



3. Your share of monthly rent (if applicable or \$0 if not renting) \$

4. Total credit card limits \$

5. Your share of other loan expenses (e.g. home loan, personal loan, car loan, charge cards, excluding credit cards)

Loan type (e.g. home loan)	Outstanding balance	Your share of monthly repayments

Are there any significant foreseeable upcoming changes to your financial circumstances which may impact your earnings or ability to make repayments? (e.g. employment changes)

If yes, by how much do you anticipate your monthly net disposable income will decrease? \$

#### Credit limit preference

We will assign the maximum available credit limit based on our credit assessment.

If you would like to specify a desired credit limit, please enter an amount below. Please note that based on our credit assessment, your assigned credit limit may be lower than what you have requested. For Low Rate cards the maximum credit limit is \$15,000 and the minimum credit limit is \$2,000. For Platinum Rewards cards the maximum credit limit is \$30,000 and the minimum credit limit is \$6,000.

(Only complete if you would like to specify a desired credit limit) \$

#### BALANCE TRANSFER AUTHORISATION (OPTIONAL)

I authorise you to transfer the following amounts from my nominated account to my IMB Bank credit card account in accordance with the Balance Transfer Terms and Conditions in section 6 of Important Information.

a.

Account Name

Name of issuing organisation (e.g. ANZ Credit Card)

BPAY Biller Code of issuing organisation

BPAY Customer Reference Number

Amount to be transferred (\$ value must be specified Min \$500) \$

b.

Account Name

Name of issuing organisation (e.g. ANZ Credit Card)

BPAY Biller Code of issuing organisation

BPAY Customer Reference Number

Amount to be transferred (\$ value must be specified Min \$500) \$

**TOTAL AMOUNT TO BE TRANSFERRED** \$

In order to process the Balance Transfer application, please ensure all fields of this section are completed. If you don't have the "BPAY Biller code" or "BPAY customer reference number" with you or are unable to determine the "Amount to be transferred", please leave this whole section blank. You can request a balance transfer when you call to activate your card. Your "BPAY Biller code" and "BPAY Customer reference number" can be found on your issuing organisation account statement.

#### ADDITIONAL CARDHOLDER REQUEST (OPTIONAL)

Additional cardholder must be at least 16 years of age and an Australian citizen or permanent resident. I confirm the identity of, and apply for an additional card in the name of:

Title First name

Middle name (optional) Surname

Date of birth / /

Nationality/Permanent Residency

Mobile no. Occupation

Mother's maiden name

#### Home address (PO box not acceptable)

Street address

Suburb/Town

State Postcode

Email address

Additional cardholder's signature Date

X / /

#### DECLARATION AND SIGNATURE

By signing below you confirm that: (1) You have read and agree to the Important Information on the following pages. (2) This credit card application is for personal use. (3) You are an Australian resident and are over 18 years of age. (4) The information you have given in this application is truthful and complete. (5) You have read and agree to the Privacy Consent on page 3 of this form. (6) You authorise your employer/accountant to provide your income details to Card Services or its representatives for the purpose of assessing your application for a Card Services Credit Card account. (7) If you don't qualify for the card you have selected, we will process this as an application for another card. (8) That a copy of my credit report from one or more credit reporting bodies will be obtained. (9) That I have read and agree to the "Electronic Communication Consent" and consent to receive in electronic form, statements and other notices relating to this account, and I understand that I can change my preference via online banking or by calling 1300 135 538. (10) That my name, residential address and date of birth may be provided to a credit reporting body for the purpose of verifying my identity in accordance with the requirements of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 or other requirements it may have, and that the credit provider may request that the credit reporting body provide them with an assessment of whether the personal information I provide matches (in whole or part) personal information contained in a credit information file maintained by the credit reporting body. (11) That my personal information will be collected, held, used and disclosed as reasonably necessary for business purposes, which may include regulatory purposes, detecting and preventing fraud and other risks to the credit provider and its customers; responding to inquiries about applications, accounts or other products, services or arrangements, and in its dealing with complaints. (12) That the information I provide in this application will be retained to process any future applications made in my name or that of any other person, for the purpose of identifying any attempted fraudulent activity. The credit provider will do this, irrespective of whether or not my application is successful or I am a customer at the time. (13) This product is not marketed to or intended for residents of the European Union, European Economic Area, Switzerland, Guernsey and Jersey. This is not, and should not be construed as, a solicitation to apply for this product. If you leave Australia or are a non-resident of Australia for taxation purposes, Citigroup (the credit provider and issuer of IMB Bank credit cards) may be restricted in the way that it is able to provide financial services including but not limited to financial product advice and the sending of promotional materials to you when you are residing offshore or are not physically in Australia.

