



It's a gem



## Application form

Applicants must be permanent Australian residents, aged 18 or older. Proof of ID will be required.

### 1. Please complete the tick boxes below to indicate that you understand the following

I understand that Gem Visa is a general purpose credit card that can be used to buy products and services from merchants who accept Visa. Gem Visa has a range of benefits, including 6 months interest free on any credit card purchase over \$250, plus even longer interest free terms are available at over thousands of stores around Australia.

By making this application, I confirm that my key credit card requirements are met by Gem Visa.

I agree

#### What would you like your credit limit to be? (Please tick one)

- The limit the credit provider is willing to offer  
(After taking into account all the information I have provided)
- No more than \$8,000
- No more than \$4,000
- Or, please nominate a figure \$   
(min \$1,000 limit applies)

Your credit limit is subject to our lending criteria. By proceeding with this application you confirm that you will accept a credit limit that may be lower than the amount you have nominated above.

### 2. Your eligibility for future credit limit invitations

For us to be able to offer you future credit limit increase invitations, we need your consent. When you receive future invitations you can decide in each case whether to apply. If you do apply, we may agree to increase your limit. You can withdraw your consent at any time by speaking with a customer service representative.

Do you want to consent to receiving credit limit invitations in the future?  Yes  No

### 3. Your personal details

Please write in block letters.

#### Given name(s)

Title	First name(s)
Last name	

Have you been known by any other name?

Title	First name(s)
Last name	

#### Residential address (not a PO Box address)

State	Postcode

Time at this address

Years	Months
-------	--------

Home phone number

( )

Mobile phone number

Email address

Security password (max. 15 characters)

Previous residential address (if less than 3 years at current residential address)

State	Postcode

Time at this address

Years	Months
-------	--------

Mailing address (if different to current residential address)

State	Postcode

Date of birth

Driver's licence

Number	Expiry date	/	/	State
--------	-------------	---	---	-------

#### Residential status

- Own my own home  Have a mortgage  Rent
- Board  Live with Parents  Other

Mortgage/Landlord name (if applicable)

Mortgage/Landlord phone

( )

#### Marital status

- De facto  Separated  Divorced
- Single  Married  Widowed

Number of Dependants

### 4. Your employment details

Employment status (please select one box only)

- Permanent full time  Contractor full time
- Permanent part time  Contractor part time
- Casual/Seasonal/Temp  Self employed
- Workers compensation/Social security  Other

Occupation

Employer's name

Employer's phone number

( )

How long have you worked there?

Years	Months
-------	--------

## 5. Your financial details

Please enter all amounts in whole dollars.

### Income

Includes all income types eg. Salary, Government, Rental/Investments

Your weekly income (after Tax) \$

Your partner's weekly income (after Tax) \$

### Monthly expenses

Do you share expenses?  Yes  No

Your share of the total monthly mortgage/rent payments \$

Your share of total monthly living expenses (eg. utilities, groceries, petrol/transport, entertainment) \$

Your share of other monthly loan payments \$

### Your credit card(s) (eg. Visa/MasterCard/Store Cards)

Total balance of all your credit cards \$

Total credit limit of all your credit cards \$

How many credit cards do you have? \$

Do you have an account/s with a:

Bank  Credit Union  Building Society

Name of your financial institution

Type of Accounts  Savings  Cheque

## 6. Your reference details

Name of a close friend or relative (in Australia not living with you)

Friend or relative's contact telephone number

( )

Friend or relative's residential address

State Postcode

## 7. Privacy consent, authorisation & declaration

To GE Capital Finance Australia (ABN 42 008 583 588), trading as GE Money.

I hereby apply to GE Money for a credit facility to enable me and each additional cardholder (if any) to purchase goods and services on credit and to obtain cash advances. I understand that if GE Money accepts my application, GE Money will provide me with an offer to enter a credit contract (including financial table and conditions of use), governing the credit facility. I acknowledge that I will be bound by the credit contract when I accept that offer, subject to those conditions of use. I acknowledge that the information provided in this application is true and correct, and that no information which would cause GE Money to grant credit to me incorrectly has been withheld.

