any time in writing that they wish to cancel their nomination and accordingly wish to receive directly a copy of any notice or other document under the National Credit Code. Should you wish to receive two copies of any notice or other document under the National Credit Code, you do not need to complete this section.

Section 7 - If you have applied for Loyalty or Gold card

Please nominate the account into which you would like your loyalty dollars to be credited:

Your Hume Credit Card Account	Your Hume Savings Account
Yes <input type="checkbox"/> No <input type="checkbox"/>	Account No. <input type="text"/>

Section 8 - Additional Cardholder

Would you like an additional card on the same account? Yes No

Please provide the following details (additional cardholders must be 16 years of age or over).

Title	First Name	Middle Name	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth	Member No.	Phone	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

If the additional cardholder is not already a member of Hume, they will need to be identified according to our requirements before their card can be activated. We will contact them if this is the case.

Section 9 - Balance Transfer request

Complete this section if you would like to transfer balances from other credit card and store card accounts to your Hume Visa Card (minimum amount \$100).

Account Holder Name	Credit/Store Card Account Number	Card Issued By	Amount to be Transferred
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Please attach your last 3 credit card statement/s.

Privacy Statement

- > Your personal information will be treated strictly in accordance with our privacy policy as set out on our website at www.humebuild.com.au and which is available on request. At any time, and in most cases, you may request access to your information by calling 1800 808 550. We are collecting your personal information in order to assess and process your application for a credit card. Without this information, we may not be able to consider or approve your application or administer your card account.
- > You authorise us to obtain and exchange personal information about you with credit reporting agencies, other credit providers and, if relevant, your referees, employer or accountant. This information may include any third party providing you with a product or service in connection with us, our contractors or service providers (such as a mailing house), credit reporting agencies, your referees (including your employer), and other persons we are authorised or required by law to disclose information (and other persons where you have consented to the disclosure).
- > If you supply us with personal information about another person, such as an additional cardholder, we will assume and you will ensure that you are authorised to do so and you have made such other person aware that you have provided us with his/her personal information, the purposes involved in the collection, use and disclosure of his/her personal information and their ability to access that information.
- > In order to assess your application, we may obtain from a credit reporting agency a credit report containing information about your commercial credit activities. Also, we may give your personal information to a credit reporting agency to obtain a consumer credit report about you (including information about your identity, the fact you have applied for credit and the amount of credit you have applied for).
- > In order to assess your application, we may obtain from a credit reporting agency a credit report containing information about your commercial credit activities. Also, we may give your personal information to a credit reporting agency to obtain a consumer credit report about you (including information about your identity, the fact you have applied for credit and the amount of credit you have applied for).

Declaration

By signing this application form, I/we declare that I/we have read and accept the above and that I/we:

- > wish to apply to Hume Building Society Ltd for a Hume Visa credit facility to enable me/us and each additional cardholder to purchase goods and services and obtain cash advances on credit;
- > have checked and understand the information contained in this application form and that no relevant information has been withheld;
- > understand that if you accept this application, I/we will be sent a letter of offer to enter into a credit contract and a conditions of use brochure and understand that I/we will be bound by the contract when the offer is accepted by me/us in accordance with its terms and conditions;
- > authorise you to process my/our balance transfer request and acknowledge;
 - I/we must continue to comply with the terms and conditions of any nominated account;
 - if I/we intend to close the nominated account, it is our responsibility to do this;
 - the balance transfer, if approved, will not be processed until the card account is activated and may take up to 14 days from that date;
 - at your discretion, you may decline any balance transfer request or only approve and process part of the request .
- > understand that if an additional card is issued, the additional cardholder will be able to purchase goods and services and obtain cash advances on my/our credit card account using their card and that I/we will be liable for any use of the additional card as if my/our card account had been used by me/us;
- > acknowledge that any additional cardholder can only obtain information about my/our card account from you if I/we appoint them as an authority to operate on the account; and
- > am/are not an undischarged bankrupt or insolvent, nor are there any unsatisfied court judgements made or likely to be made against me/us.

Signature

Applicant 1

X

Date

/ /

Applicant 2

X

Date

/ /

Checklist

I/We have included:

- Copies of 2 most recent pay slips or 2 years' tax returns for each applicant**
- Current Payment Summary/Notice of Assessment**
- Most recent statement for personal loan, credit cards and home loans (not held with Hume)**
- If applying for a balance transfer, the last 3 months of credit card statements for accounts to be transferred**

Mail this application to Hume Building Society PO Box 343 Albury NSW or hand it in to any Hume branch.

Alternatively apply online at www.humebuild.com.au

OFFICE USE ONLY

Branch No.

Operator No.

Date / /