

Additional Cardholder Form

Please complete your details and return to BOQ Specialist:
Email your form to client.service@boqspecialist.com.au,
post it to BOQ Specialist Client Services GPO Box 2539,
Sydney, NSW, 2001 or fax to 1300 131 400.

Please use BLOCK LETTERS

1. CREDIT CARD DETAILS

Credit card type (please tick appropriate type)

| | | | | | |
|--|-----------------------|----------------------|----------------------|----------------------|----------------------|
| <input type="checkbox"/> Signature credit card | Last 4 digits on card | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="checkbox"/> Platinum credit card | Last 4 digits on card | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

2. PRIMARY CARDHOLDER DETAILS

First name

Surname

Home telephone number ()

Mobile telephone number

3. ADDITIONAL CARDHOLDER DETAILS

Note: additional cardholders must be 16 years or over. All transactions made using the additional card/s will be the responsibility of the primary cardholder.

Have you dealt with BOQ Specialist before? Yes No

If Yes, please provide name of the banker you dealt with previously:

Title

First name

Middle name

Surname

Alias (if applicable)

Name to appear on card

Default is title, first name, last name. Limited to 20 characters (including spaces).

I would like a secondary card to segregate my spend

Name to appear on secondary card

Default is title, first name, last name. Limited to 20 characters (including spaces).

Do you wish to set a monthly spend limit on the additional card?

Yes No Spend limit \$

Gender Male Female

Date of birth / /

Occupation/Job title

Nature of relationship to primary cardholder

Additional cardholder contact details

Contact telephone number ()

Mobile telephone number

Email address

Additional cardholder residential address

Street address

Suburb State Postcode

Additional cardholder postal address
(only complete if different to residential address)

Street address

Suburb State Postcode

Residency Status

Australian Citizen Australian Permanent Resident
 Non Resident Australian Temporary Resident

Are you a citizen or resident of any foreign jurisdictions?

Yes No

I am a citizen of

I am a resident of

4. ADDITIONAL CARDHOLDER IDENTIFICATION DETAILS

Please provide copies of or details for at least two (2) of the following identification documents.

Driver licence number

Driver licence card number

State of issue

Driver licence expiry date / /

Medicare card number

Medicare card individual reference number

Medicare card expiry date MM / YYYY

Passport number

Passport country of issue

Country of birth

City of birth

5. ADDITIONAL CARDHOLDER TYPE OF AUTHORITY

Type of authority (Optional)

Please refer to the Acknowledgement and Consent section of this form

- Access to online banking*
- Enquiry authority
- Authority to maintain account

* This additional cardholder will have the equivalent online banking access rights as the primary cardholder.

You will need to contact the Client Service Centre to register for online banking once you receive your card.

6. ALERTS & NOTIFICATIONS

An additional cardholder can receive notifications via SMS and/or email.

How would you like to receive alerts? SMS Email None

Notify me for transactions over \$ (min value \$100)

7. DECLARATION/SIGNATURE

We have read and agree to the Acknowledgment and Consent contained in this application. We acknowledge that you will rely on this information to offer an additional card.

Primary cardholder's signature

Sign Here

Date / /

Please tick this box if you do not wish to receive marketing offers about Our products and services.

Additional cardholder's signature

Sign Here

Date / /

BOQ SPECIALIST'S USE ONLY

Source code

Promo code

ACKNOWLEDGEMENT AND CONSENT

BOQ Specialist - a division of Bank of Queensland Limited ABN 32 009 656 740 Australian credit licence no. 244616 ("BOQ Specialist") is the credit provider and is a member of Visa.

This Acknowledgement and Consent applies to both the primary cardholder and additional cardholder, except where noted.

1. Primary cardholder

I acknowledge that:

- the additional cardholder is 16 years or older;
- any charges relating to additional cardholder's use of the card will be billed to me in accordance with my Credit Contract (which has the meaning ascribed to it in Conditions of Use brochure) and will appear on my monthly statement;
- as the primary cardholder, I will be responsible for all transactions carried out by any additional cardholder with the additional card(s);
- the additional cardholder's use of the additional card is governed by the Conditions of Use brochure.