Applicant signature Date

X / /

PRINT NAME

See below for a full checklist of documents that must accompany your application.

**INTERNAL USE ONLY FOR MORTGAGE PACKAGE APPLICATIONS**

**Staff Member to complete:**

Based on Mortgage settlement date, select **ONE** of the following:

- Mortgage approved/settled in the last 12 months:**  
Customer's financial circumstances **have not changed** since mortgage date. Income and employment verification completed at time of mortgage application
- Mortgage approved/settled in the last 12 months:**  
Customer's financial circumstances **have changed** since mortgage date. New income and employment verification completed and stored on mortgage file (as per Home Loan Policy)
- Mortgage settlement date greater than 12 months:**  
New Income and employment verification completed and stored on mortgage file (as per Home Loan Policy)

**Approval Checklist**

I confirm the following statements are correct for this application:

- ✓ Applicant is at least 18 years of age.
- ✓ Applicant is an Australian Citizen or Permanent Resident.
- ✓ Applicant/s are AML compliant.
- ✓ Applicant's employment status is either Full Time, Part Time, Casual, Contracting, Self-Employed or they are a Self-Funded Retiree.
  - If the applicant is Casual or Self-Employed, the applicant has been in the same industry/profession for at least 2 years.
  - If the applicant is Self-Employed, the applicant has been in the same business for at least 2 years.
- ✓ Applicant's income is not solely based on unemployment benefits e.g. Centrelink Allowance/Benefit.
- ✓ No foreign income is included.
- ✓ Mortgage is fully verified - not a low doc loan.
- ✓ The mortgage is not backed by a guarantor.
- ✓ The mortgage is for residential purposes only.
- ✓ If the mortgage settlement date is greater than 6 weeks, you must check the performance of the applicant's existing mortgage account. The performance has to be current at the time of assessment and must never have been 30 days (or more) in arrears in the past 24 months.

Contact person	
Phone no. ( )	Branch
<b>Staff signature</b>	<b>Date</b>
X	/ /

**IMPORTANT INFORMATION**

**1. DOCUMENT CHECKLIST (STANDALONE APPLICATIONS ONLY)**

Please ensure you supply **ALL** pages of your completed application together with copies of the following documents.

ALL applicants	▶ Driver licence & Medicare card	OR	Recent utility bill & Medicare card	OR	Mobile phone bill & Medicare card	
Full or part time employees	▶ Most recent payslip (no more than 45 days old)	OR	Letter of employment (not more than 30 days old)	OR	Last year's Tax Assessment Notice (TAN) (not more than 15 months old)	OR Last year's Pay As You Go payment summary (PAYG) (not more than 15 months old)
Self-employed or sub-contractor	▶ Two most recent years Individual Tax Return	OR	Two most recent Notice of assessment	OR	Two years' Business/Company Tax Return	OR Two years' Business/Company Profit & Loss Statements
Applicants employed on a casual/temporary basis & contractors	▶ Employment contract and last 2 months' payslips	OR	Employment contract and Individual Tax Return	OR	Last 2 months' payslips (Casuals only)	
Retirees	▶ Pension statement	OR	3 months personal bank statement showing regular credit or cash deposits	OR	Superannuation fund statement	

If you have declared other income (eg. rental, dividends, commissions or other investment income) please provide evidence (eg. rental agreement, dividend statements etc.) Card Services may contact you for further information about your application.

