

OFFICE USE ONLY	
Member No.	<input type="text"/>
Branch Code	<input type="text"/>
Member No.	<input type="text"/>

Victoria Teachers Limited | ABN 44 087 651 769

A. Member Details

Note: You must be 12 years of age to apply for a Visa Debit Card. Visa Debit Card access between 12 to 14 years (inclusive) must be approved by a parent or guardian who is an authorised signatory on the account.

Member No. Account Type

B. Account Holder/Signatory

Title: Mr Mrs Miss Ms Mx

Surname

Given Names

Date of Birth Driver's Licence No.

Residential Address

Postcode Home Telephone

Work Telephone Mobile

Email

Place of Residence:

Own Home Parent's Home Boarding Renting

Years at Present Address

B. Account Holder/Signatory (if required)

Title: Mr Mrs Miss Ms Mx

Surname

Given Names

Date of Birth Driver's Licence No.

Residential Address

Postcode Home Telephone

Work Telephone Mobile

Email

Place of Residence:

Own Home Parent's Home Boarding Renting

Years at Present Address

C. Employment Details

Employer's Name/Business Name

Occupation/Nature of Business

Address

Postcode

Contact Details – Name and Address of nearest relative (not living with you)

Relationship Telephone

C. Employment Details

Employer's Name/Business Name

Occupation/Nature of Business

Address

Postcode

Contact Details – Name and Address of nearest relative (not living with you)

Relationship Telephone

D. Important Information About Your Privacy

What information can be used and disclosed?

The Privacy Act allows **Victoria Teachers Limited trading as Bank First** ('we', 'us', 'our') ACN **087 651 769** to use and disclose personal information we collect about you for the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect.

When and why do we collect information?

Before, during or after the provision of our products and services to you, we may collect your personal information for the purpose of providing products and services to you and managing our business.

Some laws require us to obtain personal information about you before we provide you with particular products or services or process particular transactions in which you are involved – e.g. laws relating to anti-money laundering and counter-terrorism financing, consumer credit, taxation and real property transactions.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other products and services.

Who can give or collect information?

For the purpose of providing products and services to you and managing our business, we may give your personal information to:

- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants
- insurers and re-insurers, where insurance is provided in connection with our services to you
- superannuation funds, where superannuation services are provided to you
- debt collecting agencies, if you have not repaid a loan as required
- our professional advisors, such as accountants, lawyers and auditors
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- government and regulatory authorities, if required or authorised by law.

Disclosure to overseas recipients

We may disclose your personal information to overseas recipients. The countries in which such recipients are likely to be located include the United States of America, the United Kingdom and countries within Europe.

However, if we do disclose information to overseas recipients, we will do so on the basis that the information will be used only for the purposes set out in this document.

Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person about who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

Security, privacy policy, and marketing preferences

Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Privacy Policy

Our Privacy Policy, located on our website at bankfirst.com.au, provides additional information about how we handle your personal information. It explains how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing preferences

We may use information about you to inform you about products and services, including those of third parties, unless you ask us not to. We may do so even if you are on the Do Not Call Register, unless you ask us not to.

Consumer Data Right

The Consumer Data Right gives you the right to:

- access some of the data (including personal information) held about you by us and by other data holders ('CDR Data')
- consent to an accredited third party accessing your CDR Data held by us, and
- consent to us accessing your CDR Data held by another data holder.

We have a policy about our management of CDR Data which is available through our website. You can also get an electronic or hard copy from us on request.

© Copyright exists in this document

E. Declaration

Refer to the relevant Terms and Conditions available at our branches, on our website bankfirst.com.au or by contacting us on **1300 654 822**. These documents should be considered before acquiring a product.

I/We have read and understood the Terms and Conditions and agree to be bound by them and any amendments or additions made to them. The information provided on this application is true and correct and can be relied upon to enable the Bank to determine whether to grant this application.

In accordance with section 18/N (1) (ga) (ii) of the Privacy Act 1988, I/we authorise any additional card holders on this account to seek access from the Bank to any information concerning any of my/our accounts which may be operated by use of the additional card.

I/We agree to indemnify the Bank against loss, damage or penalty which it may incur arising out of the operation of this authority until it has received my/our written instructions to the contrary.

I/We are aware it may be an offence to provide false or fictitious information for the purpose of opening and using an account. I/We agree that where this application is denied by the Bank, the decision is final.

I/We certify the details on this form to be true, and apply for this product/service in accordance with all Terms & Conditions (and any amendments or additions made to them) as detailed in the Terms and Conditions.

F. Signature

By signing below you agree to be bound by the Privacy Information and Declaration outlined in Sections D & E. Please ensure you have read and understood these before signing.

Account Holder/Signatory

Date

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By signing below you agree to be bound by the Privacy Information and Declaration outlined in Sections D & E. Please ensure you have read and understood these before signing.

Account Holder/Signatory

Date