I assent to GE Money providing money or other valuable consideration to the Merchant in return for its employee advising me to apply for the credit facility, as disclosed to me in connection with this application.

I acknowledge that the merchant named in this application and its employees are acting as the agent of GE Money in receiving this application.

I have read and agree to the collection, use and disclosure of information about me set out in the Important Privacy Notice that appears on the reverse of this application form.

## 8. Credit application

I have read and agree to the declaration and Important Privacy Notice that appear on the reverse of this form. I confirm that I have read all of these documents and now make the Declaration in favour of GE Money and consent to the matters set out in the Important Privacy Notice.

Signature of Applicant for Gem Visa Date

X

Return completed form to Merchant.

## 9. Confirmation of my Identity

I understand Gem Visa needs to verify my identity and wishes to use my personal details at a credit reporting agency for this. This is the easiest way to be identified. **Note:** If you do not wish to be verified this way do not tick the below box. You will then be asked to complete ID checks using alternative methods, which takes longer.

I have read and agree to Gem Visa verifying my identity in accordance with the confirmation.\*

## 10. Merchant use only

Merchant no

Merchant name

Suburb/Town

Merchant phone number ( )

Merchant fax number ( )

Booklet no

Promotion type Purchase price \$

Goods description

### Customer identification (ID)

#### Primary ID type

Drivers licence / Learners permit  Passport\*

Proof of age / NSW birth card\*  Pension card\*

\*these ID types require secondary ID

ID number (eg. licence number)

Issuer

Issue date / / Expiry date / /

State of Issue Passport - country of issue

#### Secondary ID\*

Taxation notice  Centrelink  Utility bill / Rates notice

Document no (eg acc. no)

Issuer Issue date / /

**Merchant declaration:** I have read and understood the National Consumer Credit Protection and Anti-Money Laundering and Counter Terrorism Financing training materials as set out in the Merchant Operating Guide. I confirm that I have sighted original documents of the applicant and that I have verified the name, address, and date of birth of the applicant from those documents.

Name of merchant staff member sighting applicant's ID

Employee ID

Merchant signature Date X

Please fax page 1 and 2 of this form to GE Money on 1300 361 045.

## Declaration and Important Privacy Information

This privacy notice ("Notice") is relevant to your application for the credit card facility ("Credit Facility") described in the credit card application form ("Application") provided with this Notice.

The Credit Facility is provided by the credit provider ("Credit Provider") named in the Application.

### Acknowledgment and Consent

By completing the Application, I acknowledge that I am, or will be providing personal information to the Credit Provider about me and I am not currently aware of anything that may adversely impact my ability to service the credit card being considered.

I understand that if I fail to provide any information requested in this Application, or do not agree to any of the possible disclosures or uses detailed above, the Credit Provider may be unable to process or accept my Application, or operate or administer the Credit Facility (if any).

I acknowledge that this personal information, and any other personal information the Credit Provider collects about me ("my personal information"), will be used by the Credit Provider to enable it to assess my Application, and if my Application is approved, for the initial establishment and then the subsequent administration of the Credit Facility.

I **consent** to the Credit Provider using and disclosing my personal information for this purpose.

**I agree that the Credit Provider and each of its related companies may exchange information about me including any information provided by me in the Application, any other personal information I provide to any of them, any transaction details or transaction history arising out of my arrangements with any of them, and any other personal information which they otherwise lawfully obtain about me.**

**I agree that my personal information can be used by the Credit Provider and each of its related companies to:**

- assess my Application and administer the Credit Facility,
- perform administrative tasks and manage business operations,
- provide services to me in relation to this or other products or services,
- tell me about products or services of the Credit Provider and each of its related companies (unless I ask the Credit Provider not to),
- tell me about products or services of other organisations that might be of interest to me (unless I ask the Credit Provider not to),
- help to develop products and services that may be of interest to me (including use in research and development),
- assess and manage risk,
- comply with legislative and regulatory requirements including crime prevention,
- build and maintain the relationship with me and with each of the participating retail stores where the Credit Facility may be used ("Credit Facility Merchants"), including to assist in resolving any disputes.