**2. ELECTRONIC COMMUNICATION CONSENT**

1. You consent to Card Services, a division of Citigroup Pty Limited ABN 88 004 325 080, AFSL No. 238098, Australian credit licence 238098 (Citi) communicating electronically with you about the account(s). You nominate and authorise Card Services and Citi to act on instructions it has received electronically. This consent and authority will apply to all communications permitted to take place electronically by law (including any applicable industry Code or Code of Conduct) including but not limited to: (a) statements of your account; (b) notices and other documents from us to you about your account; (c) variations to the contract relating to your account; and (d) notices from you to us.
2. We will rely on this consent to communicate with you by: (a) electronic mail to the e-mail address that you have notified to us; (b) making a notice or other document available for you to access on our website; (c) any other method of electronic communication; and/or (d) ordinary mail to the address on our records.
3. By giving this consent, we are no longer required to send you notices or other documents in paper form for the account unless required by law. Notwithstanding this consent, we may still decide to send you paper copies in certain circumstances including where electronic delivery is unavailable or we reasonably believe your email address is not receiving the emails we send.
4. You must ensure that: (a) you check your email regularly for notices and other communication from us; (b) your email address remains current (or otherwise notified to us); and (c) emails from us to your email address are not blocked.
5. We rely on you to keep your nominated e-mail or physical (street) address details up-to-date and to notify us when they change.
6. Providing you with electronic statements does not alter your obligations under any terms and conditions of the account. You should print and save a copy of any notice or other document provided to you electronically. You are responsible for ensuring that you maintain the appropriate software and hardware, including printer, to access, view, retrieve, print and save a copy of such documents. To see and keep the information subject to this consent, you will need a web browser that meets our site security requirements. If you are a PC user, you will need Netscape Communicator/Navigator 4.06 (or higher) or Microsoft Internet Explorer 4.0 (or higher).
7. You can go back to receiving paper notices and other documents by contacting us via phone on 1300 135 538. If you decide to return to paper notices and other documents, you are asking to receive those documents on paper, delivered by post to your nominated street address.

### 3. PRIVACY CONSENT

In this section 'we/us' means Card Services, a division of Citigroup Pty Limited ("Card Services") and our related companies that assist us to provide our services and 'you/your' means all borrowers named in this application.

#### Purposes for which we collect, use and disclose your personal information

- (1) We collect, use and disclose your personal information:
  - to assess this application and future applications and to administer your credit facilities and related services;
  - to conduct reviews of your facility;
  - to comply with applicable laws both in Australia and overseas including (a) the National Consumer Credit Protection Act; and (b) the Anti-Money Laundering and Counter-Terrorism Financing Act; and
  - for other purposes as listed in our Privacy Policy and our Credit Reporting Policy. If you do not provide us with the information we ask for or the information provided is incorrect or incomplete, we may not be able to assess your application or administer the products or services that you are seeking.
- (2) We usually collect your personal information directly from you. However, we may need to collect personal information about you from third parties for example, where to assist us to process your application or to assist us to locate or communicate with you.
- (3) Where you have provided information about another individual, you must make them aware of that fact and the contents of this Privacy Consent and Notification, and have obtained their consent to make this disclosure to us.

#### Call recording

- (4) Your telephone calls and conversations with a Citibank representative may be recorded and monitored for quality, training and verification purposes.

#### Disclosures of your personal information

- (5) We may disclose to, and obtain from, the following organisations, personal information about you (as well as otherwise permitted by the Privacy Act):
  - Our affiliates, sales agents and organisations that carry out functions on our behalf including card schemes, mailing houses, data processors and collection agents.
  - reward providers including Airline partners and their service providers;
  - other credit providers; any signatory or guarantor to the facility for which you are applying;
  - any broker, introducer, financial, legal or other adviser acting in connection with your facility or application;
  - regulatory and tax authorities in Australia and overseas
  - credit reporting bodies (see 'Exchange of information with credit reporting bodies' below);
  - any insurer relating to your facility;
  - organisations wishing to acquire an interest in any part of our business; and
  - as further set out in our Privacy Policy and Credit Reporting Policy.

