

VISA application

In this application a reference to the 'Bank' means Adelaide Bank, A Division of Bendigo and Adelaide Bank Ltd.

APPLICANT 1

TITLE	FULL NAME OF APPLICANT 1 (FIRST NAME, MIDDLE NAME, SURNAME)
IMPORTANT! YOUR MOTHER'S MAIDEN NAME	

APPLICANT 2

TITLE	FULL NAME OF APPLICANT 2 (FIRST NAME, MIDDLE NAME, SURNAME)
IMPORTANT! YOUR MOTHER'S MAIDEN NAME	

Phone Access Line required? Yes No

Phone Access Line required? Yes No

VISA credit details

PURPOSE OF CREDIT	CREDIT LIMIT \$	INTEREST RATE %
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Terms: Up to 55 days interest free No days interest free

IMPORTANT! You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may lose your protection under the **Consumer Credit Code**.

SIGNATURE OF APPLICANT 1
X / /

SIGNATURE OF APPLICANT 2
X / /

The Applicant(s):

- Apply for an account of the type described above;
- Declare that to the best of their knowledge and belief, the facts, information and statements set out in this application are true and complete and that no information which might affect the decision of the Bank has been withheld;
- Acknowledge that in considering this application the Bank will rely upon information provided by the Applicant(s) in an application made at the same time for a home loan or secured line of credit facility.
- Undertake to supply to the Bank any information or facts relevant to this application which may become available or arise after the completion of this application;
- Understand and acknowledge that approval of this application may be withdrawn should any false or misleading information have been given in or in connection with this application;
- Warrant that none of them is an undischarged bankrupt and that there is/are no outstanding judgement(s) or claim(s) against any of them;
- Understand and acknowledge that this is an application only and as such does not imply that credit will be offered to the Applicant(s) by the Bank;
- Understand and acknowledge that the Bank recommends that each of them seeks independent legal or other financial advice prior to entering into any credit contract that the Bank may offer to the Applicant(s) as a result of this application;
- Understand and acknowledge that any interest rate identified in this application is the Bank's applicable rate at the date of this application, which rate is subject to variation at the discretion of the Bank from time to time;
- Understand and acknowledge that any approval of this application by the Bank will be on such terms and conditions (including conditions as to interest rate) as the Bank shall choose;
- State that they have read, understood and agree with each and every part of this application.

SIGNATURE OF APPLICANT 1
X / /

SIGNATURE OF APPLICANT 2
X / /

Disclosure of personal information

The Bank is entitled to disclose to its Related Entities (as defined in the Corporations Law) information concerning you which is necessary to enable an assessment to be made of your total liabilities to the Bank and any Related Entity. In addition, other information concerning you may be given by the Bank to a Related Entity which provides financial services unless you instruct the Bank not to do so. You may do so by marking an 'X' in the following box:

SIGNATURE OF APPLICANT 1
X / /

SIGNATURE OF APPLICANT 2
X / /

Nomination of address for notices

If you are a joint Debtor and do not require notices and documents to be forwarded to each Debtor individually, please complete the nomination section below. Each joint Debtor is entitled to receive a copy of any notice or other document under the Consumer Credit Code. By signing this nomination, you are giving up the right to be individually provided with information direct from the Credit Provider (unless you are the person nominated).

I/We nominate (full name of nominee) to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us.

[Empty box for nomination details]

I/We acknowledge that any of us has the right to cancel his/her nomination by advising the lender in writing at any time.

SIGNATURE OF APPLICANT 1
X / /

SIGNATURE OF APPLICANT 2
X / /