

Gold MasterCard Upgrade Application



Fax completed application to: **1300 301 304**

OR Post to: **Unsecured Credit Acceptances, Reply Paid 3811, SYDNEY NSW 1005.**

Yes, please upgrade me to a Gold MasterCard

Before you complete this application, please be sure you can say 'yes' to the initial approval criteria.

Do you have a good credit rating?

Your 16-digit MasterCard Account Number

Expiry Date

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1. PLEASE TELL US ABOUT YOURSELF

Title First name

Middle initial Surname

Residential Address

Number Street

Suburb/Town State Postcode

Date of birth Mother's maiden name

Contact daytime phone number Driver's licence number

2. ABOUT YOUR WORK

Name of current employer

If self employed trading name

Employer telephone number Occupation

Years with employer/trading Years with previous employer

Gross annual salary earned including salary and other income sources

To assist in the approval of my application, I authorise my Accountant/ Employer to verify my details to Card Services.

Name of external accountant (if applicable)

Accountant's company name and suburb

Telephone number

3. YOUR MONTHLY FINANCIAL POSITION

This information will be used to determine your ability to make repayments on this credit facility.

1. Show your Total Monthly Income (after tax)

\$

2. Show your Total Monthly Personal Expenses you pay including:

- Rent/mortgage
- Loan repayments
- Living expenses (food, electricity, phone, gas, etc)
- Insurance (life, health, car, etc)
- Rates/body corporate
- Any other financial commitments

\$

Calculate your Monthly Net Disposable Income by subtracting (2) from (1). This is how much you have left to save or repay on this Credit facility per month

\$

4. PLEASE SIGN HERE

I authorise Card Services to upgrade my current Silver MasterCard to a Gold MasterCard. I have read the Privacy Consent (on the following page of this form) and I agree to its Terms and Conditions. I acknowledge that this is an upgrade to my existing account and not an application for a separate credit facility. As a result, the amount outstanding and the Terms and Conditions of my existing account remains unchanged other than the variation required to upgrade my account, which may include an increase to my current credit limit.

Signature

Date

PRIVACY CONSENT

1. We, Citibank Pty Limited, collect your personal information to assess this application and, if it is successful, to administer the product(s) you obtain. If any part of the information is not provided, we may not be able to assess your application or properly administer those products. To do that, we may need to disclose your information to sales agents and brokers, organisations that carry out functions on our behalf (such as mailing houses, data processors, researchers, collection agents and loss recovery agents), professional and financial advisors, organisations involved in securitisation arrangements, investigators, insurers and organisations involved in rewards programs. We may also disclose your information to organisations that carry out functions on our behalf for the purpose of the Privacy Preference (unless you have indicated that you do not wish us to communicate such offers). We may also disclose your personal information if required or authorised by law. We may be required by the Financial Transaction Reports Act to collect certain information about your identity. In most cases you can gain access to your personal information by contacting us on 1300 135 538.

2. If we disclose your personal information to other entities that provide services to you on our behalf, as part of that your information may be transferred outside Australia.

3. We may disclose to a credit reporting agency personal information about you. This information is limited to: your identification; the fact you have applied for credit and the amount; the fact that Citibank is a current credit provider to you; payments which may have become more than 60 days overdue and for which debt collection action has started; advice that payments are no longer overdue in respect of any default that has been listed; cheques drawn by you for \$100 or more which have been dishonoured more than once; a serious credit infringement which we believe you have committed; and the discharge of your credit facility (if granted under this application). This information may be given before, during or after the provision of credit to you.

4. We may obtain information about you from a business that provides information about the commercial credit worthiness of persons for the purpose of assessing your application for credit and any later request for additional credit or for a credit limit increase.

5. We may obtain a consumer credit report containing information about you from a credit reporting agency for the purpose of assessing your application for commercial credit and any later request for additional credit or for a credit limit increase.

6. We may give to and obtain from any credit provider(s) that may be named in this application or a credit report issued by a credit reporting agency information about you for the following purposes: (a) to assess an application by you for credit; (b) to notify other credit providers of a default by you; (c) to exchange information with other credit providers as to the status of this loan where you are in default with other credit providers; (d) to assess your credit worthiness; and (e) to assist you to meet your credit obligations.

This information can include any information about your credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.

7. We may give: (i) to any other credit provider at that credit provider's request, a banker's opinion or other personal information about your consumer credit worthiness for purposes connected with any application for credit that you make to that credit provider or your business, trade or profession; (ii) personal credit worthiness information to any entity participating in a loan securitisation programme for the purpose of such a programme.

8. We may disclose to any Additional Cardholder information reasonably required to transact on the credit facility.

9. You understand that you will be automatically enrolled in the free Rewards Programme. We may for the purpose of the Rewards Programme disclose your personal and transaction information to such persons or entities conducting the Rewards Programme for the purpose of conducting that programme and to Qantas Airways Limited for the purpose of awarding Qantas Frequent Flyer points.

10. Please note that telephone calls may be recorded for training and verification purposes.