

DEFCOM Protectors Credit Card Application



Please complete Application form in full in black or blue pen using CAPITAL LETTERS and [X] where appropriate.

Select your credit card



DEFCOM Protectors Visa with an 'Always Lower' interest rate (VALR)



DEFCOM Protectors MasterCard® (MADP)

Section A Your personal details

Title Surname

Given names

Date of birth / / Driver's licence no.

Home telephone no. (Not a mobile) () Work telephone no. (Not a mobile) ()

Mobile telephone no.

Marital status

Single Separated Divorced Married Widowed De facto

How many financial dependants do you have?

Are you a permanent Australian resident? Yes No

Section B Your address/contact details

Current Australian residential address

Street address

Suburb

State Postcode

Time at this address Yrs Mnths

Residential status

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

Postal address (Complete only if different to above)

Postal Address

Suburb

State Postcode

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

Street address

Suburb

State Postcode

Time at this address Yrs Mnths

Details of your nearest relative (Not living with you)

Relative's full name

Relative's telephone no. ()

Section C 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 address/business address

Suburb

State Postcode

Employer telephone no. (Main switch or payroll department) ()

Time at current employer Yrs Mnths

Section C Your employment details (cont.)

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 D Your financial details (Use whole dollar amounts only)

Please note: Non disclosure may result in your Application being delayed.

Monthly income before tax

Applicant's income – salary/wages \$

Monthly income after tax

Applicant's income – salary/wages \$

Other income – eg rent, interest earned etc \$

Your share of monthly expenses

General living expenses – bills, food, etc \$

Rent – if applicable \$

Assets (non-NAB only – do not include BNZA or Homeside assets)

Savings \$

Other assets – eg shares, properties, etc \$

Liabilities (non-NAB only – do not include BNZA or Homeside liabilities)

Your share of monthly repayment on mortgage(s) \$

Your share of monthly repayments on other loan(s) \$
 eg personal loans, lease payments

Total limit on credit/store cards \$

Total balance on credit/store cards \$

Requested Credit Limit \$

If you leave this blank we will assess you for the credit limit based on your Application details OTHERWISE we will assess you for the credit limit you have requested.

Do you foresee any major change to your employment, income and/or expenses over the next 12 months that will make it difficult for you to meet your financial commitments?

Yes (If NO, go to next question)

Have you had any difficulties in making your loan repayments in the past 2 years? For example, are you currently behind in your repayments on an existing loan?

Yes (If NO, go to Section E)

Please read and sign below

The information I have provided in connection with this Application is true and correct. I have read and agree to the declarations, authorities and consents on the back of this form including the section Privacy Protection of Information. If I have made a Balance Transfer request I also agree to the applicable Terms and Conditions on the back and authorise NAB to debit the balance transfer amounts to my new NAB Credit Card account.

Applicant's signature

Date / /

Applicant must be aged 18 years or older.

Section E Your additional cardholder details

Additional card/s available at no extra charge. Additional cardholder must be 16 years or older.

Title	Surname
Given names	Date of birth / /
Street address	
Suburb	
State	Postcode
Additional cardholder's signature	
Date / /	

All transactions made using the additional card/s will be the responsibility of the primary cardholder. Additional cardholders will have access to account information.

Section F Balance transfer request (optional)

Please complete this section if you wish to transfer any balance amounts from any of your non-NAB Credit Card accounts or store cards to your new NAB Credit Card account (if approved).

Important: Please read the Balance Transfer Terms and Conditions found below before completing this section.

Name of financial institution you wish to transfer from
(i.e. where you send your payments)

Other institution's name
Other institution's account number

Amount you want to transfer (minimum \$200) \$

Name of financial institution you wish to transfer from
(i.e. where you send your payments)

Other institution's name
Other institution's account number

Amount you want to transfer (minimum \$200) \$

Please read the following important information before completing Section F (the Balance Transfer request) and before signing the Authority and Declaration

Balance Transfer Terms and Conditions.

For your Balance Transfer request to be considered you must have completed this Application including Section F and return it to NAB.

You can find details of the applicable balance transfer interest rate and period for the NAB Credit Card account you wish to transfer your balances to by visiting defcom.com.au. Below we call this rate the 'Special promotion rate', and the period the 'Special promotion rate period'.

