

Diners Club Frequent Flyer Application

Diners Club Card with World MasterCard Card



PLEASE USE BLOCK LETTERS and provide all information to avoid delays in processing.

Before completing this form please consider whether you comply with the following minimum criteria:

- You are aged 18 years or over;
- You earn a minimum of \$75,000 p.a.;
- You are an Australian resident;
- You have a sound credit rating.

Diners Club may check employment details/income with applicant's employer or accountant as stated below.

PERSONAL	
Main Card DC+MC:	XD000009
Supp Card DC+MC:	XDA00003

Main Cardholder Applicant Details

Title Surname Given names

Preferred name and title on your Diners Club Personal Card (maximum of 21 characters including spaces)

Male Female

Date of birth / / (must be 18 years and over) Driver's licence no. Marital status No. of dependants

Residential address (PO Box or hotel address not acceptable) State Postcode Years/Months there /

Home address is: Permanent Temporary Home phone () Mobile phone

Email address (mandatory) – We will use this address to send you statements and notices in relation to your account Nationality

Previous residential address (if at current address less than 2 years) State Postcode Years/Months there /

Preferred mailing address State Postcode

Own home outright Buying home (mortgage) Renting Other Mortgagor/Agent/Landlord

Mother's maiden name Name of relative or friend in Australia not living with you Relationship

Residential address of relative or friend in Australia State Postcode Home phone ()

I authorise Diners Club to verify my employment/financial information on this application with my employer/accountant.

Employed Self employed Retired Gross annual salary \$ Other annual income \$

If gross annual salary is below \$75,000 please attach evidence of other income sources to support the minimum income of \$75,000 (eg. tax return, bank statement, etc.)

Current employment: Position/Title Years/Months there / Occupation

Name of current employer or if self-employed, trading name Nature of business Business phone ()

Employer/Trading address State Postcode

If you have been in your current role for less than 2 years:

Previous Employment: Position/Title Company

Years/Months there / Business phone () Nature of business

Name of external accountant Accountant's company name

Accountant's phone () If the business you own accepts Diners Club, please provide Establishment number

Your estimated monthly spend on Diners Club \$ Percentage reimbursed by company (if applicable) %

Do you propose to use the Card primarily for: Business Personal

Other cards held: Amex Visa MasterCard Others Do you currently have or have you ever held a Diners Club Card? Yes No

If Yes, your account number 3 6

Qantas Frequent Flyer Details

Qantas Frequent Flyer Membership Name Qantas Frequent Flyer Membership Number

Direct Debit Setup

Please note, direct debit is mandatory on this account.
(Jointly and severally, You) request and authorise Diners Club Pty Limited (User ID Number 008582) ("Diners Club") to arrange for any amount that Diners Club may debit or charge You to be debited through the Bulk Electronic Clearing System from the account identified below. This authority is given subject to the terms and conditions of the Direct Debit Request Service Agreement.
Your direct debit will be drawn seven (7) days after the statement issue date. Please see overleaf for terms and conditions.

Name of your financial institution Name of your account

Postcode Address

BSB number - Account number

Additional Card Applicant Details

Please issue a Diners Club Additional Card to my main account. (Note: I confirm the identity of the Additional Cardholder and that they are over 18 years.)

Title Surname Given names

Preferred name and title on your Diners Club Personal Card (maximum of 21 characters including spaces) Date of birth / / Relationship to main account holder

Residential address (PO Box or hotel address not acceptable) State Postcode Home phone ()

Home address is: Permanent Temporary

Previous residential address State Postcode Mobile phone ()

Nationality Occupation Driver's licence no.

Mother's maiden name Name of current employer Business phone ()

Email address (mandatory) – We will use this address to send you statements and notices in relation to your account

See following information below and overleaf before signing

IMPORTANT NOTICE: Please read the following before signing below. It includes authorisations by you concerning the use and disclosure of personal information about you and certain terms concerning your Diners Club membership and your Diners Club Rewards membership (if selected).

- Monthly statements will be sent to Main Cardholder who is responsible for payment in full. Additional Card will be sent to Additional Cardholder at Main Cardholder's address.
- Fees are subject to change.

Signatures of both the Applicant and the Additional Card Applicant (if applicable) are required.

