Application Form

Please complete the form and post back, or fax back to **1300 658 695**.

Preferred credit limit (minimum credit limits apply) $ _____ (if left blank, we will assign the maximum credit limit to you).

I consent: ☐ To allow the balance of my Account to exceed my credit limit and to be charged a fee relating to this.

☐ To receiving credit limit increase invitations relating to my Account.

Please refer overleaf for information relating to overlimit fee opt-in and credit limit increase invitations.

Please tick ✓ ☐ I would like to receive statements, notices and other information relating to my account electronically. (Otherwise a $2.50 monthly fee applies for paper statements. Please see terms and conditions on the back of this form.)

☐ **Jetstar MasterCard®** 29ZZZZHKJE17SZ

☐ **Jetstar Platinum MasterCard®** 29ZZZZJJJE17SZ

Applicant details

Are you a permanent Australian resident earning a minimum taxable income of $30,000 pa? **Yes** ☐

Mr ☐ Mrs ☐ Miss ☐ Ms ☐

First name ____ MI ____

Surname ____

Preferred/ common name ____

Single ☐ Married/defacto ☐ Separated/divorced ☐ Widowed ☐

No. of dependent children ____

Applicant's date of birth *(DD/MM/YYYY)* ____ / ____ / ____

Driver's licence number ____

Address / contact details

Home phone ( ) ____

Work phone ( ) ____

Mobile phone ____

Email address **(mandatory)** ____

Own ☐ Mortgage ☐ Rent ☐ Live with parents ☐

Residential address *(no PO Boxes)*

Unit No. ____ Street No. ____

Street name ____

Suburb ____

State ____ Postcode ____

Time at current address *(YY/MM)* ____ / ____

☐ I would like to be informed about products, services and offers via email and/ or SMS.

If less than 3 years at current address, provide previous residential address

Unit No. ____ Street No. ____

Street name ____

Suburb ____

State ____ Postcode ____

Employment details

Employed: Full time ☐ Part time ☐ Casual/Temporary ☐

Self employed ☐ Retired ☐ Home duties ☐ Student ☐

Occupation ____

Name of employer or if self employed, trading name ____

Current work address Unit No. ____ Street No. ____

Street name ____

Suburb ____

State ____ Postcode ____

Time in current job *(YY/MM)* ____ / ____

Phone number *HR department or switchboard* ( ) ____

Accountant's name *(if self employed)* ____

Accounting Firm ____

Accountant's phone number ( ) ____

Financial details

Gross annual salary *(excluding super)* $ ____

Other annual income *(e.g. rent, dividends, investments)* $ ____

Monthly rent or mortgage repayments *(your share)* $ ____

Other minimum **monthly** debt repayments *(e.g. personal loans etc.)* $ ____

Total credit limits on existing credit cards $ ____

Your share of general **monthly** living expenses *(e.g. groceries, utilities etc.)* $ ____

My living expenses are shared with someone else in my household Yes ☐

If yes, what is the gross annual income (excluding super) of this person? $ ____

Identification details

Mother's maiden name ____

Name of friend or relative not living with you ____

Friend or relative's phone number ____

Transfer an existing card balance

Please transfer the following amounts to my Jetstar Credit Card.

First card: Name of Bank/Store/Financial Institution ____

Card account number (debit cards not accepted) ____

Transfer Amount $ ____ . ____ (Actual dollar value)

Second card: Name of Bank/Store/Financial Institution ____

Card account number (debit cards not accepted) ____

Transfer Amount $ ____ . ____ (Actual dollar value)

Additional Card

(Additional Cardholder must be aged 16 years or over.)

First name ____

Surname ____

Date of birth *(DD/MM/YYYY)* ____ / ____ / ____

Residential address *(no PO Boxes)*

Unit No. ____ Street No. ____

Street name ____

Suburb ____

State ____ Postcode ____

Additional Cardholder's signature ✗

Please sign

Credit cards are a general purpose credit product. Please refer to the Credit Guide at macquarie.com.au/cards for more information. By signing below, I acknowledge that I agree to the Declarations on the back of this form.

Signature ✗

Date *(DD/MM/YYYY)* ____ / ____ / ____

To assist us in processing your application please attach a copy of a recent payslip, group certificate or notice of assessment. Please note that these will not be returned to you.

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Card Services is a division of Macquarie Bank Limited (ABN 46 008 583 542, Australian Credit Licence number 237502) which provides and administers credit and is the issuer of the Jetstar MasterCard and Jetstar Platinum MasterCard.

Actual credit limit granted will be determined by Card Services based on its assessment of your financial circumstances.

