

SUPPLEMENTARY CARDHOLDER details (optional)

- I/We (the member(s)) hereby request that Hunter United issue a supplementary card to the person below and acknowledge that the issue of this card will enable this person to operate on my/our account by using the card.
- I, the supplementary card holder, by signing this application acknowledge and accept all the terms and conditions contained in clauses 1 to 6.

Surname (Mr/Mrs/Miss/Ms): _____

Given Names: _____ D.O.B: / / _____

Home Address: _____

Postcode: _____

Phone (H): _____ (W): _____

Email: _____

NAME REQUIRED BY CARDHOLDER(S) TO APPEAR ON CARD

| | Office Use Only (Card no.) |
|----------|----------------------------|
| 1. _____ | |
| 2. _____ | |
| 3. _____ | |

NOTE: If card(s) are not received within 21 days of this request, you must notify Hunter United. It is a requirement under the Anti Money Laundering and Counter Terrorist Financing Act, that all signatories to an account must produce sufficient documentation to enable their identity to be fully verified. Identification forms must accompany this Application Form for any signatories that have not previously had their identity verified. These forms are available from all Hunter United branches.

Applicant's signature: _____ Date: _____

Joint Applicant's signature: _____ Date: _____

Supplementary cardholder's signature: _____ Date: _____

Office Use Only

- Product Guide Issued
 Fees and Charges Brochure issued Visa Debit Card(s) ordered

Staff name: _____ Signature: _____

Product issued by: Hunter United Employees' Credit Union Ltd
ABN 68 087 650 182 AFSL 238316
Product Guide Date 01/05/08

How to contact us

For more information on this product or to give instructions in relation to any of your accounts, please contact us by:

mail: Hunter United Credit Union
PO Box 851
Newcastle NSW 2300

phone: 02 **4941 3888**

fax: 02 4956 2357

website: www.hunterunited.com.au

branches: Visit your local branch

Information on account opening, privacy, interest rates and fees and charges is available on request.



Hunter United



Hunter United



Hunter United Visa Debit Card

www.hunterunited.com.au





Hunter United Visa Debit Card

Hunter United's Visa Debit Card provides all the convenience of Visa, using your own money. With our Visa Debit Card you can use your money to purchase where 'credit cards' are accepted, including over the phone and Internet. All Visa Debit purchases are transaction free – just remember to press the 'credit' button at the EFTPOS terminal.

Features and Benefits

- Accepted worldwide – use your Hunter United Visa Debit Card anywhere in the world that Visa is accepted
- No annual fee or transaction fee for purchases – simply press the credit button when you use EFTPOS
- Access to a wide range of savings accounts, including overdraft facilities
- A PIN number for security on transactions
- Withdraw up to \$1000 a day in cash from most ATMs
- Pay no interest – provided your account is not overdrawn

Accessing your money - ATMs and EFTPOS

Your Hunter United Visa Debit Card can be used at ATMs and EFTPOS terminals worldwide, giving you access to your money day and night. We recommend using Hunter United ATMs whenever possible to help minimise transaction fees, or use EFTPOS to withdraw cash as required.

Making a purchase

To make a purchase using your card, using your own money, simply present your Hunter United Visa Debit Card and select the 'credit' option. You will need to have enough funds in your account to cover the cost of the purchase.

Conditions of Use

You should read the Conditions of Use associated with your Visa Debit Card that will be sent to you with your new card.

Fees and Charges

Please refer to our current fees and charges brochure given to you when you apply.

Your Privacy

Hunter United recognises the importance of your privacy, and is committed to protecting personal information about you that we hold. Please refer to our Privacy Policy located on our website, www.hunterunited.com.au, or obtain a copy from any of our branches.

If you have a complaint

Please contact a Member Service Officer on (02) 4941 3888. If you need further assistance you can use our internal dispute resolution service. If you cannot resolve your complaint you can refer the matter to our external dispute resolution scheme. Please refer to our Dispute Resolution Brochure for details.

How to Apply

To get your Hunter United Visa Debit Card simply complete the attached application form and drop it in to your nearest branch. Alternatively mail to Hunter United Card Department, PO Box 851, Newcastle NSW 2300.

Hunter United Visa Debit Card

Application Replacement Alteration

(Please tick)

APPLICANT DETAILS

Membership No:

Surname (Mr/Mrs/Miss/Ms): _____

Given names: _____

D.O.B: / /

Home address: _____

Postcode: _____

Phone (H): _____

(W): _____

Email: _____

JOINT APPLICANT DETAILS (if membership is in joint names)

Surname (Mr/Mrs/Miss/Ms): _____

Given names: _____

D.O.B: / /

Home address: _____

Postcode: _____

Phone (H): _____

(W): _____

Email: _____

(a) Please nominate on which account Visa Debit Card is to operate, eg. S01

(b) Please nominate your 'fallback' account number - where insufficient funds in (a) above, eg. S02

For security reasons your Visa Debit Card and PIN will be posted separately to your home address indicated above.

ACKNOWLEDGEMENT AND CONSENT:

1. I am/We are 18 years old or older and am/are permanent resident(s) of Australia.
2. I/We hereby apply for the issue of a Visa Debit Card(s) and Personal Identification Number(s) ('PIN') to enable me/us to access my/our nominated account(s) with Hunter United at authorised electronic banking terminals such as Sale Terminals (EFTPOS) and Automatic Teller Machines (ATM's).
3. I/We confirm that I/we have read and understood the relevant Product Guide including the fees and charges brochure.
4. I/We request Hunter United to deliver my/our Visa Debit Card(s) and Personal Identification Number(s) by separate mail to my home address as above.
5. Upon receipt of my/our Visa Debit Card(s) and PIN(s) I/we will activate the card(s), using the instructions provided.