



It's a gem



# Merchant portal application form

**DO NOT FAX TO GE MONEY**

## Personal details

Given name(s) Title First name(s) Last name

Have you been known by any other name?

Current residential address (not a PO Box address) State Postcode

Time at this address Years Months Is this also your mailing address? Yes No

Previous residential address (if less than 3 years at current address) State Postcode

Time at previous address Years Months

Mailing address (ie. PO Box)

Home phone number ( ) Mobile phone number

Email address

Date of birth D D M M Y Y Residential status Board Mortgage Owner Parents Rent Other

No. of dependent children Marital status Married Single Defacto Divorced Separated Widowed

Mortgagee/Landlord name Security password

Primary ID type Drivers licence/Learners permit Proof of age/NSW birth card \*Passport \*Pension card

ID number Issuer Issue date D D M M Y Y

Expiry date D D M M Y Y State of issue Passport (country of issue)

Secondary ID\* type Taxation notice Centrelink statement Utility bill/Rates notice \*Only required if using passport or pension card as primary ID

Document No. (e.g. account number) Issuer Issue date D D M M Y Y

## Reference details

Name of friend or relative

Home phone number ( ) Mobile phone number

Friend's address State Postcode

## Employment details (Please select one box only)

### Employment Status

- Permanent full time Contractor full time
Permanent part time Contractor part time
Casual/Seasonal/Temp Self employed
Worker's compensation/Social security Other

### Type of industry

### How long have you worked there?

Years Months

### Employers/Business name

( )

### Work telephone number

## Financial details

Your weekly income (after Tax) \$

Your share of monthly living expenses \$

Your partners weekly income (after Tax) \$

Number of credit/store cards?

Do you share living expenses? Yes No

Total credit/store cards balance \$

Your share of monthly mortgage/rent payments \$

Total credit/store cards limits \$

Your share of monthly loan payments \$

Financial Institution type Bank Building Society Credit Union Financial Institution name

Account type Savings Cheque



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**Please complete the tick boxes below to indicate that you understand the following:**

I understand that Gem Visa is a general purpose credit card that can be used to buy products & services from merchants who accept Visa. Gem Visa has a range of benefits, including 6 months interest free on any Visa purchase over \$250, plus even longer interest free terms at over 10,000 participating retailers around Australia. By making this application, I confirm that my key credit card requirements are met by Gem Visa.

I AGREE

**What would you like your credit limit to be?**

**(Please tick one)**

The limit the credit provider is willing to offer (after taking into account all the information I have provided)

No more than \$8,000

No more than \$4,000

Or, please nominate a figure \$ \_\_\_\_\_ (min \$1,000 limit applies)

Your credit limit is subject to our lending criteria. By proceeding with this application you confirm that you will accept a credit limit that may be lower than the amount you have nominated above.

**Your eligibility for future credit limit invitations**

For us to be able to offer you future credit limit increase invitations, we need your consent. When you receive future invitations you can decide in each case whether to apply. If you do apply, we may agree to increase your limit. You can withdraw your consent at any time by speaking with a customer service representative.

I would like to receive invitations from time to time to increase my credit limit.

**Privacy consent**

Please read the following important details before supplying information for your Gem Visa application.

1. The information GE collects from you as part of your application for credit may be shared with GE and related companies service providers (such as mailing houses or data processing centres) and representatives, and may be used for account administration purposes, planning, product development or research purposes.
2. Failure to provide the information required may result in GE being unable to provide you with this product.
3. Proceeding with your application by supplying the merchant personal information will be deemed to be acceptance of these terms.
4. For details of how you can get access to your personal information and for further privacy information, including marketing, please read the privacy consent and acknowledgement form included in this documentation carefully.

By supplying the merchant with personal information, you give permission for GE to:

- Check your personal and commercial credit files with a credit reporting agency.
- Give a credit reporting agency information about you including information that will identify you; that you have applied for credit and the amount; that GE has supplied credit to you and any other information relevant to the operation of your credit facility.
- Exchange information with credit providers named in the credit report obtained from the credit reporting agency.
- Obtain information to verify your financial position from your account, if applicable.
- Disclose and receive from this merchant, named in your application, personal information about you in connection with your application for credit.

By supplying merchant with personal information, you agree to sign GE's privacy consent and acknowledgement form included in your application.

I acknowledge that I have read this privacy consent information.

SIGNED \_\_\_\_\_

DATE \_\_\_\_\_

**Key facts about this credit card**

Correct as at: 01/07/2012 | GE Capital Finance Australia

This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009

**Description of credit card**

Product Name	Gem Visa
Minimum Credit Limit	\$1,000
Minimum repayments	Your monthly payment for a statement period will be: <ul style="list-style-type: none"> <li>• nil if your closing balance is \$5 or less;</li> <li>• 3% of the closing balance or \$25 (whichever is greater), plus;</li> <li>• any existing arrears carried over from your previous statement</li> <li>• any amount you owe over your credit limit</li> <li>• any instalment due for that statement period</li> </ul>
Interest on purchases	22.99%
Interest - free period	Maximum 55 days for purchases if you pay your balance in full and on time and have paid the previous month's balance in full and on time. <ul style="list-style-type: none"> <li>• There is no interest free period on cash advances</li> <li>• Interest Free period on Buy Now Pay Later and Interest Free only apply to active promotions</li> </ul>
Interest on cash advance	22.99%
Promotional interest rate	0% for 1 - 60 months The interest rate thereafter changes to 22.99%
Annual fee	\$99
Late Payment fee	\$25

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from <http://www.gemvisa.com.au/features/rates-fees.html>  
For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://www.moneysmart.gov.au)  
The information on this sheet may be out of date. To confirm this information is correct you may wish to visit [www.gemvisa.com.au](http://www.gemvisa.com.au)

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Gem Visa is a credit facility provided by GE Capital Finance Australia (ABN 42 008 583 588), trading as GE Money. Australian Credit Licence number 392145.

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