Please allow up to ten days for BOQ Specialist to process your additional cardholder request.

2. Additional cardholder

I apply to BOQ Specialist - a division of Bank of Queensland Limited ABN 32 009 56 740 to become an additional cardholder. I agree that by using the card to complete a transaction, I am agreeing to be bound by the Conditions of Use brochure.

I acknowledge that:

- I am over the age of 16 years;
- BOQ Specialist is not extending credit to me and that the primary cardholder is required to pay the balance, interest and charges that relate to all transactions effected by my use of the card;

- the information provided by me in this application is true and correct and I have disclosed to BOQ Specialist all matters that are material for BOQ Specialist to consider whether to grant an additional card to me.

3. Personal Information - Additional cardholder

By completing this application I acknowledge that I am or will be providing personal information to BOQ Specialist about myself. BOQ Specialist may also collect personal information about me in the course of my dealings with BOQ Specialist.

As well as collecting personal information from me directly, BOQ Specialist may collect personal information from the primary cardholder, public sources, information brokers and third parties such as those described in this Acknowledgment and Consent (e.g. under 'Authority to disclose information'). Some of the personal information BOQ Specialist collects about me is collected as required or authorised by laws such as the *National Consumer Credit Protection Act 2009* (Cth).

I acknowledge that this personal information, and any other personal information BOQ Specialist collects about me (Personal Information) (whether directly from me or through a third party) may be collected, used and disclosed by BOQ Specialist:

- (a) to enable it to assess my application for an additional credit card;
- (b) to verify my identity and complete anti-money laundering and counter terrorism checks as required by law;
- (c) if my application is successful, for the subsequent administration of the Facility (including security, risk management and complying with BOQ Specialist's obligations at law);
- (d) to enable it to undertake planning, product development, data mining or research;
- (e) in connection with any potential or actual acquisition of an interest in the BOQ Specialist; and
- (f) for the investigation and prevention of crime, fraud and illegal conduct.

I acknowledge that not providing the Personal Information may result in my application being rejected.

I understand that BOQ Specialist may store personal information it collects about me in its information systems and physical records.

Subject to the provisions of the *Privacy Act 1988* (Cth) (Privacy Act), I acknowledge that I may access and correct my Personal Information collected and held by BOQ Specialist by making a request to BOQ Specialist. BOQ Specialist suggests that I provide as much detail as I can about the particular information I seek, in order to help BOQ Specialist locate it. BOQ Specialist will provide reasons if it denies any request for access to or correction of personal information. Where BOQ Specialist decides not to make a requested correction to my personal information and I disagree, I may ask BOQ Specialist to record a note of my requested correction with the information.

4. Authority to disclose information - Additional cardholder

In addition to disclosing my Personal Information to a credit reporting body, I understand and agree that BOQ Specialist may disclose my Personal Information, to the extent permitted by law, to:

- other financial institutions and credit providers for purposes including (i) assessing my application(s) for credit; (ii) notifying other credit providers of defaults; (iii) exchanging information about my credit status where I am in default with BOQ Specialist or another credit provider; (iv) assessing my credit worthiness at any time during or after the life of my credit arrangement; and (v) any other purpose authorised by law;
- BOQ Specialist's subsidiaries and related bodies corporate;
- its agents, credit managers and related service providers who assist BOQ Specialist in the management and administration of my/our application and the Facility;
- its other agents and service providers (including without limitation organisations providing debt collection, mailing house, legal, accounting, business and financial consulting, loan management, archival, auditing, banking, marketing, advertising, delivery, recruitment, customer contact, information technology, research, utility, valuation, insurance (including lenders' mortgage insurance), data processing, data analysis, investigation or security services);
- anyone who introduces me to BOQ Specialist (such as a mortgage broker);
- partner organisations, including professional associations, organisations providing benefits to BOQ Specialist clients and suppliers of products or services requested by me but not provided by BOQ Specialist;
- Experien Insurance Services and its subsidiaries for the purpose of contacting me about their insurance services, unless I opt out below;
- organisations providing processing and other support functions to BOQ Specialist;
- other persons (if any) authorised to operate the Facility;
- other entities to whom BOQ Specialist is by law required to provide information about me (for example law enforcement authorities and Government authorities);
- government registries (such as the Land Titles Office of any State and the Personal Property Securities Register);
- relevant dispute resolution schemes;
- any guarantor or potential guarantor for the Facility;
- my executor, administrator, trustee, guardian or attorney;
- my agents, such as financial or legal advisers; and
- other entities that are authorised by me.