#### Disclosures to overseas recipients

- (6) Some of the recipients to whom we disclose your personal information may be based overseas. It is not practicable to list every country in which such recipients are located but it is likely that such countries will include the United States of America, India, the Philippines, Malaysia, Hong Kong and Singapore. By completing this application you consent to such overseas disclosures.

#### Exchange of information with credit reporting bodies and other information services

- (7) If you have made an application for consumer or commercial credit, or have obtained consumer or commercial credit from us, you agree that we can obtain credit reporting information about you from a CRB for the purposes of assessing any application for consumer or commercial credit and collecting payments that are overdue in relation to consumer or commercial credit. You also agree that we can obtain, from any business providing information about commercial creditworthiness, commercial credit reports about you for the purposes of assessing applications for consumer or commercial credit.
- (8) We may disclose personal information about you (including credit information, such as details about the credit that we provide to you, your repayment history and any repayment defaults) to, and obtain credit reporting information about you from CRBs. Our Credit Reporting Policy contains information about credit reporting, including the CRBs with which we may share your personal information, their contact details, the type of credit reporting information we share, and your rights in relation to them.
- (9) We have the right to conduct reviews of your facility from time to time and at our sole discretion. You acknowledge that we will provide personal information to a credit reporting agency as permitted by the Privacy Act for each review and that a credit report may be obtained from a credit reporting agency for the purpose of any such review.

#### Our Policies (including how to access and correct information and make a complaint)

- (10) You can view our Privacy Policy or Credit Reporting Policy on our website at [www.citibank.com.au/privacy](http://www.citibank.com.au/privacy) or obtain copies by calling us. These policies include information as to how you can access and/or seek correction of the personal information we hold about you. Our Privacy Policy and Credit Reporting Policy also contain information as to how you can complain about a breach by us of the Privacy Act (including the credit reporting provisions in Part IIIA and the Credit Reporting Code) and how we will deal with such a complaint.

#### Your Marketing Communications Preferences

- (11) By completing this application you agree that we, our affiliate companies and their partners may use your personal information to keep you informed about offers relating to this product and other products, services and offers which may be of interest to you. They may do this by phone, mail, email and SMS or other electronic messages. These consents operate indefinitely and shall remain in effect unless and until you notify us that you do not want to receive such communications. If you do not wish to receive these communications please notify us in writing or by calling us. Note: If you have not told us that you do not wish to receive these communications by phone, you may be contacted even if you have registered your phone number on the national Do Not Call Register.

### 4. STAFF APPLICATIONS

While you are an employee of this Financial Institution, you will not be charged a credit card annual fee. If your employment with this Financial Institution ceases you will be charged the standard annual fee on each anniversary of the date your account was approved. Allow up to 15 working days to process your Application subject to verification. Card Services may check employment details/income with your employer or accountant named above. Upon approval of your credit card we will notify you of how to meet the "Identification Check" as required by Federal Legislation. Balances from an existing Mastercard from this Financial Institution or from a credit card issued by Citigroup cannot be transferred through this introductory balance transfer offer.

### 5. MORTGAGE PACKAGE APPLICATIONS

While you are a Home Loan Package customer, you will not be charged a Credit Card annual fee. If your Home Loan Package ends you will be charged the standard annual fee on each anniversary of the date your account was approved. Allow up to 15 working days to process your Application subject to verification. Card Services may check employment details/income with your employer or accountant named above. Upon approval of your Credit Card we will notify you of how to meet the "Identification Check" as required by Federal Legislation. Balances from an existing Credit Card issued by Citigroup cannot be transferred through introductory balance transfer offers.

