



DEFCON Protectors Credit Card Application

Please select a Credit Card of your choice



Visa (XXXX)



MasterCard (MADP)

Requested credit limit (optional)

\$

Minimum credit limits apply

Rewards Program (optional)

DEFCON Protectors MasterCard applications only

If you select the FlyBuys® program your request will be processed at the same time as your application for a Credit Card account. (You can request to link to the FlyBuys program at any time). Note: points are only earned after linkage. FlyBuys Linkage Terms and Conditions will be issued to you with your new DEFCON Protectors MasterCard.

FlyBuys

Yes, I would like to link my new DEFCON Protectors MasterCard account to my FlyBuys membership to earn points.

No, please do not link my new DEFCON Protectors MasterCard account to my FlyBuys membership.

Your FlyBuys Membership Number

Please complete sections using a black pen and capital letters

Section A Your Personal Details

Title Surname Given names

Date of birth Driver's licence no.

Are you a permanent Australian Resident? Yes No

How many dependants do you have?

Marital status Single Separated Divorced Married Widowed De facto

Section B Your Address/Contact Details

Current Australian residential address

Street address Suburb State Postcode

Time at this address Yrs Mths Home tel. no. (Not a mobile) () Mobile tel. no. Work tel. no. ()

Residential status Mortgage Renting Boarding Own outright Supplied by employer Living with parents/relatives

Postal address (Complete only if different to your residential address)

Postal address Suburb State Postcode

Previous residential address (Complete only if current address less than 3 years)

Previous street address Suburb State Postcode

Time at this address Yrs Mths

Your most convenient National branch

Branch name or BSB OR Branch suburb/town

For security purposes, your credit card(s) may need to be delivered to the National branch you nominate above. If you do not select a branch, we will pick one for you.

Details of your nearest relative (Not living with you)

Relative's full name Relative's tel. no. (Not a mobile) ()

Relative's street address Suburb State Postcode

What is the relative's relationship to you? Parent Child Brother/sister Grandparent Other

Section C Balance Transfer Request

The National will not close any amount nominated by you in connection with this Balance Transfer Request. Closure of this account is the responsibility of the accountholder. Please note: balances cannot be transferred from a National Credit Card Account or a FlexiCard Account. The Balance Transfer will only be accepted up to the available credit limit on your DEFCON Protectors Credit Card account.

Name and address of card issuer (ie: where you send your payments)

Institution's name Institution's address

Account number (non-National credit or store card)

Continued over ▶

Section D

Your Employment Details

Employment status Full-time Part-time Temp/casual Self-employed Home duties Unemployed Retired Student

Occupation/ job title		Employer name or business name if self-employed		
Employer/ business address		Suburb	State	Postcode
Employer tel. no. (Not a mobile) ()	Time at current employer		Yrs	Mths

Previous employment (Complete only if current employment less than 3 years)

Previous employer	Time at previous employer	Yrs	Mths
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Accountant's details (Complete only if self-employed or retired)

Accountant's name	Accountant's company name
Accountant's tel. no. ()	Accountant's fax no. ()

Section E

Your Additional Cardholder Details (Additional cardholder must be 16 years of age or older)

Title	Surname	Given names
Date of birth / /	Occupation/ job title	
Street address		Suburb
		State
		Postcode
Additional cardholder's signature X	All transactions made using the additional card will be the responsibility of the primary cardholder. Date / /	

Section F

Your Financial Details (Use whole dollar amounts only)

	AMOUNT BEFORE TAX	AMOUNT AFTER TAX
Monthly income		
Your primary income	\$	\$
Your other income		
Please describe	\$	
Please describe	\$	

	PRESENT VALUE
Assets – what you own	
Current market value of your principal home/residence	\$
Total financial value of accounts not held with the National	\$
Total value of other tangible assets (i.e. shares, properties, vehicles)	\$
Monthly expenses	
How much rent do you pay?	\$
General living expenses (i.e. food, gas, electricity, etc.)	\$

Liabilities – what you owe

Mortgage – principal residence

AMOUNT BORROWED	AMOUNT OWING	MONTHLY PAYMENTS
\$	\$	\$

Is the above mortgage held with the National? Yes No

Total value of **other** mortgages not held with the National

AMOUNT BORROWED	AMOUNT OWING	MONTHLY PAYMENTS
\$	\$	\$

Total value of loans not held with the National (i.e. personal loans, hire purchase)

AMOUNT BORROWED	AMOUNT OWING	MONTHLY PAYMENTS
\$	\$	\$

Total credit/store cards not held with the National

CREDIT LIMIT OF ALL CARDS HELD	TOTAL BALANCES	MONTHLY PAYMENTS
\$	\$	\$

Balance Transfer

- The National is not responsible for any delay in connection with the processing of a Balance Transfer Request whether by the National or any other financial institution or card issuer.
- You must continue to make payments due on any nominated card account according to its terms and conditions. The National is not responsible for any overdue payment or interest incurred by you on any nominated account.
- The National will not close any account nominated by you in connection with this Balance Transfer Request. Closure of an account is the responsibility of the account holder.
- Any card account nominated by you on the Balance Transfer Request must be issued in Australia and the account must not be in default

under the terms and conditions applicable to the card at the date of nomination or at the date of transfer of the outstanding balance. You may nominate a non-National credit or store card in connection with the Balance Transfer Request.