Declaration

By applying for the Jetstar MasterCard® you confirm that:

1. you are an Australian resident and are 18 years of age or over;
2. you earn a minimum taxable income of $30,000pa and have a good credit rating;
3. this credit card is for personal use;
4. you agree to the Privacy Consent, Electronic Statements and Notices and Balance Transfer Terms and Conditions below;
5. you are liable for all debts incurred by an Additional Cardholder;
6. you authorise your employer/accountant to provide your income details to Card Services or its representatives for the purpose of assessing your application for a Jetstar MasterCard Account;
7. the information you have given in this application is truthful and complete at the time of signing this application, including your financial details;
8. if any of your financial details change, including annual income and regular expenses, you will give us prompt notice of such changes;
9. at the date of signing this application you are not aware of any future event or circumstance that will occur, or is likely to occur, that would have a negative impact on your financial position or credit rating; and
10. if you have applied for a Jetstar Platinum MasterCard and you do not qualify for a Platinum Card, Card Services may instead offer you a Jetstar MasterCard.

Credit Limit increase invitations information

By consenting to receive Credit Limit increase invitations relating to your Account, you acknowledge and accept that:

1. if you opt in to receive Credit Limit increase invitations, you still retain the discretion whether or not to apply for any increase of your Credit Limit;
2. Card Services retains absolute discretion to grant or decline any increase of your Credit Limit; and
3. you may withdraw your consent to receive Credit Limit increase invitations or contact Card Services to request a change in your Credit Limit at any time.

Overlimit fee opt-in information

By consenting to allow the balance of your Account to exceed your Credit Limit, you acknowledge and accept that:

1. you will be charged $30 per Statement Period when you exceed your Credit Limit, debited to your Account at the time you exceed your Credit Limit;
2. the fee described above may increase at any time, in accordance with the terms of the Conditions of Use; and
3. you may withdraw the consent at any time by calling 1300 150 100.

Privacy consent – Permission to obtain, use and disclose personal (including credit) information

'We', Card Services are a division of Macquarie Bank Limited ABN 46 008 583 542 Australian Credit Licence 237502 and are the issuer of your credit card account.

1. Personal information

How we may use your personal information

By signing this application, you authorise Macquarie Bank Limited ABN 46 008 583 542 and Jetstar Airways Pty Limited ABN 33 069 720 243 and any of our agents and service providers to collect, use and disclose, now or in the future, within or outside of Australia, any of the following information about you as set out in this permission:

- personal details such as your name, current and previous address, date of birth, sex, driver's licence number and occupation; and
- employment information such as your current or previous employer and your remuneration details; and
- personal information we generate about you, transaction and related details and related information.

We do this for the purposes of, and as is reasonably necessary to assist in:

- assessing your application, processing of credit card transactions and ongoing account management; and
- risk management, modelling and research, developing and marketing products and services offered by us, our related corporations and our strategic partners (unless you have asked us not to direct market to you);
- the administration and provision of services under any associated rewards program;
- compliance with the Anti-Money Laundering and Counter Terrorism Financing Act 2006.

We and our agents and service providers may disclose your personal information:

- to your employer, next of kin and any person acting on your behalf, including your financial adviser, solicitor, agent, broker or accountant;
- to our external service providers to whom we may outsource particular activities;
- to our related corporations;
- to Jetstar, retailers and card scheme organisations participating in the operation and administration of your credit card account;
- to an insurer, insurance broker or agent in connection with insurance relating to your account;
- to any participant (including, without limitation, any credit enhancer, funder or ratings agency) involved in a securitisation of the credit provided to you;
- to our rewards program service providers in connection with the administration and delivery of the rewards program; and
- if required, obliged or permitted by law.

If you do not give us the above information, we may not be able to process your credit card application or provide you with an appropriate level of service.

Additional Cardholders: We may disclose to the holder of an additional card on your account information relating to your account and its operation, including your account balance, the amount of credit available, the minimum payment due and transactions on your account.

2. Credit information

What information can be disclosed?

The Privacy Act allows certain information about you to be disclosed. This information includes:

- details to identify you, such as your name, date of birth, current and 2 previous addresses, your current or last known employer, and your driver's licence number;
- the fact that you have applied to us for credit and the amount of credit for which you have applied;
- that we currently provide you with credit;
- payments overdue for more than 60 days and for which collection action has started against you;
- cheques for more than $100 drawn by you which have been dishonoured more than once;
- advice that payments previously notified as unpaid are no longer overdue;
- in certain circumstances, that in our opinion you have committed a serious credit infringement;
- the fact that credit provided to you by us has been paid or otherwise discharged; or
- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.