Applicant's Signature <input type="text"/>	Date <input type="text"/>	Additional Card Applicant's Signature <input type="text"/>	Date <input type="text"/>
X	/ /	X	/ /

Direct Debit Terms and Conditions

This is your **Direct Debit Service Agreement** with Diners Club Pty Limited ABN 35 004 343 051 (User ID Number 008582). It explains what your obligations are when undertaking a Direct Debit Request arrangement with us. It also details what our obligations are to you as your Direct Debit Request provider. Please keep a copy of this agreement for your future reference. It forms part of the terms and conditions of your Direct Debit Request and should be read in conjunction with your Direct Debit Request authorisation.

Definitions

account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between you and us.

business day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by you to us is due.

debit payment means a particular transaction where a debit is made.

direct debit request means the Direct Debit Request between us and you.

us or we means Diners Club Pty Limited ABN 35 004 343 051 (User ID Number 008582).

you means the customer who has signed or authorised by other means the Direct Debit Request.

your financial institution means the financial institution nominated by you on the Direct Debit Request at which the account is maintained.

1. Debiting your account

1.1 By signing a Direct Debit Request or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and you.

1.2 We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request, the terms of this Direct Debit Request Service Agreement and the relevant terms and conditions applicable to your Diners Club account.

1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the next business day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

2. Amendments made by us

2.1 We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days written notice.

3. Amendments by you

3.1 You may change*, stop or defer a debit payment, or terminate this agreement by providing us with at least 7 days notification by writing to: Diners Club Pty Limited, GPO BOX 40, Sydney NSW 2001; or arranging it through your own financial institution, which is required to act promptly on your instructions. If you change, stop or defer a debit payment or terminate this agreement you must make suitable alternate arrangements for payment of your Diners Club card.

* Note: in relation to the above reference to 'change', your financial institution may 'change' your debit payment only to the extent of advising us, Diners Club Pty Limited ABN 35 004 343 051 (User ID Number 008582) of your new account details.

4. Your obligations

4.1 It's your responsibility to ensure that:

a) there are sufficient clear funds available in your account 2-3 days prior to the Debit Day to allow a debit payment to be made in accordance with the Direct Debit Request;

b) you notify us if the nominated account is transferred or closed;

c) you pay the repayment due by an alternative method if the direct debit arrangements are cancelled either by you or us;

d) your payments are up-to-date, whether a notice is received from us or not; e) If there are insufficient clear funds in your account to meet a debit payment; i) you may be charged a fee and/or interest by your financial institution; ii) you may also incur fees or charges imposed or incurred by us; and iii) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.

4.2 You should check your account statement to verify that the amounts debited from your account are correct.

5. Other important information you should know

5.1 All enquiries and requests for payment changes should be directed to us. All disputes or cancellations should be directed to us or your financial institution.

5.2 We will initiate debits to your nominated financial institution account in accordance with the instructions on the Direct Debit Request form, which will be held by us.

5.3 Deductions made under the authority of this direct debit request will appear as payments on your Account Statement.

5.4 Direct Debit will automatically debit the amount you specify from your nominated account seven (7) days after the issue date.

6. Disputes

6.1 If you believe that there has been an error in debiting your account, you should notify us directly on 1300 360 060 and confirm that notice in writing (Ref: 9 Notice) with us as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up directly with your financial institution.

6.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.

6.3 If we conclude as a result of our investigations that your account has not been incorrectly debited, we will respond to your query by providing you with reasons and any evidence for this finding in writing.

7. Accounts

7.1 You should check:

a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions;

b) your account details which you have provided to us are correct by checking them against a recent account statement; and

c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

8. Confidentiality

8.1 We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

8.2 We will only disclose information that we have about you:

a) to the extent specifically required by law; or

b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

9. Notice

9.1 If you wish to notify us in writing about anything relating to this agreement, you should write to: Diners Club Pty Limited, GPO BOX 40, Sydney NSW 2001

9.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.

9.3 Any notice will be deemed to have been received on the third business day after posting

Privacy Consents and Notifications

By applying for this product, you consent as follows:

In this section 'we/us' means Diners Club Pty Limited ("Diners Club") and our related companies that assist us to provide our services and 'you/your' means all borrowers named in this application.

Purposes for which we collect, use and disclose your personal information

1) We collect, use and disclose your personal information:

- to assess this application and future applications and to administer your credit facilities and related services;
- to conduct reviews of your facility;
- to 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) State and Territory property legislation and other property-related laws (for example, to register and search for security interests); and
- for other purposes as listed in our Privacy Policy and our Credit Reporting Policy.

If you do not provide us with the information we may not be able to assess your application or administer the products or services that you are seeking.

2) We usually collect your personal information directly from you. However, we may need to collect personal information about you from third parties for example, in order to assist us to process your application or to locate or communicate with you.

3) 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.

