

Increased Credit Card limit application

What are your personal details?

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other

Member no.

Given names

Surname

Date of birth

Drivers licence no.

Driver's licence card number

Driver's license state of issue

How many people are financially dependent on you?

What are their ages?

Street no. & name

Suburb

State

Postcode

No of years and months at address

Residential status do you: ☐ Own ☐ Rent ☐ Board ☐ Buying/Mortgage

Postal address (if different from above)

Suburb

State

Postcode

Previous residential address, if current address is less than 2 years

Suburb

State

Postcode

Home phone

Work phone

Mobile phone

Email

Name of nearest relative not living with you

Relationship

Residential address of relative

Suburb

State

Postcode

Home phone

Work phone

Mobile phone

What are your employment details?

Name of current employer

Address of current employer

Suburb

State

Postcode

Employer's phone

Length of time in the current position

Occupation

Are you: ☐ Permanent full time ☐ Permanent part time ☐ Part time ☐ Temporary ☐ Casual ☐ Self employed

Name of previous employer, if current employer is less than 2 years

Employer's phone

Length of time in the previous position

Occupation

Were you: ☐ Permanent full time ☐ Permanent part time ☐ Part time ☐ Temporary ☐ Casual ☐ Self employed

Your financial position

Income Type	Amount	Frequency		
Gross salary or wages	\$	☐ Weekly	☐ Fortnightly	☐ Monthly
Rental income	\$	☐ Weekly	☐ Fortnightly	☐ Monthly
Other income (e.g. pension)	\$	☐ Weekly	☐ Fortnightly	☐ Monthly
Total income	\$			

Assets: What you own

Property (address)			Estimated value
			\$
			\$
Motor vehicle(s) Make	Model	Year	Estimated value
			\$
			\$
Shares/Savings/Investments who with?			Balance
			\$
			\$
			Estimated Value
Furniture/Contents			\$
Superannuation			\$
Tools of Trade			\$
All other assets			
			\$

Liabilities: What you owe:

Existing mortgage(s) Who with?		Repayment	Frequency	Remaining Term	Balance owing
		\$	☐ Weekly ☐ Fortnightly ☐ Monthly		\$
		\$	☐ Weekly ☐ Fortnightly ☐ Monthly		\$
Personal loan(s) Who with?		Repayment	Frequency	Remaining Term	Balance owing
		\$	☐ Weekly ☐ Fortnightly ☐ Monthly		\$
		\$	☐ Weekly ☐ Fortnightly ☐ Monthly		\$
Hire Purchase/Lease Who with?		Repayment	Frequency	Remaining Term	Balance owing
		\$	☐ Weekly ☐ Fortnightly ☐ Monthly		\$
		\$	☐ Weekly ☐ Fortnightly ☐ Monthly		\$
Credit Card(s)/Store Card(s) or account(s) Who with?		Limit		Interest rate p.a.	Balance owing
		\$			\$
		\$			\$
Overdraft		Limit		Interest rate p.a.	Balance owing
		\$			\$
Other commitments		Repayment	Frequency		
Rent/Board		\$	☐ Weekly ☐ Fortnightly ☐ Monthly		
Buy Now Pay Later providers e.g AfterPay/ZipPay etc		\$	☐ Weekly ☐ Fortnightly ☐ Monthly		

HECS-HELP	\$	☐ Weekly ☐ Fortnightly ☐ Monthly	
Superannuation	\$	☐ Weekly ☐ Fortnightly ☐ Monthly	
Child Support	\$	☐ Weekly ☐ Fortnightly ☐ Monthly	
Other	\$	☐ Weekly ☐ Fortnightly ☐ Monthly	

Your expenses*	Amount (\$)	Frequency
*For joint income households please only show your share/portion.		
Groceries (including food and toiletries)	\$	☐ Weekly ☐ Fortnightly ☐ Monthly
Childcare & education (including nannies, public and private education fees)	\$	☐ Weekly ☐ Fortnightly ☐ Monthly
Medical & health costs (including doctor, dental, optical & pharmaceutical)	\$	☐ Weekly ☐ Fortnightly ☐ Monthly
Transportation (public transport, motor vehicle costs - fuel, servicing, parking & tolls)	\$	☐ Weekly ☐ Fortnightly ☐ Monthly
Property (including rates, taxes, levies, body corp & strata fees, repairs, maintenance)	\$	☐ Weekly ☐ Fortnightly ☐ Monthly
Entertainment & Recreation (including alcohol, tobacco, restaurants, membership fees, pet care, holidays)	\$	☐ Weekly ☐ Fortnightly ☐ Monthly
Phone, internet, media streaming & pay TV (home & mobile phones, streaming such as Netflix & Stan)	\$	☐ Weekly ☐ Fortnightly ☐ Monthly
Clothing & personal care (clothing, footwear, cosmetics, personal grooming such as hairdressing)	\$	☐ Weekly ☐ Fortnightly ☐ Monthly
Insurance (health, life, income protection, home, contents, motor vehicle)	\$	☐ Weekly ☐ Fortnightly ☐ Monthly

Other information/declaration

Do you have any interest in any property, partnership, company or trust?