Who can give or obtain information?

We and our related corporations, any introducer, dealer or broker, any agent or service provider of ours assisting in processing the credit application, and other entities involved in any securitisation of the credit provided to you (the Credit Providers) may:

- obtain a commercial and a consumer credit report containing information about you from a credit reporting agency;
- exchange credit information about you with each other or any credit provider that has given you credit or is named in your credit report; and
- exchange credit information about you with any credit reporting agency and any other provider of credit to you named in your credit application or a credit report from a credit reporting agency.

When can information be obtained or disclosed?

This information can be obtained or disclosed by the Credit Providers before, during or after the provision of credit, for the various purposes prescribed by the Privacy Act, including:

- assessing your application for consumer or commercial credit, assessing your credit worthiness, undertaking periodic reviews of your credit arrangements, managing your loan or the arrangements under which your loan is funded, or collecting overdue payments;
- if you are in default under a credit agreement, notifying, and exchanging information with, other credit providers and any collection agent of ours; or
- to allow a credit reporting agency to create or maintain a credit information file about you.

3. Electronic Statements and Notices

If you have consented to receive statements, notices and other information relating to your account on the front of this application form, the following terms apply to you:

- We and Jetstar will rely on this consent to communicate with you by email to the email address that you have notified to us; or by making a notice available for you to access on our website. For example, we may send an email to your email address each month to tell you that your statement of your account can be viewed online.
- By giving this consent, we are no longer required to send you notices or other documents in paper form for the account.
- You must ensure that: (a) you check your email regularly for notices and other communication from us; (b) your email address remains current (or otherwise notified to us); and (c) emails from us to your email address are not blocked.
- Providing you with electronic statements does not alter your obligations under any terms and conditions of the account.
- You can print and save a copy of any notice or other document provided to you electronically. You are responsible for ensuring that you maintain the appropriate software and hardware, including printer, to access, view, retrieve, print and save a copy of such documents.
- You can go back to receiving paper notices and other documents by notifying us in writing withdrawing this consent. If you decide to return to paper notices and other documents, you are asking to receive those documents on paper, delivered by post to your nominated street address.

4. Marketing

Unless you tell us not to, we may use and share with Jetstar, our related corporations and our strategic partners, information about you for marketing to you our or their products and services which we think may interest you. Please contact us if you do not wish to receive this marketing material.

5. Information about other people

If you have given us information about another person, you agree that you have made or will immediately make that other person aware of that fact and that: (i) their information has been collected by us to process your application and administer your account (and, where that other person is an additional cardholder, the information will be used in connection with the additional card), (ii) we may disclose that information to our agents and service providers, (iii) the information is accessible by contacting us via the details below and (iv) not providing that information may result in your application being rejected.

6. Accessing information we hold about you

Subject to certain exceptions, you may access personal information we hold about you. You may ask us to correct your personal information if you believe it is incorrect or out of date.

7. Recording of telephone calls

Telephone calls may be recorded for training and verification purposes.

8. Further information about Card Services and privacy

For more information, or to view a copy of our privacy policy, please go to www.jetstar.com/cards
or contact 1300 150 100.

Balance Transfers Terms and Conditions

1. You will not be eligible for interest free days until the balance transfer amount is paid in full.
2. Card Services ("We") accept BTs of $500 or more from banks, other financial institutions and store cards, to transfer to your Credit Card Account ("Account"). At all times we reserve the right not to process your BT.
3. You are unable to transfer BTs between any Macquarie or Card Services account and your Account. Foreign currency BTs and BTs to offshore accounts are also excluded.
4. We will transfer the balances specified by you to your Account, in full, subject to $500 remaining in your available credit limit. Should your BT request exceed your available credit limit, we will contact you to receive further instructions to enable us to process your request.
5. Balance Transfers are treated as a Special Promotion under your Account Conditions of Use. Repayments to your Account are applied to Balance Transfers that are in a promotional interest rate period last, in descending order of Annual Percentage Rate. Balance Transfers will attract interest from the date of transfer. Balance Transfers do not qualify for Jetstar Dollars or Qantas Frequent Flyer Points.
6. Please allow 5 days from the date your Account is activated for transfers to be finalised. You should continue to make payments on your other accounts, in accordance with their Terms and Conditions, until you receive a statement from them confirming that your account has been credited. We will not be responsible for any payments (overdue or otherwise) or any interest incurred on your other accounts. Any remaining balances on those accounts after the BT are your responsibility.
7. Balance Transfer promotional interest rates are only valid for the period stipulated in the offer you have accepted from the date your Account is approved, and then revert to the standard variable interest rate for purchases.

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