Some of the third parties to whom BOQ Specialist may disclose my Personal Information may be located in South Africa, United Kingdom, New Zealand, Philippines, India, Singapore, the United States of America and other countries. BOQ Specialist is required to comply with certain provisions of the Privacy Act to protect my privacy in relation to these disclosures. While these third parties outside Australia will often be subject to privacy and confidentiality obligations, I acknowledge that: (a) they may not always comply with those obligations or those obligations may differ from Australian privacy laws; (b) BOQ Specialist will not be accountable for the third party under the Privacy Act; (c) I may not be able to seek redress under the Privacy Act; and (d) the third party may be subject to foreign laws which might compel further disclosures of personal information (e.g. to government authorities).

5. Marketing - Additional cardholder

Unless I opt out below, I consent to BOQ Specialist using and sharing information about me with its related corporations to contact me on an ongoing basis by any means including telephone, email and other electronic message, to provide me information about BOQ Specialist's other products and services which BOQ Specialist thinks might be of interest to me. I acknowledge that I have the option to call BOQ Specialist at any time if I no longer want to receive such information.

6. Notifications

I also acknowledge that BOQ Specialist may send me Short Messaging Service (SMSs) for any purpose related to my/our application or Facility, if approved. I acknowledge that BOQ Specialist will send these SMSs to any mobile phone number it has on record for me and that I need to contact BOQ Specialist if I want to nominate a different mobile number to be used.

7. Recording

I acknowledge that BOQ Specialist may keep records of communications including emails and telephone calls for purposes including training and verification.

8. Online banking - Primary cardholder

By selecting this option, I hereby give the additional cardholder authority to register for online banking in relation to my Facility/card account. I acknowledge that this authority will enable the additional cardholder to view my transaction history and statements. The additional cardholder will be subject to BOQ Specialist's online banking terms and conditions as amended from time to time.

9. Enquiry authority - Primary cardholder

By selecting this option, I hereby give the additional cardholder the authority to request information relating to my Facility/card account and acknowledge that BOQ Specialist will act on a request made by the additional cardholder to disclose such information.

I acknowledge that an additional cardholder will have access to and be provided information relating to my Facility/card account and its operation, including my account balance, the amount of credit available, the minimum payment due, transactions history and statements.

10. Authority to maintain account - Primary cardholder

By selecting this type of authority I authorise the additional cardholder to have access to the information about my Facility/card account and for that additional cardholder to maintain my Facility/card account by granting him/her authority to notify BOQ Specialist of changes to the address and/or contact details and to request the issuance of replacement credit cards.

The additional cardholder authority will take effect on the date that BOQ Specialist amends its records to note the appointment and continues until I inform BOQ Specialist in writing to cancel or change this authority.

In the event of the death of an account holder, the authority given under this form will automatically terminate.