If for any reason the Application is declined, I agree that this consent will, after that event, continue for up to 3 months to authorise the Credit Provider and each of its related companies to use my personal information (including information about my credit worthiness, credit standing, credit history or capacity) for the purpose of promoting other products or services, including by giving me information about those products or services and any application for those products or services, and for the purpose of assessing which products or services they wish to offer to me and to make any such offers. Additionally, where the Credit Provider or any of its related entities decide to provide me with an application form, I agree that they may use my personal information to fill out that application form with personal information about me for my review and approval in the event that I decide to submit that application form to the Credit Provider who may make an offer to me.

**However, if the Application is successful, or the Application is declined, neither the Credit Provider nor its related companies will use my personal information for these purposes if I ask the Credit Provider not to by:**

- **calling 1300 361 045, or**
- **writing to GPO Box 1007, Melbourne VIC 3001.**

I understand that, and **agree to, the Credit Provider and each of its related companies disclosing my personal information**, as is necessary, to one or more of the following types of organisations for any of the uses referred to above:

- Credit Reporting Agencies,
- other financial institutions and credit providers,
- credit card scheme operators,

- the Credit Provider's service providers and agents (such as delivery companies, mail houses and debt collectors),
- any Credit Facility Merchant,
- any additional cardholder,
- organisations through whom I might choose to request an advance,
- organisations through whom I choose to make payments to the Credit Provider or its related companies, and
- my nominated referees (including my employer),

and in addition where disclosure is required or allowed by law or where I have otherwise consented (this includes the consents I have provided in the Application).

Subject to the Privacy Act 1988 and the other terms of this Notice, I **consent** to any such disclosures of my personal information regardless of how or when it was collected.

I **consent** to the Credit Provider disclosing my personal information to any employer named in the Application Form (or otherwise provided by me to the Credit Provider) to verify information I have provided in respect of an application. I also consent to any such employer disclosing my personal information, including income information, to the Credit Provider for the purpose of the Credit Provider verifying that information.

If, and to the extent that the Credit Provider does so in a manner and for purposes that conform with the Privacy Act, I agree to the Credit Provider obtaining information about my commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Credit Provider using that information in assessing my application for credit or for loan management purposes; and I also agree to the Credit Provider giving to and receiving from any credit providers named in the Application and any credit providers named in a credit report issued by a Credit Reporting Agency, information about my credit arrangements, provided that the information is given or received to assess an application for credit made by me to the recipient credit provider or to assess my credit worthiness; and I also agree to the Credit Provider obtaining a credit report containing personal information about me from a Credit Reporting Agency and to the Credit Provider using that report or any information derived from the report in assessing this Application, and for any other purposes permitted under the Privacy Act.

I also acknowledge that subject to the provisions of the Privacy Act, the Credit Provider may otherwise disclose to any person any information concerning the Credit Facility granted to me or the conduct of the Credit Facility.

I acknowledge that some of the organisations to whom my personal information will be disclosed may be overseas.

I **agree** to the transfer of my personal information by the Credit Provider and each of its related companies to such an organisation overseas, but only to the Credit Provider's service providers and agents for use in connection with any of the purposes that the Credit Provider and each of its related companies are authorised to use my personal information.

I separately **agree** that if I nominate an additional cardholder I will first ensure that this person has seen this Important Privacy Information and has agreed to their personal information being collected, used and disclosed by the Credit Provider and each of its related companies in the same way and in the same manner that my personal information may be collected used and disclosed in accordance with my consent and this Important Privacy Notice. If I provide information about any other person for the purpose of the Credit Provider or its related companies verifying information about me or seeking to locate me I will ensure that any such person has agreed to the collection, use and disclosure of their information by the Credit Provider and its related companies for the relevant purpose.

