

Secondary Card Request for Existing Cardholders

Please complete your details and return to BOQ Specialist
GPO Box 2539, Sydney, NSW, 2001 or fax to 1300 131 400

Please use **BLOCK LETTERS**

I would like to apply for a secondary card to segregate spend and I am the primary cardholder (please complete sections 1, 2, 3 and 5)

An additional cardholder linked to my card would like a secondary card to segregate spend (please complete sections 1, 2, 4 and 5)

1. PRIMARY CREDIT CARD DETAILS

Credit card type (please tick appropriate type)

Signature credit card Last 4 digits on card

Platinum credit card Last 4 digits on card

2. PRIMARY CARDHOLDER DETAILS

First name

Surname

Home telephone number ()

Mobile telephone number

3. SECONDARY CARD(S) FOR THE PRIMARY CARDHOLDER

3.1

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 secondary card?

Yes No Spend limit \$

3.2

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 secondary card?

Yes No Spend limit \$

3.3

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 secondary card?

Yes No Spend limit \$

4. SECONDARY CARD(S) FOR AN ADDITIONAL CARDHOLDER

Last 4 digits on the additional cardholders card

Title

First name

Middle name

Surname

4.1

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 secondary card?

Yes No Spend limit \$

4.2

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 secondary card?

Yes No Spend limit \$

4.3

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 secondary card?

Yes No Spend limit \$

4.4

Type of authority (Optional)

Please refer to the Access Authorities for Additional Cardholders section under the Acknowledgement and Consent section of this form.

Access to online banking***

Enquiry authority

Authority to maintain account

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

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 \$ to enter value (min value \$100)

5. DECLARATION/SIGNATURE

We have read and agree to the Acknowledgment and Consent contained in this application. We confirm and acknowledge that we remain bound by the terms of the Credit Contract. We acknowledge that you will rely on this information to offer an additional card.

Primary cardholder's signature

Date / /

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

Additional cardholder's signature

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 AFSL and Australian credit licence No. 244616, is the credit provider and is a member of Visa. This form is issued by BOQ Specialist.

This Acknowledgement and Consent applies to the primary cardholder and - where noted - any additional cardholder.

1. Application

By signing and submitting this application, I apply to BOQ Specialist for a credit facility to enable me (and each additional cardholder named in this application or later nominated by me if any) to purchase goods and services on credit and obtain cash advances (Facility).

I acknowledge that if BOQ Specialist accepts my application (which it may do so in its sole discretion), I will be sent an offer to enter into a contract and other disclosure information such as the Credit Card Schedule (collectively referred to as the Contract) by BOQ Specialist. That Contract, together with this Acknowledgement and Consent will govern the Facility. I acknowledge that after receiving the Contract from BOQ Specialist, activation of my credit card or performing a transaction on my Facility will amount to acceptance of the terms set out in the Contract.

I confirm that I am an Australian resident and am 18 years of age or over and that I am financially solvent and able to pay all my debts as they fall due.

If my financial details change, including annual income and regular expenses, I acknowledge that I must give BOQ Specialist prompt notice of such changes. I acknowledge that BOQ Specialist relies on this information being kept up to date and complete.

I acknowledge and agree that the information provided in this application is true and correct and I have disclosed to BOQ Specialist all matters that are material to enable BOQ Specialist to assess my creditworthiness.

PRIVACY

2. Collection

BOQ Specialist collects, uses and discloses your personal information:

- to enable it to assess the application for the Facility, or your eligibility to be a guarantor in relation to the Facility, including in assessing your credit worthiness;
- to review the Facility on a periodic basis or in connection with changes (e.g. credit limit), as though assessing a new application at that time;
- to verify your identity and carry out other checks as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and the National Consumer Credit Protection Act 2009 (Cth);
- if your application is successful, for the subsequent administration of the Facility (including portfolio analysis, security, risk management, collecting overdue repayments and complying with BOQ Specialist's obligations at law);
- to enable it to undertake planning, product development, data mining or research;
- to produce its own assessments and ratings in respect of your credit worthiness;
- in connection with any potential or actual acquisition of an interest in BOQ Specialist and its related entities;
- for the investigation and prevention of crime, fraud and illegal conduct;
- to assist you in managing your debts and collect overdue payments; and
- to provide you with information about other products and services in which you may be interested.

In certain circumstances, BOQ Specialist may also be required to collect sensitive information about you, for example, when you make an application for assistance during periods of financial hardship caused by illness or injury. BOQ Specialist may collect this information from third parties, for example, a doctor or hospital.

You acknowledge that not providing the personal information may result in your application being rejected.

If you provide personal information about any other person, you must first ensure each such person has seen this clause 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 manner described.

