

Card Application

Type of card: Visa Platinum with Cash Rewards, or Low Rate Platinum

Credit limit required \$ (minimum \$6,000) or increase existing limit to \$

Card to be: Mailed or Collected from Melbourne Sale

Member details

Member name (Applicant 1) Member number Email address

Marital status No. of dependents Phone number(s) - ([†]Compulsory information)
 (w) (h) (m)

† It is important for Nexus Mutual to have a current contact number should there be a need to verify a card transaction with you.

Member name (Applicant 2) Member number Email address

Marital status No. of dependents Phone number(s) - ([†]Compulsory information)
 (w) (h) (m)

† It is important for Nexus Mutual to have a current contact number should there be a need to verify a card transaction with you.

Employment & financial details

	Applicant 1	Applicant 2
Occupation	<input type="text"/>	<input type="text"/>
Name of employer	<input type="text"/>	<input type="text"/>
Address of employer	<input type="text"/>	<input type="text"/>
Employer telephone	<input type="text"/>	<input type="text"/>
Years of service	<input type="text"/>	<input type="text"/>
Total net income	\$ <input type="text"/> per <input type="text"/>	\$ <input type="text"/> per <input type="text"/>

We will require proof of income (eg. payslip) if all of your pay is NOT paid into your Nexus Mutual membership.

Assets

Home Value
 Home \$
 Address

Property Value
 Other Property \$
 Address

Car/s Value
 Car/s \$
 Make
 Model
 Year
 Make
 Model
 Year

Other assets
 Furniture
 Superannuation

Nexus Mutual savings \$
 Other savings \$
 Investments/Shares \$
 Other assets \$
(Specify type)
Total assets \$

Liabilities

Type of commitment	Lender	Amount/Owing	Total limits
Home loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other mortgage	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rent/Board	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal loans	<input type="text"/>	<input type="text"/>	<input type="text"/>
Car lease/transport	<input type="text"/>	<input type="text"/>	<input type="text"/>
Overdrafts	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit cards	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other HECS maintenance	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total commitments			

Income

Gross income (before tax taken out)

Applicant 1	\$
Applicant 2	\$
Rental Income	\$
Regular Overtime	\$
Government benefits/pension	\$
Part-time/casual employment	\$
Dividends/Interest	\$
Commission	\$
Other	\$

(please circle)

Net

Total income w / f / m / m / annual \$

Please attach proof of income eg. last 2 pay slips or group certificates, or last 2 years' tax returns if self employed.

Home insurance

I/we would like to receive information on home insurance options

Expenses

Monthly Living Expenses

Utilities - Electricity, gas and water bills for your home.	\$
Household - Necessary expenses to run your home. E.g. rates, home and contents insurance, repairs and maintenance, Body Corporate Fees.	\$
TV / Communications / Media - Phone, Internet, Pay TV, Streaming services, Subscriptions.	\$
Groceries - Typical supermarket shop, including food, cleaning products and toiletries.	\$
Personal - Essential spending on yourself and your dependents. E.g. clothing, shoes, haircuts, cosmetics	\$
Lifestyle - Spending on yourself and your dependants. E.g. gym, eating out, pets, movies, travel, annual memberships (golf, clubs etc)	\$
Public Transport & Vehicle Running Costs - What you spend on public transport and your car. E.g. registration, insurance, servicing, petrol, parking.	\$
Childcare - Childcare costs	\$
Health - Dental, medical, optical, pharmaceuticals etc	\$
Public / Private Education - School fees, uniforms, books, excursions etc.	\$
Personal Insurance - Private Health, Life, Income Protection Insurance	\$
Other expenses - Any other expenses. E.g. gardener, cleaner etc	\$

Total expenses \$

Balance transfer from another credit card/s

(minimum transfer amount is \$1,000 per card)

I wish to transfer the current balance of my existing credit card/s as follows:

Card number	Card provided by (eg. ANZ)	Amount

Please include your most recent credit card statement/s

Card requirements

Credit card transactions and Nexus Mutual Platinum Cash Rewards Program

These details will be recorded separately on Cardholder 1's statement. If Cardholder 2 also requires these details on their statement, tick this box

Card embossing

Cards are automatically embossed with your name. You can choose to have other useful information embossed under your name, to a maximum of 19 characters (including spaces). For example, if you use your card for a particular purpose you may want to specify this. However do not use information that may compromise the security of your card or account, such as your member number, account number or date of birth.

Optional embossing

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Additional cardholder

A non account holder can be provided with a card on your credit card account if they are a Nexus Mutual member and are made a signatory to the account. All account holders will be liable for all transactions performed by the additional cardholder.

Member name

Member number

The additional cardholder and all account holders must sign the 'Declaration' section of this application.

Consent for electronic communications

I consent to your communicating any offer and loan contract to me electronically.

I agree that your doing so by email constitutes an offer and loan contract signed by you.

I understand that:

- You will stop posting me paper statements and notices
- I need to check my emails regularly
- I can revert to receiving paper statements and notices in the post any time

Declaration

By submitting this application, I/we acknowledge and agree that:

- 1) The card will be either collected or sent by unmarked mail, and the personal identification number (PIN) will be posted to my postal address.
- 2) I will notify Nexus Mutual if I do not receive a card within 21 days of this application or if the PIN does not arrive within 14 days of receiving the card/s.
- 3) I jointly and severally indemnify Nexus Mutual against any loss, damage or penalty which may incur arising from use of the card/s on a joint credit card account.
- 4) All the information contained in this application is true and correct.
- 5) By authorising an additional cardholder to the nominated account, that person has access to the full credit limit on my credit card account.
- 6) I am responsible for all the transactions performed with the card by the additional cardholder.
- 7) I may cancel the additional card by providing written notification to Nexus Mutual and that I continue to be liable for any transactions performed with the additional card after it is cancelled.
- 8) I am aware the terms and conditions for the Visa Credit Card and the Nexus Mutual Platinum Cash Rewards program are available on request from a Nexus Mutual branch or by visiting nexusmutual.com.au.
- 9) I authorise the collection, use and disclosure of information about me in the manner set out in Nexus Mutual's Privacy Policy which is available at nexusmutual.com.au.
- 10) The first annual fee will be charged to my credit card account immediately upon the card/s being approved, and then on the anniversary date thereafter.

Applicant 1 signature
Or submit through internet
banking secure email.

Date

Applicant 2 signature
Or submit through internet
banking secure email.

Date

Additional cardholder signature
Or submit through internet
banking secure email.

Date

Key facts about this credit card (correct as at 1 July 2018)

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

Description of Credit Cards		
Product name	Visa Platinum Credit Card	Low Rate Platinum Credit Card
Minimum credit limit	\$6,000	\$6,000
Minimum repayments	3.0% of the closing balance or \$20, whichever is the greater	3.0% of the closing balance or \$20, whichever is the greater
Interest on purchases	18.54% p.a.	6.64% p.a.
Interest-free period	Up to 46 days (on purchases only)	0 days
Interest on cash advances	18.54% p.a.	6.64% p.a.
Annual fee	\$99	\$49
Balance transfer interest rate	18.54% p.a.	6.64% p.a.
Late payment fee	\$10 first notice, \$25 subsequent notices	\$10 first notice, \$25 subsequent notices

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 nexusmutual.com.au/fees. For more information on choosing and using credit cards visit the ASIC consumer website at 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 visiting nexusmutual.com.au.

Submit your completed form to:

Nexus Mutual GPO Box 400 MELBOURNE VIC 3001 or enquiries@nexusmutual.com.au
T 1300 65 33 28 / +61 3 9608 8301 W nexusmutual.com.au