### 6. BALANCE TRANSFERS TERMS & CONDITIONS

**1.** If at the end of the Balance Transfer ("BT") period any portion of the BT amount is still owing, the amount will attract interest at the prevailing Annual Percentage Rate for cash advances. **2.** We may refuse to accept and process a BT request where it is less than \$500, where it is to another Card Services credit card, where it is to a foreign currency account, where it is to an offshore account or where it is to an account that is not in the name of the Primary Account holder. **3.** We will process the BTs specified by you, in the order you have nominated, in full or part, as determined by us and your available Credit Limit. We may limit BTs to a percentage of your Credit Limit. Once your Account is activated, BT requests can take up to 10 business days to be received at the other financial institution. We are not responsible for any delays whether by us or any other institution. You should continue to make payments to your nominated accounts as any remaining balances will be your responsibility. **4.** BTs do not earn Rewards Points. **5.** Whilst you have a balance transfer, you will not be eligible for any interest free days.

## 7. ADDITIONAL INFORMATION

Allow up to 15 working days to process your Application subject to verification. Card Services may check employment details/income with your employer or accountant. Upon approval of your credit card we will notify you of how to meet the "Identification Check" as required by Federal legislation. Balances from an existing Card Services Mastercard or from a credit card issued by Citigroup cannot be transferred through any introductory Balance Transfer offer.

© Card Services is a division of Citigroup Pty Limited ABN 88 004 325 080, AFSL/Australian credit licence 238098, which provides and administers credit on behalf of IMB Ltd trading as IMB Ltd ABN 92 087 651 974, AFSL/Australian credit licence 237391.

## 8. KEY FACTS ABOUT THESE CREDIT CARDS

Correct as at 1 June 2020

### DESCRIPTION OF CREDIT CARD

Citigroup Pty Limited, Australian credit licence 238098  
This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*.

Product name	Low Rate Mastercard	Platinum Rewards Mastercard
Minimum credit limit	\$2,000	\$6,000
Minimum repayments	You must pay the Minimum Payment Due by the Payment Due Date each month. The Minimum Payment Due is (rounded up to the nearest dollar): (i) the Card Balance if it is less than \$30; or (ii) the greater of: (a) \$30; or (b) 2.00% of Card Balance; or (c) the sum of 1.00% of the Card Balance, Late Payment Fee (if any) and interest charged (excluding any interest included in amounts added back below as part of a Fixed payment option) for that month, plus any Instalment, initial interest charge, or related interest that is part of a Fixed payment option for that month.	
Interest on purchases	12.99% p.a.	20.24% p.a.
Interest-free period	Up to 55 days for Retail Purchases together with any related fees and charges, and any interest or fees that are not related to a specific balance type. For example, this interest free period does not apply to Cash Advances, Balance Transfers, Special Promotions, and any interest or fees related to these balance types. Whilst you have a Balance Transfer, you will also not be eligible for any interest free days for Retail Purchases, interest, fees or charges.	
Interest on cash advances	21.74% p.a.	
Balance transfer interest rate (reverts to cash advance rate. Note that no interest free days apply to retail purchases while you have a balance transfer.)	For each product, please refer to the interest rate, term and balance transfer fee (if applicable) set out in the offer details viewed by you.	
Annual fee	\$75 <sup>^</sup>	\$129 <sup>^</sup>
Late payment fee	\$30 each time we do not receive the Minimum Payment Due and any Overdue Amount by the payment due date, debited to your Account after the payment due date. The Minimum Payment Due, any Overdue Amount, and payment due date are detailed on your statement of account.	

<sup>^</sup>Promotional offers may apply.

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 [cardservicesdirect.com.au/cardservices/useful\\_forms.htm](https://cardservicesdirect.com.au/cardservices/useful_forms.htm)

For more information on choosing and using credit cards, visit the ASIC consumer website at [moneysmart.gov.au](https://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 contacting us on **1300 135 538**.