



THE HOMELOANS LTD CREDIT CARD

PCT: 201HWG00BP

Pdt: 152/3

S/C: 4D2554Q001

AGENTS CODE

Personal Details	
If you can answer 'YES' to these questions, you may qualify for the Card.	
YES <input type="checkbox"/> I am over 18	YES <input type="checkbox"/> I have a good credit history
YES <input type="checkbox"/> Do you earn \$25,000 p.a. ?	
Home Loan no. <input type="text"/>	
Mr / Mrs / Miss / Ms	First name <input type="text"/>
Middle initial <input type="text"/>	Surname <input type="text"/>
Date of birth <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	Driver's Licence no. <input type="text"/>
Are you an American Express Cardmember? <input type="checkbox"/> Present <input type="checkbox"/> Former <input type="checkbox"/> Never	
If you already hold or have held an American Express Card, please give the account number.	
<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"/>	
If you are a current Credit Cardmember, this Card will be cancelled & the balance will be transferred to your new Credit Card upon approval.	
Address/Contact Details (PO Box not acceptable)	
Home street address <input type="text"/>	
<input type="text"/>	
Postcode <input type="text"/>	
Time there <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Mortgage <input type="checkbox"/> Live with parents
Home phone () <input type="text"/>	
Mobile phone <input type="text"/>	
If you wish to receive product and service offers from us via e-mail, please provide your e-mail address below.	
E-mail address <input type="text"/>	
If less than 5 years at current address, specify previous address	
<input type="text"/>	
Postcode <input type="text"/>	
Name of nearest friend or relative not living with you <input type="text"/>	
Relationship to you <input type="text"/>	Phone no. () <input type="text"/>
Professional Details	
Professional Status <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired	
Occupation <input type="text"/>	
Industry / nature of business <input type="text"/>	
Name of employer or if self-employed, trading name <input type="text"/>	
<input type="text"/>	
Current work address <input type="text"/>	
<input type="text"/>	

Professional Details (Continued)	
Postcode <input type="text"/>	Phone no. () <input type="text"/>
Gross annual salary \$ <input type="text"/>	Time in current job <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>
If you are self-employed, I authorise my accountant to provide details to American Express.	
Name of accountant <input type="text"/>	
Accountant's Phone no. () <input type="text"/>	
Most Frequently Used Card (Not American Express)	
Card issuer <input type="text"/>	<input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> Diners <input type="checkbox"/> Store
Current limit \$ <input type="text"/>	Current outstanding \$ <input type="text"/>
Membership Rewards™ (if you wish to enrol select ONE of the options below)	
<input type="checkbox"/> CHOICES - for a wide range of merchandise, shopping and travel vouchers (\$33 p.a.)	R01HHL
OR	
<input type="checkbox"/> ASCENT - for access to frequent flyer programs plus the benefits of Choices (\$59 p.a.)	B03HHL
Do not send any money, the annual fee will appear on your statement	
9.99% p.a. Balance Transfer Rate (for the first six months)	
<input type="checkbox"/> YES, I have enclosed my current credit card statement. Minimum balance transfer is \$100.	
Please transfer \$ <input type="text"/> .00 to my new card from the following account:	
Card account name <input type="text"/>	
Card number <input type="text"/>	
Card issuer (not American Express) <input type="text"/>	
Card type: <input type="checkbox"/> Bankcard <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa 30607 UPR1-S	
Supplementary Card (\$20 annual Supplementary Card fee applies)	
<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	
Please send a Supplementary Card for (maximum 20 characters)	
<input type="text"/>	
Date of birth <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	Relationship to Card applicant <input type="text"/>
Please Sign	
By signing below, I acknowledge that I have read and agreed to the Declaration overleaf.	
<input type="text"/>	
<input checked="" type="checkbox"/> Basic Applicant's Signature	Date / / <input type="text"/>
How would you like your name to appear on the Card? (maximum 20 characters)	
<input type="text"/>	

Cntry: 872

Fee: 2

Please return your application form and declaration to American Express Reply Paid 5148, Sydney NSW 2001.

DECLARATION

Important: The Basic Card Applicant must read this information and sign overleaf.

To American Express Australia Limited:

By signing overleaf, I request you to issue me with the Credit Card specified on the application, and I declare that:

- The information I have given on my application is true and complete and I authorise you to check that information. I acknowledge that you rely on this information to consider my application.
- I am financially solvent and able to pay all my debts as they fall due.
- If my application is approved, I will comply with the Card Conditions and Financial Table that you will send me with the Credit Card and will pay all fees and charges referred to in the Financial Table.
- If I have selected Membership Rewards I will comply with the Membership Rewards Terms and Conditions that you will send to me.
- I understand and agree that I will be liable for all charges on the Basic Credit Card and all Supplementary Credit Card(s). This includes charges incurred at any time until each Card is cut in half and returned to American Express.
- You may produce this application or a copy or other reproduction of it as evidence of my application for the Credit Card and my agreement to this Declaration.

Invitation

I invite you and your agents to use my personal information for marketing purposes. This includes contacting me by telephone, mail or email to discuss and agree any purchase of goods or services from an American Express company or of any third party. I understand that I can call 1300 366 220 if I want to withdraw this invitation and remove my name from your mailing lists.

Authority under the Privacy Act

To assess your application, and if it is approved, to establish and manage your Card Account, American Express Australia Limited needs to:

- collect personal information about you in this application form and from other sources, and
- obtain your agreement in relation to handling this personal information.

If you do not provide the information requested or give your agreement overleaf, American Express Australia Limited may decline your application.

The American Express Privacy Policy Statement sets out policies on management of personal information. In accordance with the Privacy Act, you can access personal information about you held by American Express Australia Limited and advise if you think it is inaccurate, incomplete or out-of-date.