- The National Credit Cards Terms and Conditions, including all bank fees and charges and government charges and duties payable in accordance with those terms apply to all balance transfer amounts transferred to the National Credit Card account.
- The National may refuse any Balance Transfer Request at its discretion.

Please read this important information and sign where indicated

Privacy Protection of Information – (Privacy Act 1988 CTH)

Acknowledgment and authority that credit information may be given to a credit reporting agency.

I understand that Section 18E(8)(c) of the Privacy Act 1988 (Commonwealth) ('the Privacy Act') allows National Australia Bank Limited ABN 12 004 044 937 ('the National') to give a credit reporting agency certain personal information about me which I authorise the National to do. The information which may be given to a credit reporting agency is covered by Section 18E(1) of the Privacy Act and includes:

- identity particulars as permitted by the Privacy Commissioner's determination issued under Section 18E(3) of the Privacy Act;
- the fact that I have applied for credit and the amount;
- the fact that the National is a credit provider to me;
- payments which become overdue more than 60 days and for which debt collection action has started;
- advice that payments are no longer overdue;
- in specified circumstances, that in the opinion of the National, I have committed a serious credit infringement;
- that the credit provided to me by the National has been discharged.

Authority for the National to obtain certain credit information

To enable the National to assess this application, I authorise the National:

- to obtain from a credit reporting agency a credit report containing personal information about me in relation to personal credit provided by the National;
- to obtain from a credit reporting agency a credit report containing personal information about me in relation to commercial credit provided by the National. This is in accordance with Section 18K(1)(b) of the Privacy Act;
- to obtain a report containing information about my commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness of a person in relation to personal credit provided by the National. This is in accordance with Section 18L(4) of the Privacy Act;
- to obtain a report from a credit reporting agency and other information in relation to my commercial credit activities.

Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, I authorise the National to give to and obtain from credit providers that may be named in this application and credit providers that may be named in a credit report issued by a credit reporting agency information about my credit arrangements.

I understand this information can include any information about my creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

I understand the information may be used for any of the following purposes:

- to assess an application by me for credit;
- to assist me to avoid defaulting on my credit obligations;
- to notify other credit providers of a default by me;
- to assess my creditworthiness.

Authority to exchange information with DEFCOM Pty Ltd

To ensure my continued entitlement to the DEFCOM Protectors MasterCard or the DEFCOM Protectors Visa with an Always Lower Interest Rate, I authorise the National to provide from time to time DEFCOM Pty Ltd with my name and address. No financial details are, however to be provided.

Authority and Declaration

I authorise the National to contact my current and/or former employer and/or my accountant to verify details contained in this application.

Where I have provided any identification document (e.g. passport, driver's licence) to the National in connection with this application, I authorise the National to contact the authority that issued the document to verify the status of and any information contained in the document.

I declare that where I have provided personal information about an individual (such as an employer, accountant, relative, nominated additional cardholder or contact person) in this application, I have made or will immediately make the individual aware of that fact and:

- that their personal information has been collected by the National for the purposes of providing me with the product or service that is the subject of this application (including assessing my application and identifying me), managing and administering the product or service, and protecting against fraud;
- where the individual is a nominated additional cardholder, that the National has collected their information for the further purpose of issuing the nominated additional cardholder individual with an additional card, should this application be successful;
- that their personal information may be disclosed to other organisations involved in the provision, management or administration of the product or service that is the subject of this application;
- that I may not be able to obtain the product or service that is the subject of this application if that individuals' personal information is not provided;
- that the individual can gain access to their personal information by contacting the National; and
- the National's contact details.

I may do these things by giving the individual a copy of the National's Privacy Notification, which the National will make available to me.

I authorise the National to provide its relevant service providers with the particulars I have included on this form and of the outcome of my application (approved or declined) so that they can assist the National to better manage and administer its products or services.

I declare that I have read and understand the contents of this application and, where I have provided information in this application, I declare that information to be true, complete and correct and to be provided to the National to enable it to determine whether or not to offer me a credit card facility (and, where applicable an additional card) for which I hereby make formal application.

Applicant's signature

X

Date

/ /

NATIONAL USE ONLY

Cust. no.	Source Code	SOL	Campaign code	PD03
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