

Email completed application to: clearoptions@suncorp-mail.cardservicesdirect.com.au
OR Post to: **Suncorp Unsecured Credit Acceptances, Reply Paid 1625, SYDNEY NSW 2001.**

Section 1A – Primary Cardholder's details

Card number															
Title		First Name													
Middle Name								Surname							
Date of birth / /				Mother's maiden name											

Residential Address (PO Box not acceptable)

Has your address changed recently?

Call Suncorp customer service on 13 11 75 and we'll update our records.

Home address															
Suburb/Town								State				Postcode			

Home ()								Mobile ()							
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I request and authorise the appointment of the person(s) nominated in section 2 as Additional Cardholder(s) on my Account.

Important information

An annual fee may apply for each Additional Card I add to my Suncorp Clear Options Credit Card. The Primary Cardholder is responsible for all debts incurred by the Additional Cardholder(s). Additional Cards cannot be issued to individuals under 16 years of age. An additional Card may be cancelled at any time by phoning Suncorp Bank, however this may not be fully effective until the Additional Card has been surrendered to Suncorp Bank or the Primary Cardholder has taken all reasonable steps to have the Additional Card returned to Suncorp Bank.

Signature X															
Date / /															

Anti-Money Laundering legislation requires that identity verification to be completed for new and additional cardholder applications.

Citigroup Pty Limited ABN 88 004 325 080 AFSL No. 238098 ("Citigroup") is the credit provider and issuer of Suncorp Clear Options Credit Cards. Suncorp-Metway Ltd ABN 66 010 831 722 Australian credit licence 229882 ("Suncorp Bank") promotes and distributes Suncorp Clear Options Credit Cards on Citigroup's behalf under an agreement with Citigroup. Suncorp Bank will not guarantee or otherwise support Citigroup's obligations under the contracts or agreements connected with the Credit Cards (other than those relating to Suncorp Bank internet banking and telephone banking).

Section 2A – New Additional Cardholder details

Cardholder 1

Suncorp Account Number (if known)															
Title		First Name													
Middle Name								Surname							
Date of birth / /				Mother's maiden name											
Occupation								Nationality							

Residential Address (PO Box not acceptable)

Home address															
Suburb/Town								State				Postcode			

Email address															
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Additional Cardholder's Signature*															
X															
Date / /															

Cardholder 2

Suncorp Account Number (if known)															
Title		First Name													
Middle Name								Surname							
Date of birth / /				Mother's maiden name											
Occupation								Nationality							

Residential Address (PO Box not acceptable)

Home address															
Suburb/Town								State				Postcode			

Email address															
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Additional Cardholder's Signature*															
X															
Date / /															

Cardholder 3

Suncorp Account Number (if known)															
Title		First Name													
Middle Name								Surname							
Date of birth / /				Mother's maiden name											
Occupation								Nationality							

Residential Address (PO Box not acceptable)

Home address															
Suburb/Town								State				Postcode			

Email address															
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Additional Cardholder's Signature*															
X															
Date / /															

Cardholder 4

Suncorp Account Number (if known)															
Title		First Name													
Middle Name								Surname							
Date of birth / /				Mother's maiden name											
Occupation								Nationality							

Residential Address (PO Box not acceptable)

Home address															
Suburb/Town								State				Postcode			

Email address															
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Additional Cardholder's Signature*															
X															
Date / /															

* By signing this I confirm that I have read and agree to the terms of the Privacy Consent overleaf.

PRIVACY CONSENTS AND NOTIFICATIONS

This Privacy Statement is given on behalf of both Citigroup Pty Limited and Suncorp-Metway Ltd.

In this section “Citigroup” means Citigroup Pty Limited and its related companies that assist it to provide its services, “Suncorp” means Suncorp-Metway Ltd, which is a member of the Suncorp Group, ‘we/us/our’ means Citigroup and Suncorp collectively (or singularly/separately where the context requires) and ‘you/your’ means all cardholders and other individuals associated with a Suncorp Clear Options Credit Card

By submitting this request, you consent as follows:

Why do we collect, use and disclose your personal information?

Personal information is information or an opinion about an identified individual or an individual who is reasonable identifiable. We collect, use and disclose your personal information so that either one of us can:

- identify you, conduct checks, understand your requirements and set up, administer and manage our products and services;
- manage, train and develop our employees and representatives;
- manage complaints and disputes, and deal with dispute resolution bodies;
- get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you;
- comply with applicable laws both in Australia and overseas including (a) the National Consumer Credit Protection Act; (b) the Anti-Money Laundering and Counter-Terrorism Financing Act; (c) Income Tax Assessment Acts, Tax Administration Act and A New Tax System (Goods and Services Tax) Act (d) State and Territory property legislation and other property-related laws (for example, to register and search for security interests) which may authorise or require us to collect your personal information;
- use it for other purposes as listed in our Privacy Policies; and
- record and monitor your telephone calls and conversations with our representatives for quality, training and verification purposes.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this Privacy Consent and Notification, and have obtained their consent to make this disclosure to us.

What happens if we can't collect your personal information?

If we can't collect your personal information from you (or from other people or organisations in some cases) or if the information provided is incorrect or incomplete we may not be able to provide you with any, some, or all of the features of our products or services.