11. Privacy acknowledgment - Additional cardholder

By completing this Form, I acknowledge that I, as the additional cardholder, will be providing personal information to BOQ Specialist about myself. I acknowledge that this personal information and any other personal information BOQ Specialist collects about me (either directly or indirectly) will be used by BOQ Specialist to verify my identity and complete anti-money laundering and counter terrorism checks as required by law. For more information or to view a copy of BOQ Specialist's privacy policy please go to boqspecialist.com.au

12. Third party information

I separately agree that by nominating an additional cardholder, or providing personal information about any other person, I must first ensure each such person has seen this Acknowledgement and Consent and has understood its contents, and has separately agreed to their personal information being collected, used and disclosed by BOQ Specialist in the same way and in the same manner - to the extent permitted by law - that my Personal Information may be collected, used and disclosed in accordance with this Acknowledgement and Consent.

13. Acknowledgement and consent - Primary cardholder

By nominating a person to be an additional cardholder I consent to that person using my card account.

I acknowledge that I will be liable for all debts incurred by an additional cardholder.

14. Further information

If I have any questions, concerns or feedback about privacy, I may contact BOQ Specialist's Privacy Officer at GPO Box 2539, Sydney NSW 2001; privacy@boqspecialist.com.au; or by calling 1300 160 160.

Where I raise any concerns that BOQ Specialist has interfered with my privacy, BOQ Specialist will respond to let me know who will be handling my matter and when I can expect a further response.

I understand that I can access BOQ Specialist's Privacy Policy via www.boqspecialist.com.au or on request. The Privacy Policy contains further details about how BOQ Specialist handles personal information and credit reporting information, and matters such as website privacy, credit reporting bodies used and my access, correction and complaint rights in relation to BOQ Specialist and those credit reporting bodies.

Account Opening Documentation Requirements

Everyone who opens a new account and all signatories to and beneficial owners of the account are required by law to be identified. In the event that we are unable to identify you electronically, the below table outlines the identification documents you will be required to provide.

INDIVIDUAL / SOLE TRADER AND JOINT APPLICANTS

| | |
|---|---------------|
| Two (2) A documents | (A + A) |
| One (1) A documents AND one (1) B document | (A + B) |
| One (1) A documents AND one (1) C document | (A + C) |
| Two (2) B documents | (B + B) |
| One (1) B documents AND two (2) C documents | (B + C + C) |

Category "A" Documents - Primary Photographic

- Original Certified Copy of Australian or Foreign Drivers Licence
- Original Certified Copy of Passport
- Original Certified Copy of Proof of Age Card
- Original Certified Copy of a National Identity Card

Category "B" Documents - Primary Non-Photographic

- Original Certified Copy of Birth Certificate or Birth Extract
- Original Certified Copy of Citizenship Certificate
- Original Certified Copy of Australian Pensioner Concession Card, Health Care Card or Seniors Health Card

Category "C" Documents - Secondary Documents

- Original Certified Copy of Australian government issued Medicare Card
- Original Certified Copy of Debit or Credit Card
- Original Certified Copy of Student Photo Identification Card (issues by Australian higher education provider or Institution or TAFE)
- Original Certified Copy of Australian Government Notice of Assessment (<12 months old)
- Original Certified Copy of Australian Bank statement (<12 months old)
- Original Certified Copy of rental agreement
- Original Certified Copy of Australian Working with Children Check or Blue Card
- Original Certified Copy of Australian Defence Force Identification Card
- Original Certified Copy of Utility Bill (water or electricity or council rates bill (<3 months old))

The following parties can certify documents: legal practitioner, judge, magistrate, Justice of the Peace, police officer, permanent employee of the Australian Postal Corporation with 2 or more years of service, finance company director / partner with 2 or more years of service, an officer with or an authorised representative of a holder of an Australian Financial Services Licence, member of the Institute of Chartered Accountants in Australia, CPA Australian or the National Institute of Accountants with 2 or more years continuous membership, Dentist, Chiropractor, Medical Practitioner, Nurse, Pharmacist, Optometrist, Patent Attorney, Physiotherapist, Psychologist, Trade Marks attorney, Veterinary surgeon, Bailiff, Marriage celebrant, Australian Consular Official or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955) and all other persons prescribed by Regulation 4 of the Statutory Declarations Regulations.