

Additional Card Application Form

SECTION 1 - PRIMARY CARDHOLDER'S DETAILS

Card Number (if known)

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Title First Name

Middle Name Surname

Date of birth (DDMMYY) / / Mother's maiden name

Nationality Occupation

Driver licence number Driver licence card number

Issuing state Expiry date (DDMMYY) / /

Passport number Issuing country

Expiry date (DDMMYY) / /

Medicare card number Position reference number

Name on card Colour

Expiry date (DDMMYY) / /

Residential Address (PO Box not acceptable)
 Has your address changed recently?
 Call Card Services on 1300 135 538 and we'll update our records

Number Street

Suburb/Town State Postcode

Home telephone number ()

Mobile telephone number

I agree that: I authorise the fulfilment of the attached request(s) to set up the nominated people specified in Section 2.

There is an annual fee of:

- \$15 for each Silver Rewards Mastercard, which will be charged annually with the Annual Primary Cardholder Fee ;
- \$0 for each additional cardholder on all other products.

The Primary Cardholder is responsible for all debts incurred by the Additional Cardholder(s), except to the extent such transaction or use is caused by our fraud, negligence or misconduct or is made after we have received your notice to cease the Additional Cardholder(s).

Additional Cards cannot be issued to individuals under 16 years of age. The Card may be cancelled at any time by phoning us. Upon approval of your Credit Card we will notify you of how to meet "Customer Identification Requirements" as required by the AML/CTF Act 2006 and other Federal legislation. National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the credit provider and issuer of credit cards under the Card Services brand. NAB has acquired the business relating to this product from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the product. Our/us/we means NAB unless the context otherwise requires it.

Signature

X Date / /

Email completed application to: myapplication@cardservicesdirect.com.au
 Alternatively post completed application to Card Services, Reply Paid 1625, Sydney NSW 2001

PRIVACY CONSENTS AND NOTIFICATIONS

In this notice “we/us/our” means:

- National Australia Bank Ltd (“NAB”) and its related companies that assist it to provide its services; and
- Citigroup Pty Limited (“Citi”) and its related companies that assist it to provide its services.

Unless otherwise stated, “we/us/our” is used collectively (or singularly/separately where the context requires) and “you/your” means all borrowers and other individuals named in this application.

By submitting this request, you consent as follows:

Why do we collect, use and disclose your personal information?

We may collect, use and disclose your personal information so that we can:

- assess any application for credit and to provide and administer your credit facilities and related services;
- conduct reviews of your facility to comply with applicable laws both in Australia and overseas including (a) the National Consumer Credit Protection Act; (b) the Anti-Money Laundering and Counter-Terrorism Financing Act (“AML Act”); and
- use it for other purposes as listed in our respective Privacy Policies (see “Our Policies”).

Where you provide information about another person, it is important in order to protect their privacy, that you let them know you are sharing their information with us, and ensure they are aware of what is in this notice.

We do not normally collect sensitive information from you about other people, but you may want to give us this type of information in certain situations (for example, you might tell us about medical or health issues of people in your family when you ask us for financial hardship assistance). It is important that you only give us their sensitive information if the person has agreed to you sharing it with us.

We usually collect your personal information directly from the Primary Cardholder or you. However, we may need to collect personal information about you from third parties for example, where to assist us to process your request or to communicate with you.

Your telephone calls and conversations with our customer service representatives may be recorded and monitored for quality, training and verification purposes.

What happens if we can't collect your personal information?

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 administer the products or services that you are seeking.

How we handle your personal information

We may disclose to, and obtain from, the following organisations personal information about you (as well as otherwise permitted by the Privacy Act):

- our affiliates, sales agents and organisations that carry out functions on our behalf including card schemes, mailing houses, printers, data processors, researchers, administration or business management services, consultants, auditors, marketing service providers, data and document management providers and collection agents;
- between us (being NAB and Citi);
- reward providers including Airline partners and their service providers;
- other credit providers;
- any signatory to the facility for which you are applying;
- any broker, introducer, financial, legal or other adviser acting in connection with your facility or application;
- regulatory and tax authorities in Australia and overseas;
- any external dispute resolution body;
- any insurer relating to your facility;
- organisations that have acquired, or are wishing to acquire an interest in any part of our business for assessing or implementing any such acquisition; and
- as further set out in our respective Privacy Policies (see “Our Policies”).

Identifying you for the purposes of the AML Act

We may provide your name, residential address and date of birth to a credit reporting body for the purpose of verifying your identity in accordance with the requirements of the AML Act which is not a credit check.

As part of providing that information to the credit reporting body, we may request the credit reporting body to provide an assessment of whether the personal information matches (in whole or part) personal information held by the credit reporting body. The credit reporting body may prepare and provide an assessment to us and may use the names, residential addresses and dates of birth held by the credit reporting body, for the purpose of preparing such an assessment. Although you have agreed to us making this request and disclosure of your personal information for this purpose, if you don't wish for us to use this method to verify your identity, you should contact us for an alternate method of application. As part of this you will be required to provide, and we will collect, your personal information in order to perform that verification, and we will hold that information consistent with our privacy policy.

Overseas Disclosure

Some of the recipients to whom we disclose your personal information may be based overseas.

For a list of countries where such recipients are located, refer to:

- NAB's Privacy Policy at nab.com.au/common/privacy-policy; and
- Citi's Privacy Policy at citibank.com.au/privacy.

Our Policies (including how to access and correct information and make a complaint)

You can review the relevant NAB and Citi policies at the following links:

- NAB's Privacy Policy at nab.com.au/common/privacy-policy; and,
- Citi's Privacy Policy at citibank.com.au/privacy.

These policies include information as to how you can access and/or seek correction of the personal information we hold about you, how you can complain about a breach by us (meaning NAB or Citi) of the Privacy Act and how we will deal with such a complaint. There is no charge for making an access request, but an administration fee may apply for providing access in accordance with your request. Your request will usually receive a response within 30 days.

Your marketing communications preferences

We, our affiliate companies, our partners and agents may use your personal information to keep you informed about offers relating to this product and other products, services and offers which may be of interest to you. They may do this by phone, mail, email and SMS or other electronic messages. These consents shall remain in effect unless and until you notify us that you do not want to receive such communications. If you do not wish to receive these communications please utilise the unsubscribe facility in the communication received or otherwise notify us in writing or call us.

Note: If you have not told us that you do not wish to receive these communications by phone, you may be contacted even if you have registered your phone number on the national Do Not Call Register.

Contacting Us

If you wish to find out more information, or raise any specific or general concerns about us and our Privacy Policies, the contact details are as follows:

Privacy Officer
GPO Box 204
Sydney NSW 2001
Telephone: 1300 135 538
Email: privacy.officer@citi.com.au