3. Exchange generally

You understand and agree that we may exchange your personal information, including credit information, to the extent permitted by law, with:

- persons with whom you make a joint application or another person (if any) authorised to operate any credit facility;
- other financial institutions and credit providers for purposes including (i) assessing your application(s) for credit; (ii) notifying other credit providers of defaults; (iii) exchanging information about your credit status where you are in default with BOQ Specialist or another credit provider; (iv) assessing your credit worthiness at any time during or after the life of your credit arrangement; and (v) any other purpose authorised by law;
- BOQ Specialist's subsidiaries, related bodies corporate and other members of BOQ and its related bodies corporate;
- its agents, credit managers and related service providers who assist BOQ Specialist in the management and administration of your 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);
- your agents and representatives, including, without limitation, referees, brokers, guarantors and prospective guarantors, executors, administrators, trustees, guardians, attorneys, or financial or legal advisors;
- anyone who introduces you to BOQ Specialist (such as a mortgage broker);
- partner organisations, including professional associations, organisations providing benefits to BOQ Specialist clients (e.g. Qantas, Priority Pass etc.) and suppliers of products or services requested by you but not provided by BOQ Specialist;
- Experien Insurance Services and its subsidiaries for the purpose of contacting you about their insurance services, unless you opt out;
- other entities to whom BOQ Specialist is, by law, required or permitted to provide information about you, including law enforcement authorities, government authorities, regulatory bodies, courts, external dispute resolution schemes and government registries, such as the Personal Property Securities Register;
- any guarantor or potential guarantor for the Facility, in order for them to consider whether or not to act as guarantor or provide security; and
- other entities that are authorised by you.

Some of the parties with which we exchange your personal information may be located outside Australia, in countries including South Africa, the United Kingdom, New Zealand, Philippines, India, Singapore and the United States of America. By signing and submitting this application, you consent to overseas disclosures on this basis.

If I have selected the Qantas Frequent Flyer program or Velocity Frequent Flyer program, I further acknowledge and authorise Qantas Airways Limited (ABN 16 009 661 901) ("Qantas") or Velocity Frequent Flyer Pty Ltd (ACN 601 408 824) ("Velocity") and BOQ Specialist to exchange my personal information (including my name, address, email address, date of birth and Frequent Flyer membership number). I acknowledge that the exchange of this information is necessary and will be limited to the extent required to ensure that I can earn Qantas or Velocity Points under and subject to these terms and conditions and the Qantas Frequent Flyer Program terms and conditions (available at qantas.com/frequentflyer) or Velocity Frequent Flyer Program terms and conditions (available at velocityfrequentflyer.com/termsandconditions) and that I can be provided with the benefits of the Frequent Flyer Program including information on it and available rewards.

4. Exchange - credit reporting bodies

BOQ Specialist may exchange your personal information with credit reporting bodies (CRBs) in order to, for example, obtain a credit report about you for the purposes of assessing an application for consumer or commercial credit, disclose any failure by you to meet your payment obligations in relation to any credit facility, the fact that you have committed fraud or other serious credit infringement, and considering whether or not to accept you as a guarantor or security provider.

CRBs may include information that BOQ Specialist has provided them to other credit providers to assist them to assess your creditworthiness. You can ask a CRB not to disclose the credit information that it holds about you without your consent for a "ban period" of 21 days if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud. If a ban period is active at the time you submit your application, or any time during the life of this account, you consent to BOQ Specialist accessing your credit information from a CRB.

CRBs may use your credit information to respond to requests from credit providers to "pre-screen" you for marketing. You can ask a CRB not to do this, although BOQ Specialist may still (unless you request otherwise) provide you with direct marketing.

The credit reporting bodies BOQ Specialist uses may include:

- Veda Advantage, whose privacy policy and contact details are available at www.veda.com.au/contact-us
- Dun & Bradstreet, whose privacy policy and contact details are available at www.dnb.com.au
- Experian, whose privacy policy and contact details are available at www.experian.com.au
- Tasmanian Collection Service, whose privacy policy and contact details are available at www.tascol.com.au

5. Marketing

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

6. Notifications

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

7. Recording

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

8. Further information

If you have any questions, concerns or feedback about privacy, you may contact BOQ Specialist's Privacy Officer

- address: GPO Box 2539, Sydney NSW 2001;
- email: privacy@boqspecialist.com.au; or
- telephone: 1300 160 160.

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

You understand that you 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 your access, correction and complaint rights in relation to BOQ Specialist and those credit reporting bodies.

ACCESS AUTHORITIES FOR ADDITIONAL CARDHOLDERS

9. Online banking

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.

10. Enquiry authority

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.

11. Authority to maintain account

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.

12. 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

13. Acknowledgement and consent

I separately agree that if I nominate an additional cardholder, or provide personal information about any other person, I will 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.

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.

I have read the BOQ Specialist Credit Card Conditions of Use and acknowledge that the ways in which I can cancel or stop a secondary card, and the consequences of doing so, are set out therein.