8. PRIVACY PREFERENCE

Card Services and its affiliates and partners may keep you informed about other products, services and offers, which may be of interest to you. If you do not wish these communications to be made to you please notify Card Services in writing or by telephone on **1300 135 538**

**Important note: If you have indicated that you wish to receive these communications by phone, you may be contacted even if you have registered your phone number on any governmental do not call register.*

Verification
By submitting this application you acknowledge that these acknowledgements and consents remain in force until the product(s) or facility(ies) to which they relate is/are at an end.

Call recording
Your telephone calls and conversations with a Card Services representative may be recorded and monitored for quality, training and verification purposes.

9. PRIVACY CONSENT

By signing this application form, you consent as follows.
In this section, 'We/us' means Citigroup Pty Limited ("Card Services") and 'you/your' means all borrowers named in this application.

Personal information and credit information
1. We collect your personal information to assess this application and to administer the credit facility and related services. 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 provide or administer the products or services that you are seeking. **2.** To provide you with products and services and manage your account and relationship with us, we share your personal information with other Card Services affiliates, sales agents and other parties below. If you have applied for a credit card facility, we will also share your information with other entities and organisations involved in any Card Services Rewards Program. **3.** We obtain your personal credit and commercial credit information from a credit reporting agency or other organisation that provides personal credit and commercial credit information. **4.** We may give or obtain your personal information, including your personal credit or commercial credit information, about your credit worthiness, credit standing, credit history or credit capacity with: (a) other credit providers; (b) any signatory to the facility for which you are applying; (c) any broker, financial, legal or other adviser acting in connection with your facility or application; (d) a credit reporting agency or other business or other organisation that provides personal credit or commercial credit information (Information that we provide may include: (a) your identity particulars; (b) (for borrower only) you have applied for personal or commercial credit and the amount; Card Services is your current credit provider; your payments are overdue by more than 60 days and collection action has commenced; payments are no longer overdue (borrower only); cheques for $100 or more that you have drawn have been dishonoured more than once; in Card Services' opinion you have committed a serious credit infringement; credit provided to me/us has been discharged); (e) any insurer relating to your facility including consumer credit insurance to arrange and administer consumer credit insurance or any trade insurer for any purpose relating to an application for commercial credit; any person in connection with funding financial accommodation by securitisation; (f) organisations wishing to acquire an interest in any part of Card Services' business for assessing any proposed acquisition; and (g) organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia. **5.** We may use your personal credit and commercial credit information: (a) to assess an application for credit; (b) to assess an applicant or guarantor; (c) to assist in avoiding any defaults under any credit obligations; (d) to tell other credit providers about defaults made by me/us; (e) to assess your credit worthiness. **6.** You can view the Citigroup Privacy Policy on our website **www.cardservicesdirect.com.au** or attain a copy by calling us on **1300 135 538**. You can access your personal information we hold by contacting us on the number above. A charge may apply for this access.

10. TERMS AND CONDITIONS

Fees and charges apply. Terms and conditions apply and are available upon request. Final approval of your MasterCard application will be subject to satisfying Card Services credit criteria. ^The promotional annual percentage rate of 4.9% p.a. for life of the balance transfer applies only to the balance transferred with this offer. Balance transfers are repaid before purchases and cash advances. Purchases, cash advances, balance transfers and special promotions made other than with this offer are charged at the applicable interest rate, which may be variable and subject to change. Current rates for this product are available by going to your nearest Credit Union branch or by calling 1300 135 767. The prevailing applicable interest rate will apply upon the expiry of the promotional period. Offer is not available to existing MasterCard Cardholders of this Credit Union or holders of Credit Cards issued by Citigroup. Balance transfers cannot be used to pay off any other product with this Credit Union. Subject to your acceptance you will be billed at a later date an annual account fee of $45 for the Silver Card, $85 for the Gold Card with Card Services Rewards and $118 for the Gold Card with Card Services Qantas Rewards. Card Services may check employment details/income with your employer or accountant named on your application. Upon approval of your Credit Card we will notify you of how to meet the dentification procedure as required by law. † All Rewards are subject to the Terms and Conditions of the Card Services Rewards Program. Reward points are not earned on Cash Advances, Special Promotions or Balance Transfers. Reward points never expire while the account remains open.
º Minimum of 5,000 Reward points needed for Take Flight. Additional Terms and Conditions apply and are available upon request. * Subject to the Terms and Conditions of the Card Services Qantas Rewards Program. # International Travel Insurance and Purchase Cover are underwritten by Zurich Australian Insurance (ABN 13 000 296 640 AFSL No. 232507) and are subject to the Terms and Conditions and exclusions contained in the Policy of Insurance. β CREDITSHIELD® is issued by MetLife Insurance Limited ABN 75 004 274 882, AFSL No. 238096. You should consider the Product Disclosure Statement, and whether or not the product is appropriate for you, before making a decision about the product. If you do not have a product disclosure statement for CreditShield and want to find out more information, please call 1300 135 538.

11. BALANCE TRANSFER TERMS AND CONDITIONS

1. Each Balance Transfer (BT) must be for at least $500. BTs from your Account to any other Citigroup account are excluded as are foreign currency BTs and BTs to offshore accounts.
2. We will transfer 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 reserve the right to refuse any request for a BT, for the full or part amount.
3. BTs are repaid first before other transactions (subject to any Special Promotion). Interest rates on other transactions are at the prevailing applicable rate.
4. Only one BT request form will be processed with this application.
5. BTs will not be processed until you have activated your Account. We will not be responsible for any overdue balance on any of your nominated accounts due to delays in processing the BT. Any such balance on your nominated accounts after the BT is processed will be your responsibility.
6. BTs will only be processed in the name of the Primary Account holder.

12. CARD SERVICES QANTAS REWARDS OPTION

YES.... I want to apply for a:

☐ **Gold MasterCard with Card Services Qantas Rewards* (Income $35,000 p.a or over required)**

Qantas membership number+ | Qantas membership name+

	Title	First Name	Surname

* If you select this rewards option you will not be able to redeem rewards offered in the Card Services Rewards program. Card Services Qantas Rewards allows you to automatically redeem your Card Services Reward points for Qantas Frequent Flyer points and have those points transferred directly to your Qantas Frequent Flyer account each month. You must be a member of the Qantas Frequent Flyer Program to earn and redeem points. Membership of Card Services Qantas Rewards does not entitle you to membership of the Qantas Frequent Flyer Program. You must apply separately to Qantas Frequent Flyer for this. A joining fee applies. Membership of the Qantas Frequent Flyer Program is subject to Qantas Frequent Flyer terms and conditions. + You must complete these fields. Reward points may only be transferred to the Primary Cardholder's Qantas Frequent Flyer account. The name on the Primary Cardholder's card must be the same as the name on the Primary Cardholder's Qantas membership. If you do not supply your Qantas Frequent Flyer name and membership number your reward points will be held until you contact us with these details.

OFFICE USE ONLY

Two Easy Ways to Apply

1. Mail - (No stamp required): **Card Services. Reply Paid 1625, Sydney NSW 2001.**
2. Fax - **1300 301 304**

For more information, please call 1300 135 767

↓ FAX THIS END FIRST TO 1300 301 304 ↓

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