

Guild Low interest rate Visa Credit Card Application Form



You must be able to answer YES to these questions: (tick for Yes) Are you at least 18 years of age? Are you an Australian Resident?

Applicant: Personal Details

Title First Name

Middle Name Surname

Drivers Licence No. Date of Birth

Male Female No. of dependents

Address

Suburb State Postcode

Postal Address (if different from above)

Suburb State Postcode

Home Phone No. Work Phone No.

Mobile No. No. of years at this address No. of addresses Last 5 years

Email Address

Previous Address (if at current address less than 5 years)

Suburb State Postcode

Applicant: Employment Details

Occupation

Employer Name

Employer Address

Suburb State Postcode

Date Joined dd/mm/yy Work Mobile No. Employer Phone No.

We may need to contact your employer to confirm your details and income.
 Years at previous Employer No. of employers in last 5 years

Are you: Full time Part Time Casual Contract Self Employed

Previous Employer (if less than 5 years)

Financial Details:

Total annual salary/income (before tax) \$

Do you share your income & expenses Yes No

	Asset Value	Loan Amount	Monthly Payment
Do you own your home <input type="checkbox"/> Yes	<input type="text"/>	<input type="text"/>	<input type="text"/>
Purchasing home <input type="checkbox"/> Yes	<input type="text"/>	<input type="text"/>	<input type="text"/>
Do you rent <input type="checkbox"/> board <input type="checkbox"/> live with parents <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Do you own a vehicle <input type="checkbox"/> Yes	<input type="text"/>	<input type="text"/>	<input type="text"/>

Other Assets / Liabilities (e.g. credit cards, rental properties, personal loans, household items, super etc)

<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"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Rental Income (Monthly)

Contact details: Name of relative or Friend (not living with you)

Name

Home Phone No. (no mobile numbers)

Credit Limit:

Credit Limit Requested \$

Transfer the balance of your other Credit Card:

Do you wish to transfer the balance of your other credit card to your Guild Low Rate VISA Credit Card? Yes

Your Credit / Store card Account Number you wish to transfer from

Bank / Store / Financial Institution

Exact amount you wish to transfer (minimum \$200) \$

All balance transfers will be processed as Cash Advances and will attract interest from the date the transfer debit reaches your Credit Card account.

Additional Cardholder: Personal Details

Additional cardholders must be 16 years or older.

Title First Name

Middle Name Surname

Drivers Licence No. Date of Birth

Male Female No. of dependents

Address

Suburb State Postcode

Home Phone No. Work Phone No.

Occupation

Product Selection:

Guild VISA - Up to 44 Days Interest Free

I would like to protect my repayments, please provide a Loansure quotation.*

Association:

PDL Membership Number

Applicant Signature Date

Additional Cardholder Signature Date

Important: I have read and understood everything including the back of this form.

Office Use Only

Please Domicile to Branch Number Source Code

Customer Number (if applicable)

Disclaimer

Guild Low Interest Rate Visa Credit Card is provided by Bendigo Bank Limited ABN 11 068 049 178 AFSL No. 237879 and distributed by Guild Financial Services Limited ABN 35 004 399 464 AFSL No. 225590. Terms and conditions available on request. Fees and charges apply. All rates subject to change.

Your personal information will be received, retained used and disclosed by Guild Financial Services Limited, its related companies and business partners for the primary purpose of providing you with further information about this and other products and services. You may at any time request that no further marketing material be sent to you. You may also access the personal information Guild Financial Services Limited holds about you.

Guild Financial Services supports your association through payment of referral fees for any products or services you take through Guild Financial Services.

Terms and conditions available on request. Fees and charges apply. All rates subject to change.

Privacy disclosure and credit assessment consent:

Bendigo Bank Limited is part of the Bendigo Bank Group (the Group). Bendigo Bank collects your personal information to assess your application and if your application is successful to provide you with and administer the credit cards(s). To do this, we may need to disclose your personal information to organisations that carry out functions on the Group's behalf ("service providers") such as mailing houses, plastic card bureaux, Rewards program managers, IT service providers, lawyers, collection agents and advisors acting for the Group, insurers, other credit providers and credit reporting agencies. If any part of your information is not provided Bendigo Bank may not be able to process your application for a credit card. Collection of some of this information is required under the Financial Transaction Reports Act 1988.

Bendigo Bank may also need to collect information about a third party from you as part of this application. If it does this you agree that you will advise that person that Bendigo bank has collected their personal information to assist it with managing your product, and that in most cases they can access the personal information that Bendigo Bank holds about them by contacting the Customer Help Centre on 1300 361 911.

Bendigo Bank may also share your personal information with related companies in the Group, our joint venture partners and Guild Financial Services Limited so that you can be told about financial products and services offered or distributed by us or them. To do that, Bendigo Bank may need to give your personal information to its service providers. If you do not want to receive this information call the Bendigo Bank Customer Help Centre on 1300 361 911 or Guild Financial Services Limited on 1800 333 143. In most cases you can gain access to your personal information held by Bendigo Bank or Guild Financial Services Limited.

Credit assessment and privacy disclosure

I/we agree that if Bendigo Bank considers it necessary to assess my/our credit worthiness it may obtain a report about my/our credit worthiness from a business which provides information about the personal credit worthiness of persons.

Bendigo Bank may give a credit reporting agency information about my/our credit application, including -

- my identity particulars
- the amount of credit sought
- the fact that Bendigo Bank is a current credit provider
- payments which become overdue more than 60 days and for which collection action has commenced
- advice that payments are no longer overdue
- that in the opinion of Bendigo Bank I/we have committed a serious credit infringement
- that credit provided to me/us by Bendigo Bank has been paid or otherwise discharged.

I/we agree to Bendigo Bank receiving from a credit reporting agency personal information about me/us in relation to collecting overdue payments in respect of personal credit provided to me/us.

I/we agree that Bendigo Bank may give to, and seek from, any credit providers named in this credit application and any credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/we understand that this information can include information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

Disclosure of information to guarantors

I/we agree that Bendigo Bank may disclose all information about this credit facility to any prospective or existing guarantor/s of obligations owed by me or any of us to the Bank.

Have you ever been declared bankrupt or had any judgments, defaults or legal proceedings taken out against you?

No Yes

If Yes, date declared bankrupt: _____

Date discharged from bankruptcy: _____

Details: _____