To arrange access to personal information about you, request a copy of the American Express Privacy Policy Statement or enquire generally about privacy matters, write to - The Privacy Officer, American Express Australia Limited 175 Liverpool Street, Sydney NSW 2000.

In this section 'personal information' means information about me, including about my financial circumstances, my credit worthiness, credit history, credit standing, credit capacity, my use of the Card and conduct of my Account with you.

I agree that, subject to the Privacy Act, you and your agents may do the following (and if my application is successful, this agreement continues until such time as any credit provided to me is repaid):

- Obtain credit reports about me from credit reporting agencies to assess my application or to collect overdue payments from me, and obtain personal information from a business that provides commercial credit worthiness information
- Disclose personal information to credit reporting agencies before, during or after providing credit to me. This includes, but is not limited to:
 - the fact that I have applied for a Card and the credit limit, and that you are a credit provider to me
 - advice about Card payments at least 60 days overdue and which are in collection (and advice that payments are no longer overdue);
 - advice that cheque(s) drawn by me, or direct debit requests to my bank account which I have authorised you to make, which are more than \$100 have been dishonoured more than once;
 - your opinion that I do not intend to meet my credit obligations or that I have committed some other serious credit infringement;
 - that credit provided to me has been paid or otherwise discharged.
- Exchange personal information with credit providers named in this application or in a credit report issued by a credit reporting agency. This is for purposes including but not limited to:
 - assessing my credit worthiness, this application and any subsequent application by me for credit;
 - notifying other credit providers of a default by me;
 - exchanging information about my Card Account where I am in default with other credit providers
 - your approval process as to any transactions I wish to make with the Card; and
 - your administration of my Account.
- Exchange personal information with any person whose name I give you from time to time. This includes, for example, for the purpose of confirming my employment and income details with any employer, landlord/mortgagee, accountant, financial adviser or tax agent named in this application.
- If I am in default under my Card Account, notify and exchange personal information with your collection agent.
- Provide personal information to any organisation whose name, logo or trademark appears on my application or on the card issued to me for marketing, planning, product development and research purposes and seek from and exchange with such organisations personal and credit information about me.

- Transfer personal information confidentially to your related companies and other organisations which issue or service American Express Cards or provide services to you, subject to appropriate conditions of confidentiality. This includes transferring personal information to the United States or other countries for data processing and servicing.

- Monitor and record my telephone conversations with you from time to time in order to train your staff and control your service quality.

I also agree that where I have provided you with information about another individual in this application form, I will make sure that the individual is aware of:

- my supplying their information to you and the purposes why you have collected the information;
- their ability to access that information in accordance with the Privacy Act (and to advise you if they think the information is inaccurate, incomplete or out-of-date); and
- the contact details of your Privacy Officer.

Transfers from an Australian issued American Express Credit Card

If you hold an existing American Express Credit Card, upon approval of this application, your existing Credit Card will be cancelled. You will not be able to hold both Credit Card accounts simultaneously. Any outstanding balances, including previous balance transfers on the existing Credit Card will be transferred to the new Credit Card. From the date of transfer these balances will attract the standard interest rate applicable to the new Credit Card. Any promotional Balance Transfer interest rate will not apply to these balances.

Balance Transfer Conditions

Important notes on your application: You may make 12 balance transfers of your outstanding balances with other credit card accounts in a 12-month period up to 100% of the available Credit Limit (Credit Limit less previous balance less all new Charges) on your American Express Credit Card ("Credit Card").

- You must continue to make payments to the designated credit card issuing companies or banks until you receive a statement confirming that your account has been credited. We will not be held liable for any overdue payment or interest incurred.
- Payments to the credit card issuing companies or banks will normally be completed within 14 working days from receipt of your request. We will advise you when the payment is made.
- You will not earn Membership Rewards points on the amount transferred.
- Balance transfer promotional interest rate is only valid for the period stipulated in the offer that you have accepted. After the promotional period, you'll enjoy our prevailing annual percentage rate applicable to you.

Restrictions on transfers: We reserve the right to refuse any balance transfer requests.

We cannot accept transfers from:

- credit cards in foreign currencies;
- other American Express Cards, [except for Cards issued by independent American Express Network Partners];
- cards not issued in Australia; and
- a card account that is in overdue or over credit limit status.

We will not process balance transfer requests:

- for amounts less than \$100. Transfer amounts will be rounded up to the nearest dollar.
- if any of your Credit Card(s) is/are not in good standing or in overdue or over credit limit status.
- if at the time of the request you have drawn the maximum Cash Advance permitted on your Credit Card Account.

Conditions applying once a balance is transferred: We will charge interest on any balance transferred at the applicable annual percentage rate on a daily basis from the date that your balance transfer request is approved until you repay the transferred amount in full.

- If your Credit Card Account is not maintained in good standing at anytime, we may adjust the interest rate applied to the balance transfer.
- If an increase in your credit limit is required to complete your balance transfer, you request us to make an increase by up to 50% of your current credit limit (unless a specific increase offer is made by us). Any increase will be subject to a review of your Account and we reserve the right to decline your balance transfer application should we decide not to increase your limit. Any increase will be advised in your statement and will be rounded up to the nearest \$100.
- All payments to your credit card account are applied first to transferred balances, including transferred balances benefiting from promotional interest rates. This will result in the balances subject to a lower interest rate being paid off first. Minimum payment requirements of the card account apply to balance transfers. There are no interest free days on balance transfers.
- The Terms and Conditions contained herein form part of the Credit Card Conditions governing the use of the Credit Card and shall be interpreted accordingly.

Contact American Express for Card enquiries
on 1300 366 220

Monday to Friday, 8.00am - 7.00pm Sydney time
americanexpress.com.au



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