4) Your telephone calls and conversations with a Diners Club representative may be recorded and monitored for quality, training and verification purposes.

Disclosures of your personal information

5) We may disclose to, and obtain personal information about you from:

- Our affiliates, sales agents and organisations that carry out functions on our behalf including card schemes, mailing houses, data processors and collection agents;
- reward providers including Airline partners and their service providers;
- other credit providers;
- any signatory or guarantor to the facility for which you are applying;
- any broker, introducer, financial, legal or other adviser acting in connection with your facility or application;
- regulatory and tax authorities in Australia and overseas;
- credit reporting bodies (see 'Exchange of information with credit reporting bodies' below);
- any insurer relating to your facility;
- organisations wishing to acquire an interest in any part of our business; and
- as further set out in our Privacy Policy and Credit Reporting Policy.

Disclosures to overseas recipients

6) Some of the recipients to whom we disclose your personal information may be based overseas. It is not practicable to list every country in which such recipients are located but it is likely that such countries will include the United States of America, India, the Philippines, Malaysia, Hong Kong and Singapore. By consenting to us disclosing your personal information to overseas recipients, you agree that Australian Privacy Principle 8.1 shall not apply to the disclosure, meaning that Diners Club will not be obliged under the Privacy Act 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 you consent to such overseas disclosures.

Exchange of information with credit reporting bodies and other information services

7) If you have made an application for consumer or commercial credit, or have obtained consumer or commercial credit from us, you agree that we can obtain credit reporting information about you from a credit reporting body (CRB) for the purposes of assessing any application for consumer or commercial credit and collecting payments that are overdue in relation to consumer or commercial credit. You also agree that we can obtain, from any business providing information about commercial credit-worthiness, commercial credit reports about you for the purposes of assessing applications for consumer or commercial credit.

8) We may disclose personal information about you (including credit information, such as details about the credit that we provide to you, your repayment history and any repayment defaults) to, and obtain credit reporting information about

you from, CRBs. Our Credit Reporting Policy contains information about credit reporting, including the CRBs with which we may share your personal information, their contact details, the type of credit reporting information we share, and your rights in relation to them.

Our Policies (including how to access and correct information and make a complaint)

9) You can view our Privacy Policy or Credit Reporting Policy on our website at dinersclub.com.au/privacy or obtain copies by calling us. These policies include information as to how you can access and/or seek correction of the personal information we hold about you. Our Privacy Policy and Credit Reporting Policy also contain information as to how you can complain about a breach by us of the Privacy Act (including the credit reporting provisions in Part IIIA and the Credit Reporting Code) and how we will deal with such a complaint.

Your Marketing Communications Preferences

10) By completing this application you agree that we, our affiliate companies and their partners may use your personal information to keep you informed about offers relating to this product and other products, services and offers 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.

Declarations and Authorisations

Diners Club Card Application (this section applies to you if you are the Applicant or an Additional Card Applicant)

Application: By signing this form (a) if you are the Main Applicant, you apply for a Frequent Flyer Diners Club Card, and if applicable, you request that an Additional Card linked to your account be issued in the name of the Additional Card Applicant detailed on this form, (B) if you are the Additional Card Applicant, you apply for a Frequent Flyer Diners Club Card.

Acknowledgments: You acknowledge that: (A) all information provided in this application is true and correct; (B) you will be bound by the Frequent Flyer Diners Club Personal Card Terms and Conditions provided to you with a Card, on first use of that Card; (C) while the Card has no pre-set spending limit, proof of sufficient resources may be required before a charge is authorised by Diners Club; and (D) a commission may be paid by Diners Club to the person (if any) named on this form for introducing you to Diners Club. The amount of any such commission will be based either on your expenditure or the number of introductions made by the person and is unascertainable at the time of this application.

Liability: The Main Applicant agrees to be liable for (A) all charges incurred by the Main Applicant and the Additional Card Applicant arising from, or in relation to, the issuance or use of a Card (including any reissued or replacement card) or the Card account; (B) any fees set out in the Diners Club Fee Schedule in the Frequent Flyer Diners Club Personal Card Terms and Conditions (as varied from time to time); (C) any fees or charges in relation to the Main Applicant's membership of the Frequent Flyer Diners Club Rewards Program; (D) If your account is not paid in full within 7 (Diners Club Card and World MasterCard Card accounts) or 14 (Diners Club Card only accounts) days of your monthly issue date, a charge will apply which is the greater of \$30 or 3% of the overdue amount on your account each month. Any points accrued for that statement period will be forfeited and not allocated to your Points Record; and (E) any goods and services tax which may be payable by Diners Club in respect of fees or charges charged by Diners Club on your Card account or in relation to the Main Applicant's membership of Frequent Flyer Diners Club Rewards Program.