I further agree that if I nominate any additional cardholder under 18 years of age who does not have sufficient understanding and intelligence to understand this Notice, I will ensure that their parents or guardians agree to this Notice on their behalf.

I understand that I can access most of my personal information that the Credit Provider and its related companies hold about me (sometimes there will be a reason why that is not possible, in which case I will be given reasons).

To find out what sort of personal information the Credit Provider and its related companies has about me, or to make a request for access, I acknowledge that I can contact the Credit Provider's Customer Solutions Centre on 1300 131 024 or by writing to GPO Box 1007, Melbourne VIC 3001.

I acknowledge that I can enquire as to the identity of each related company of the Credit Provider.

## \*Confirmation of my identity with a credit reporting agency

Gem Visa is required by the Anti-Money Laundering & Counter-Terrorism Financing Act 2006 to verify my identity before providing me with a product or service.

By checking this box (or acknowledging this statement), I agree I have read this information and allow Gem Visa to provide personal information about me to a Credit Reporting Agency to enable verification of my identity.

Personal information that Gem Visa may provide to the credit reporting agency includes:

- My full name
- My address
- My date of birth.

I understand that in addition to the circumstances described in the privacy consent, my personal information will be used by the credit reporting agency and by Gem Visa to assess whether the information provided by Gem Visa

matches the information held about me by the credit reporting agency for the purpose of verifying my identity. I also understand that use of my personal information in this way does not constitute a credit check or impact my credit standing in any way.

The credit reporting agency may inform Gem Visa as to whether the personal information provided is a full or partial match with information held on credit information files. Gem Visa cannot rectify any discrepancies but will advise me by email and provide contact details of the credit reporting agency where I can confirm my details.

### How else can I verify my identity?

Verification with a credit reporting agency is the fastest way to attempt to establish identity however, Gem Visa offers alternatives, for anyone not wishing to use their personal information held at a credit reporting agency, you can take your identity documents, together with a copy of the Australia Post Identify Verification Form to any participating Post Office.

### Key facts about this credit card

Correct as at: 24/09/2013	GE Capital Finance Australia
---------------------------	------------------------------

This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009

### Description of credit card

<b>Product Name</b>	Gem Visa
<b>Minimum Credit Limit</b>	\$1,000
<b>Minimum repayments</b>	Your monthly payment for a statement period will be: <ul style="list-style-type: none"><li>• nil if your closing balance is \$5 or less;</li><li>• the closing balance if it is more than \$5 but less than \$25;</li><li>• the greater of \$25 or 3% of the closing balance excluding any unexpired buy now pay later promotions or unexpired instalment interest free promotions, plus:</li><li>• any existing arrears carried over from your previous statement</li><li>• any amount you owe over your credit limit</li><li>• any instalment payment due under a promotion for that statement period</li></ul>
<b>Interest on purchases</b>	22.99%
<b>Interest - free period</b>	Maximum 55 days for purchases if you pay your balance in full and on time and have paid the previous month's balance in full and on time. <ul style="list-style-type: none"><li>• There is no interest free period on cash advances</li><li>• Interest free period on Buy Now Pay Later, Instalment Interest Free and Interest Free only apply to active promotions</li></ul>
<b>Interest on cash advance</b>	22.99%
<b>Promotional interest rate</b>	0% for 1 - 60 months The interest rate thereafter changes to 22.99%
<b>Annual fee</b>	\$99
<b>Late Payment fee</b>	\$25

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 <http://www.gemvisa.com.au/features/rates-fees.html>  
For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://www.moneysmart.gov.au)  
The information on this sheet may be out of date. To confirm this information is correct you may wish to visit [www.gemvisa.com.au](http://www.gemvisa.com.au)