How we handle your personal information

We usually collect your personal information directly from the Primary Cardholder or you. However, we may need to collect personal information about you from third parties for example, in order to assist us to process a request or to locate or communicate with you.

Suncorp may also provide your personal information to other related companies in the Suncorp Group, and they may disclose or use your personal information for the purposes described in ‘Why do we collect, use and disclose your personal information?’ in relation to products and services they may provide to you.

We will use and disclose your personal information for the purposes we collected it as well as for related purposes, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

- Citigroup and Suncorp affiliates, partners and sales agents;
- Reward providers including Airline partners and their service providers;
- government, statutory, enforcement, regulatory and tax authorities or bodies in Australia and overseas;
- any other external dispute resolution body;
- any insurer relating to a facility you are a party to;
- social media and other virtual communities and networks where people create, share or exchange information;
- organisations wishing to acquire an interest in any part of our business for assessing or implementing any such acquisition;
- organisations that carry out functions on our behalf including card schemes, mailing houses, researchers, data warehouses, administration or business management services, specialised data matching and trending service providers, consultants, auditors, marketing service providers, data and document management providers and collection agents;
- any entity where disclosure to, or collection from, such entity is required or authorised by law; and
- as further set out in our Privacy Policies.

We'll use a variety of methods to collect your personal information from, and disclose your personal information to, these persons and organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these

persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

Overseas Disclosure

Sometimes, we need to provide your personal information to – or get personal information about you from – persons located overseas, for the same purposes as in ‘Why do we collect personal information?’

Whilst we take all reasonable steps to protect your information, such overseas recipients may not be bound by the Privacy Act.

It is likely that for Citigroup such countries will include the United States of America, India, the Philippines, Malaysia, Hong Kong and Singapore. From time to time, Citigroup may need to disclose your personal information to, and collect your personal information from, other countries not on this list.

By consenting to Citigroup disclosing your personal information to overseas recipients, you acknowledge that Australian Privacy Principle 8.1 will not apply to the disclosure. Whilst Citigroup will make every reasonable effort to ensure that overseas recipients protect your personal information, we must tell you that we will not be obliged under the Privacy Act to take reasonable steps to ensure that an overseas recipient does not breach the Australian Privacy Principles and we will not be liable under the Privacy Act if the recipient does not act consistently with the Australian Privacy Principles. By completing this application form you consent to disclosures to overseas recipients.

The list of countries Suncorp usually disclose personal information to is in our Suncorp Group Privacy Policy. Please go to www.suncorp.com.au/privacy to see our Suncorp Group Privacy Policy or call 13 11 75 to obtain a list of countries Suncorp usually disclose personal information to.

From time to time, Suncorp may need to disclose your personal information to, and collect your personal information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws.

Our Policies

You can obtain a copy of the Suncorp Group Privacy Policy at www.suncorp.com.au/privacy

You can view the Citibank Privacy Policy on our website at citibank.com.au/privacy or obtain a copy by calling us.

How to access and correct your personal information or make a complaint

You have the right to access and seek correction of your personal information held by us and you can find information about how to do this in our Privacy Policies.

PRIVACY CONSENTS AND NOTIFICATIONS (continued)

These policies also include information about how you can complain if you believe we have not complied with the Privacy Act and how we'll deal with such a complaint.

Your personal information and our marketing practices

Every now and then, Suncorp and Suncorp Group companies who operate under the "Suncorp" brand might let you know – including via mail, SMS, email, telephone or online – about offers relating to this product, news, special offers, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. You can contact us to update your marketing preferences at any time. We must tell you that any registration on the National Do Not Call Register is overruled by your marketing preferences with us.

In order to carry out our direct marketing we collect your personal information from and disclose it to others that provide us with specialised data matching, trending or analytical services, as well as general marketing services. We may use online targeted marketing, data and audience matching and market segmentation to improve advertising relevance to you.

We may also collect your personal information for marketing through competitions and by purchasing contact lists.

We, and other people who provide us with services, may combine the personal information collected from you or others, with the information we, or companies in our Group, or our service providers already hold about you.

Citigroup, affiliate companies and their partners may use your personal information to keep you informed about this product which may be of interest to you. They may do this by phone, mail, email and SMS or other electronic messages (without an unsubscribe facility). These consents operate indefinitely and shall remain in effect unless and until you notify us that you do not want to receive such communications. If you do not wish to receive these communications please notify us in writing or by calling us.

Note: If you have not told us that you do not wish to receive these communications by phone, you may be contacted even if you have registered your phone number on the national Do Not Call Register.

Contact Us

For more information about Citigroup's privacy practices including overseas disclosure or to tell Citigroup about your marketing preferences you can visit: www.citibank.com.au/privacy. Alternatively, you can get in touch directly by contacting Citigroup on 13 24 84.

For more information about Suncorp's privacy practices including overseas disclosure or to tell Suncorp about your marketing preferences you can visit: www.suncorp.com.au/privacy.

Alternatively, you can get in touch directly by contacting Suncorp on:

Phone: 13 11 75

Email: privacyaccessrequests@suncorp.com.au

Mail: Suncorp Bank GPO Box 1453, Brisbane Qld 4001

or by visiting a Suncorp Bank Branch

Processed & Verified By

Name

User ID

Branch/Agent Name

Date / /

Signature