☐ No ☐ Yes, details are:

Have you ever been declared bankrupt or had any legal proceedings against you?

☐ No ☐ Yes, details are:

What would you like to do?

I apply to increase my Credit Card limit by \$ new limit \$ (maximum limit \$25,000)

Additional cardholder

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other	Date of birth
Given names	Surname
Signature	Date

Note: If the additional cardholder is NOT a signatory to another account at Teachers Mutual Bank Limited it will be necessary for a Document certification statement to be completed to verify their identity. Otherwise, please provide details here:

Name of account to which additional cardholder is signatory	Member no
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Transfer an outstanding balance from another credit or store card (for multiple balance transfers please photocopy this form)

If you transfer an existing credit card balance to your new credit card, please consider cancelling your other credit card.

☐ Yes, please arrange as follows:

Card type ☐ MasterCard ☐ Visa ☐ Other

Card Issuer		
Name on card	BPAY Biller Code	Customer reference no.
Amount to be transferred \$	(minimum amount \$500.00)	

Privacy Notice - Lending and Credit Reporting Information

What sort of personal information do we collect from you when you apply for credit?

Usually, we collect information such as your name, date of birth and evidence of identity, as well as information about your financial position and your current credit history.

What happens if you do not provide us with information?

If you do not provide us with personal information, we may not be able to provide you with the products and services you are seeking.

Do we collect any other information when you apply for credit?

Under the responsible lending obligations in the National Consumer Credit Protection Act 2009 (Cth), credit providers need to see your credit history and present position in order to assist them in meeting their obligations.

Consequently, we may obtain a credit report about you from a credit reporting body when you apply for credit with us.

What is in a credit report?

A credit report contains information about your credit history. This can include financial hardship information, which is information about any arrangement (formal or informal) you may have made with a credit provider for any variation of or relief from credit obligations.

Your credit history helps us assess your credit worthiness and credit applications, verify your identity and manage the loan accounts and credit facilities you have with us.

Credit reporting bodies use credit information about individuals to prepare credit reports which may then be made available to credit providers to assist them in assessing individuals' credit worthiness.

What information can we provide to credit reporting bodies?

Comprehensive credit reporting

Under the comprehensive credit reporting regime, we regularly pass details of your credit information and history to a credit reporting body. This includes credit you have or have had, the amounts you have borrowed, whether or not payments have been made on time, financial hardship information and whether you have committed a serious credit infringement.

The credit reporting bodies we may use are:

- ▶ Equifax Australia Information Services and Solutions Pty Ltd (Equifax Australia)
- ▶ Experian Australia Credit Services Pty Ltd (Experian Australia)

You can download copies of these organisations' privacy policies as follows:

- ▶ Equifax Australia – at equifax.com.au
- ▶ Experian Australia – at experian.com.au

Applying for credit

When you apply for credit, the information we provide to a credit reporting body includes your identification details, what type of credit you've applied for and the amount.

We will ask the credit reporting body to provide us with an overall assessment score of your creditworthiness – your credit score. Please note that credit reporting bodies are not permitted to use any financial hardship information about you in advising us of your credit score.

Pre-screening and restricting disclosure in cases of fraud

Credit providers may ask credit reporting bodies to use their credit-related information to pre-screen you for marketing. You can ask a credit reporting body not to do this.

Also, if you've been, or have reason to believe that you have been, are, or likely to become, a victim of fraud (including identity fraud), you can ask the credit reporting body not to use or disclose the credit-related information it holds about you.

To whom do we disclose personal information?

The types of people and entities we disclose personal information about you to include:

- ▶ people and entities with whom we have outsourcing or service arrangements, including statement production and delivery, card production, identity confirmation and verification, loan origination, verifying loan applications, auto credit decisioning, payment processing and systems, digital payment service providers, payment schemes, card network operators, banking services, data and transaction processing and related technology providers
- ▶ brokers, agents and advisers acting for you
- ▶ lenders' mortgage insurers and valuers
- ▶ persons and organisations who assist us in monitoring recorded calls for the purposes of quality assurance, training and acknowledgement
- ▶ our auditors, insurers and re-insurers
- ▶ employers or former employers (to verify employment in the case of loan applications)
- ▶ government and law enforcement agencies or regulators
- ▶ government program administrators (such as Housing Australia) where you participate in those programs
- ▶ credit reporting bodies and other credit providers
- ▶ organisations that help identify and investigate inappropriate or illegal activity, such as fraud and
- ▶ Consumer Data Right accredited data recipients where you have consented to the accredited data recipient collecting the personal information from us and us disclosing the personal information to the accredited data recipient (see our [Consumer Data Right Policy](#) which is available on our website and on request for more information).

Electronic verification of identity

▶ Section A

We are required under the Anti-Money Laundering and Counter-Terrorism Financing Act to collect and verify information relating to your identity. Subject to your consent, we may disclose your name, address, date of birth and other identity information to credit reporting bodies, the government's Documentation Verification Service (DVS)¹ and third party identification verification providers that assist us to verify your identity. Our identity verification providers (ID Verifiers) include OCR Labs Pty Ltd (ACN 603 823 276) trading as "IDVerse", InfoTrack Pty Ltd (ACN 092 724 251), GBG (Australia) Pty Ltd (ACN 097 737 105) trading as "Green ID" and NextGen.Net Pty Ltd (ACN 062 989 753) (ID Verifiers).