Acknowledgments: You acknowledge that: (A) your use of the Frequent Flyer Diners Club Card to incur charges will only entitle you to accrue and be allocated points under the Frequent Flyer Diners Club Rewards Program and will not entitle you to accrue and be allocated Rewards Points under any other rewards program provided by or on behalf of Diners Club; and (B) you must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Frequent Flyer points. A joining fee applies. Membership is subject to the terms and conditions of the Qantas Frequent Flyer program. Please refer to qantas.com

Membership Fees: The applicable annual membership fees for main and additional cards, and the Rewards Program membership fee, are set out on the front of this form. All membership fees will be billed annually to your Card account and can be varied by Diners Club in accordance with the Frequent Flyer Diners Club Personal Card or Frequent Flyers Diners Club Rewards Program Terms and Conditions.

Membership Fees: The applicable annual membership fees for main and additional cards, and the Rewards Program membership fee, are set out on the front of this form. All membership fees will be billed annually to your Card account and can be varied by Diners Club in accordance with the Frequent Flyer Diners Club Personal Card or Frequent Flyers Diners Club Rewards Program Terms and Conditions.

Under the **Frequent Flyer Diners Club Rewards program** points are earned and added to the Account Holder's Qantas Frequent Flyer account in

accordance with the terms and conditions of that program (please call 1300 390 060 or visit dinersclub.com.au for a copy) and subject to payment being made within payment terms. You must be a member of the Qantas Frequent Flyer program to earn Qantas Frequent Flyer points. Membership and points are subject to the Terms and Conditions of the Qantas Frequent Flyer program. A joining fee applies.

Qantas Bonus Points may be earned only on the following eligible Qantas products and services: Qantas flights; Qantas Club membership and Qantas Frequent Flyer Program membership; purchases from Qantas Holidays Limited (ABN 24 003 836 459); purchases from "Qantas Travel" customer shopfronts; and Hotels on qantas.com. Qantas Freight, Qantas staff travel or goods or services supplied by Qantas Frequent Flyer Program partners such as Qantas Box Office, or Qantas Valet Parking are not considered eligible Qantas products and services unless otherwise agreed between Qantas and Diners Club. Qantas Bonus Points are earned only on Eligible Transactions on your Frequent Flyer Diners Club Card in Australia. Qantas Bonus Points are earned and added to the Account Holder's Qantas Frequent Flyer account in accordance with the terms and conditions of that program (please call 1300 360 060 or visit dinersclub.com.au for a copy) and subject to payment being made within payment terms. You must be a member of the Qantas Frequent Flyer program to earn Qantas Frequent Flyer points. Membership and points are subject to the Terms and Conditions of the Qantas Frequent Flyer program. A joining fee applies.

Consent: In this section 'we/us/our' means Diners Club Pty Limited ("Diners Club") and our related companies that assist us to provide our services and 'you/your' means all borrowers named in this application. By signing this form, you acknowledge, confirm and agree to the following:

- That we will obtain a copy of your credit report from one or more credit reporting bodies.
- That we may provide your name, residential address and date of birth to a credit reporting body for the purpose of verifying your identity in accordance with the requirements of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 or other requirements it may have, and that we may request that the credit reporting body provide us with an assessment of whether the personal information you provide matches (in whole or part) personal information contained in a credit information file maintained by the credit reporting body.
- That we will collect, hold, use and disclose your personal information as reasonably necessary for our business purposes, which may include regulatory purposes, detecting and preventing fraud and other risks to us and our customers; responding to inquiries about applications, accounts or other products, services or arrangements, and in our dealing with complaints.
- That we will retain the information you provide in this application to also process any future applications made in your name or that of any other person, for the purpose of identifying any attempted fraudulent activity. We will do this, irrespective of whether or not your application is successful or you are a Diners Club customer at the time.
- That we may engage third parties to verify the authenticity of any identity documents you provide against official government records, and that if you don't wish us to use these methods to verify your identity, that you should not sign, and instead send a certified true copy of appropriate forms of identification to *New Applications, Diners Club International, GPO Box 3811, Sydney, NSW, 2001* in order for your identity to be verified.

Completed application forms should be returned to:

e: dinersnewapp@citi.com Mail: **Diners Club International, GPO BOX 40, Sydney, NSW 2001**

For further information call Diners Club Customer Service 24 hours a day on **1300 360 060**