Also below, 'you' is the person who has completed this Application; 'nominated account' is any account from which you have requested a balance transfer on this form; 'NAB Card Account Terms and Conditions' means the terms and conditions applicable to your NAB Credit Card account.

Processing your request

When NAB approves your Application, NAB will send you a letter offering to enter into a credit card agreement with you. After 5 business days after the account is opened, NAB will process each request for a balance transfer on this form and debit your NAB Card Account in accordance with your authority, provided:

- each balance transfer amount is \$200 or more
- the total of the balance transfer amounts is less than the available credit on your NAB Card Account at the time the balance transfer is processed. (NAB will transfer amounts in full or in part in the order they appear on this form)
- the nominated account(s) are non-NAB credit cards or store card accounts issued in Australia (debit card accounts are not acceptable) and are not in default (e.g. overdue or over-limit) under its applicable terms and conditions on the date of this Balance Transfer request or at the date the request is processed

NAB won't offer 100% of your credit limit to be used as a Balance Transfer. NAB may refuse any Balance Transfer request in full or in part at its discretion (including if your access to cash has been reduced or removed).

Delay in processing

In the absence of negligence by NAB, NAB will not be liable for any loss arising from a delay in processing.

Balance Transfer amounts

These amounts are designated as purchases for the purposes of the NAB Card Account Terms and Conditions. The NAB Card Account Terms and Conditions, including all bank fees and charges and government charges and duties apply to balance transfer amounts debited to your NAB Card Account in accordance with your authority.

Other transaction amounts

Transactions other than the balance transfer amounts requested in connection with this Special Promotion attract the purchase interest rate and cash advance interest rate you have been notified is applicable to the NAB Card Account.

Special Promotion rate

- only applies to amounts transferred by NAB in connection with this special promotion

- is charged from the date the balance transfer amount is debited to your NAB Card Account for the Special promotion rate period unless the amount is paid off earlier
- if at the end of this Special promotion rate period any portion of the balance transfer amount is owing, the outstanding balance transfer amount will attract interest at the purchase indicator rate you have been notified is then applicable to your NAB Card Account

Interest free days

Interest free days on purchases only applies when you pay your account in full by the due date each month. This includes any unpaid balance transfer amounts.

Offer/Acceptance of NAB Card Account

If your Application is approved, NAB will offer to enter into a credit card agreement with you and will issue you NAB Card Account Terms and Conditions. You accept that offer by first use of your NAB Card Account in accordance with those terms and conditions. In the event first use has not occurred when NAB processes your Balance Transfer request, then your first use of the NAB Card Account will occur when NAB debits your NAB Card Account with the balance transfer amount in accordance with your authority.

Nominated accounts

Your obligations in connection with any nominated account continue and you must pay any amounts due in accordance with applicable terms and conditions. NAB will not close any nominated account. This is your responsibility.

Please read this important information and sign where indicated

Privacy Protection of Information – (Privacy Act 1988 CTH)

Note: In this form 'credit reporting agency' includes more than one agency.

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 ('NAB') to give a credit reporting agency certain personal information about me which I authorise NAB 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 NAB 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 NAB, I have committed a serious credit infringement;
- that the credit provided to me by NAB has been discharged.

Authority for NAB to obtain certain credit information

To enable NAB to assess this Application, I authorise NAB:

- to obtain from a credit reporting agency a credit report containing personal information about me in relation to personal credit provided by NAB;
- to obtain from a credit reporting agency a credit report containing personal information about me in relation to commercial credit provided by NAB. 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 NAB. 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 NAB 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

To ensure my continued entitlement to the DEFCOM Protectors MasterCard or the DEFCOM Protectors Visa with an 'Always Lower' interest rate, I authorise NAB 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 NAB 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 NAB in connection with this Application, I authorise NAB 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, spouse/partner, 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 NAB 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 NAB has collected their information for the further purpose of issuing the nominated additional cardholder individual with an additional card/s, should this Application be successful;
- that their personal information may be disclosed to other organisations involved in the provision, management and 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 individual's personal information is not provided;
- that the individual can gain access to their personal information by contacting NAB; and
- NAB's contact details.

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

I authorise NAB 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 NAB to better manage and administer its products or services.

NAB USE ONLY

Cust. no.	Sales BSB 08	Sales BUId	Source Code	Campaign Code	PD05
-----------	--------------	------------	-------------	---------------	------