

Additional Details Form - Student

Please complete your details and return to BOQ Specialist Bank Limited
GPO Box 2539, Sydney, NSW, 2001 or fax to 1300 131 400



Financial products and services are provided by BOQ Specialist Bank Limited ABN 55 071 292 594 (BOQ Specialist). BOQ Specialist is a wholly owned subsidiary of Bank of Queensland Limited ABN 32 009 656 740 (BOQ). BOQ and BOQ Specialist are both authorised deposit taking institutions in their own right. Neither BOQ nor BOQ Specialist guarantees or otherwise supports the obligations or performance of each other or of each other's products.

I confirm that:

- I am 18 years or older
- I am a permanent Australian resident

One account limit request \$

Credit card limit request \$

4. FINANCIAL DETAILS

INCOME

Gross annual income (wages, part time work etc)	\$ <input type="text"/>
Parental monetary support	\$ <input type="text"/>
Commonwealth government support payments	\$ <input type="text"/>
Government or other monetary support	\$ <input type="text"/>

ASSETS

Cash	\$ <input type="text"/>
Car	\$ <input type="text"/>
Other	\$ <input type="text"/>
Total assets	\$ <input type="text"/>

LIABILITIES

Credit limit of any/all cards held	\$ <input type="text"/>
Monthly expenses (e.g. rent)	\$ <input type="text"/>
Other loans	\$ <input type="text"/>
Total liabilities	\$ <input type="text"/>

NET ASSETS

NET ASSETS	\$ <input type="text"/>
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The information provided in this form is true and correct and I acknowledge that I have read and understand the special terms and conditions on the reverse page.

Signature

X Sign Here

Date / /

1. PERSONAL INFORMATION

First name

Middle name

Surname

Date of birth / /

2. PARENTS ADDRESS DETAILS

Current residential address

Street address

Suburb State Postcode

Time at this address Years Months

3. UNIVERSITY DETAILS

Name of university

Course of study
(please provide evidence of enrollment and academic record)

Semester and year of enrolment

Units to complete degree
(Please list the courses still to be completed in order to graduate)

Expected graduation date / /

BOQ SPECIALIST STUDENT OFFER SPECIAL TERMS AND CONDITIONS

- To be eligible for the One Account with overdraft option and the BOQ Specialist Platinum credit card ("the products"), you must be an Australian citizen or Australian permanent resident.
- You must be a full time student enrolled in your final two years of a medical or dental degree at a recognised Australian University (see Appendix 1).
- In your final year, you can apply for an overdraft limit of up to \$10 000 and in your second last year, you can apply for an overdraft limit of up to \$7 000. Credit limits are subject to BOQ Specialist credit approval.
- You can only withdraw funds from the overdraft account up to your credit limit. If you have fully used your credit limit you cannot make any further payments or withdrawals of funds, however, interest will still be calculated and added to your account balance each month. If the credit limit is not fully drawn, any interest charged to your account will reduce the amount available to you to withdraw.
- The overdraft does not have an end date - it is a revolving line of credit. If you have any available balance, you can access those funds at any time. We can also demand repayment of the facility at any time.
- If you have utilised the overdraft and have a balance owing to us, you can repay amounts into the account at any time. However, you must start making repayments of the monthly interest commencing 1st July following the year you expect to graduate, as indicated on your application form.
- Interest is calculated each month based on the daily overdraft balance outstanding and then added to your account at the end of each month so that the interest compounds monthly. The overdraft interest rate on the account is variable.
- There is no establishment fee payable by students for the One Account with overdraft option. There are however, other fees such as dishonour fee, same day real time settlement fee and bank cheque fee. Please see the fees section of the Product Disclosure Statement for the amounts of these fees.
- The maximum credit limit for the BOQ Specialist Platinum credit card will be \$6 000 for students. Subject to BOQ Specialist Credit Approval.
- While you are a student you will not be able to request an additional cardholder to be linked to your BOQ Specialist Platinum credit card.
- Interest is calculated on the daily balance outstanding and charged onto to your account at the end of each statement period (the last day of each calendar month). Daily interest is calculated using the daily interest rate (annual interest rate/365). The current interest rate on the credit card is available on the Key Facts Sheet attached to the application form at boqspecialist.com.au/card.
- A payment on your credit card account is due by the 25th of each calendar month. You can pay the closing balance of the account, the minimum payment amount or some other amount. The credit card account is not required to be settled in full each month but we do require a minimum payment to be made on or before the 25th of each month.
- The minimum payment is the greater of \$20 and 2% of the closing account balance for the statement period.
- If you only make the minimum repayment, you will lose your interest free days on your purchases.
- The annual fee on the BOQ Specialist Platinum credit card of \$150 is waived for students. It will be shown as a charge on your account and separately as a reversal. You will be required to pay the \$150 annual fee once you have graduated and commenced employment.
- Qantas Points are earned in accordance with the BOQ Specialist Qantas Rewards program Terms and Conditions available at boqspecialist.com.au/cards. Points are earned on eligible purchases only. Qantas Points are earned based on eligible credit card transactions shown on your statement each month and are automatically applied to your Qantas account. The Platinum credit card earn rate is 1 QFF point for each \$2 per eligible transaction on the card.
- You must be a member of the Qantas Frequent Flyer program in order to earn and redeem Points. Qantas Points and membership are subject to the Qantas Frequent Flyer Program Terms and Conditions. Full details are available at qantas.com/terms
- To sign up for a QFF membership for free and save the \$82.50 membership fee, visit qantas.com.au/joinffboqspecialist
- BOQ Specialist recommends that you seek independent tax advice in respect of the tax consequences (including fringe benefits tax, and goods and services tax and income tax) arising from the use of this product or from participating in the Qantas Frequent Flyer program or from using any of the rewards or other available program.

The issuer of these products is BOQ Specialist Bank Limited ABN 55 071 292 594, AFSL 234975, Australian Credit Licence No. 234975 (BOQ Specialist). All finance is subject to our credit assessment criteria. Terms and conditions, fees and charges apply. We reserve the right to cease offering these products at any time without notice. Please contact us for a copy of the Product Disclosure Statement. Information contained in this document is general in nature and does not take into account your personal financial or investment needs and circumstances. Deposits of up to \$250 000 per account holder placed with BOQ Specialist are guaranteed by the Australian Government as part of the Financial Claims Scheme. Please refer to www.apra.gov.au for further information.

APPENDIX 1: ELIGIBLE UNIVERSITIES

Medical Schools

ACT:	Australian National University
NSW:	University of New South Wales; University of Newcastle; University of Notre Dame Australia; University of Sydney; University of Western Sydney; University of Wollongong
QLD:	Bond University; Griffith University; James Cook University; University of Queensland
SA:	Flinders University; University of Adelaide
TAS:	University of Tasmania
VIC:	Deakin University; Monash University; University of Melbourne
WA:	University of Notre Dame Australia; University of Western Australia

Dental Schools

NSW:	Charles Sturt University; University of Newcastle; University of Sydney
QLD:	Griffith University; James Cook University; University of Queensland
SA:	University of Adelaide
VIC:	La Trobe University; University of Melbourne
WA:	University of Western Australia

Issued by BOQ Specialist Bank Limited ABN 55 071 292 594 AFSL & ACL No. 234975