To access such information, our ID Verifiers are registered to act on our behalf under the DVS to:

- ▶ request that a credit reporting body provide us with an assessment as to whether your personal information matches that held in their credit information files. (In preparing this assessment, the credit reporting body may use the personal information of other individuals);
- ▶ disclose your personal information to the DVS;
- ▶ search other public records.

▶ Section B

We are also required under the State based real property laws to collect personal information and verify the identity of mortgagors for mortgages (VOI). These laws are: the Electronic Conveyancing (Adoption of National Law) Act 2012 (NSW), Electronic Conveyancing (Adoption of National Law) Act 2013 (Victoria), Electronic Conveyancing National Law (Queensland) Act 2013 (Queensland), Electronic Conveyancing Act 2014 (Western Australia), Electronic Conveyancing National Law (South Australia) Act 2013 (South Australia), Electronic Conveyancing (Adoption of National Law) Act 2013 (Tasmania), Electronic Conveyancing (National Uniform Legislation) Act 2013 (Northern Territory) and Electronic Conveyancing National Law (ACT) Act 2020 (Australian Capital Territory).

In this sub-section, "you" or "your" mean the proposed mortgagor(s). Subject to your consent, our identity verification is performed by a service provider, OCR Labs Pty Ltd (ACN 603 823 276) trading as IDVerse. To verify your identity, information about you, including data from your identity document(s), your biometric data and information about your device and location will be provided to IDVerse. For further details about how IDVerse may collect, hold, use or disclose your personal and sensitive information please refer to [IDVerse's privacy policy](#).

If you do not consent to these processes, alternative forms of verifying your identity are available on request.

If we are unable to verify your identity using the above methods, you will be provided with a notice to that effect. You may then be asked to provide further evidence of your identity. If we are unable to verify your identity to our satisfaction, we will not be able to admit you to membership or provide you with the services or products you seek.

Our Privacy and Credit Reporting Policy and accessing personal information

Our Privacy and Credit Reporting Policy is available on our website. It contains information about:

- ▶ how you can access personal information about you
- ▶ how you can seek correction of that personal information
- ▶ how you may complain if you think we may have breached your privacy
- ▶ how we collect, use, hold and disclose your personal information
- ▶ how we will deal with your complaint and
- ▶ how we manage credit information.

Sending information overseas

Depending on our commercial arrangements, we may disclose personal information about you to business partners with operations overseas or who store personal information overseas (eg providers of lenders' mortgage insurance ("LMI")).

How to contact us

If you have any queries regarding privacy, use any of the methods set out below:

Teachers Mutual Bank Limited

Phone: 1800 862 265

Email: privacy@tmbl.com.au

Post: GPO Box 5313, SYDNEY NSW 2001

1. The DVS is a national online system that allows personal identifying information about individuals to be compared against government records. Your information will be matched against that held by the relevant government department or agency. You can find out more about the DVS on their website.

Acknowledgment and consent for electronic verification of identity

Identify Verification

We collect and use your personal information, including identification information and supporting identity documents, to verify your identity, process your request, protect against fraud and financial crime, and comply with our legal and regulatory obligations, including obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

To verify your identity, we may disclose your personal information to government agencies, document issuers, official record holders and service providers that assist us with identity verification and fraud prevention activities.

If you do not provide the requested information, we may be unable to verify your identity or process your application, request, or transaction.

For more information about how we collect, use, disclose and protect your personal information, including your privacy rights and how to make a complaint, please refer to our Privacy Notice and Privacy Policy.

- ☐ I confirm that I am authorised to provide the personal details presented and consent to my information being checked with the document issuer or official record holder via third-party systems for the purpose of verifying my identity. Where I provide personal information about another individual, I confirm that I am authorised to do so and have informed that individual of the purposes for which their information will be used.

Acknowledgement Declaration and Authorisations

By signing this application, I declare and acknowledge that:

- ▶ The information provided in this application is true, complete and correct to the best of my knowledge.
- ▶ I acknowledge that Teachers Mutual Bank Limited will assess this application in accordance with its lending criteria and applicable legal and regulatory obligations.
- ▶ I acknowledge that approval of this application is subject to Teachers Mutual Bank Limited's credit assessment and eligibility requirements.
- ▶ Where I provide personal information about another individual in connection with this application, I confirm that I am authorised to do so and have informed that individual that their personal information may be collected, used and disclosed by Teachers Mutual Bank Limited in connection with this application and related products and services.

Cardholder

Signature

Date

Additional cardholder (if applicable)

Signature

Date

Please attach the following with your application:

Two most recent consecutive payslips or

Last two years financials if self-employed and

Last three months statements of any existing credit facilities you have with other banks.

Office use
only

Operator no

Date actioned

Sig verified by

Returning this form



creditcardapplication@tmbl.com.au



Teachers Mutual Bank Limited, Reply Paid 92325, Sydney NSW 2001