

TERMS & CONDITIONS

1. I declare:

(a) that the information provided within the application process of a Harris Scarfe Value Plus / Gold Credit Card is freely given and is true and accurate in every detail; (b) I acknowledge that further information is required to establish this application; (c) that I understand it is an offence to give false or misleading information to obtain credit; and (d) that I understand the application is subject to approval and review and that the Credit Provider is not obliged to grant credit and may withdraw credit facilities at any time.

2. I understand that:

(a) if credit is granted, I will be provided with a copy of the Harris Scarfe Value Plus Credit Card Contract (Credit Contract) which applies to the Card and the Account; (b) my credit limit (if any) will appear in the Financial Table attached to the Credit Contract; (c) the first use of the Account by an authorised Cardholder will indicate acceptance of the Credit Contract; (d) by listing additional Cardholders, I have requested they be able to use the Account; and (e) I am responsible for the payment of all purchases made by the additional Cardholders.

3. I acknowledge that I agree to the collection, use and disclosure of my personal information and credit information. The information I provide will be subject to the Privacy Act 1988 (Cth) and the Harris Scarfe Privacy Policy as set out at www.harrisscarfe.com.au/about-us/privacy-policy. I also understand that the Credit Provider is required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to verify my identity. I agree to allow Harris Scarfe to provide my personal information to an accredited credit reporting body and / or Issuer or Official Record Holder to undertake this identity check. The credit reporting body will provide an assessment of whether the personal information I provide matches (in whole or in part) personal information contained in a credit information file held by the reporting body.

4. I agree to the collection, use and disclosure of my credit information as defined in the Credit Contract. I agree that the Service Provider or the Credit Provider (and / or their agents) may check my employment details with my employer.

5. I agree that information I have provided may be used to tell me about products or services that may be of interest to me. I understand that if I do not want direct marketing offers sent to me, I may opt out by emailing harrisscarfecard@harrisscarfe.com.au or calling 1300 131 444. Please refer to the privacy policy at www.harrisscarfe.com.au/about-us/privacy-policy.

6. I acknowledge and agree that any discounts, offers, special benefits, extended warranties or any other similar matters provided in connection with the Harris Scarfe Value Plus / Gold Credit Card or any goods or services obtained using my Harris Scarfe Value Plus / Gold Credit Card, are provided by the Service Provider and not by the Credit Provider, other than as set out in the Credit Contract.

7. I acknowledge any discount is given at point of sale and it is the Cardholder's responsibility to ensure that the relevant eligible discount has been applied at the time of purchase. All purchases must be charged to the Harris Scarfe Value Plus / Gold Credit Card to be eligible for any applicable discounts. Discounts do not apply for interest free purchases. A \$25 gift card will be sent to you on approval of your Harris Scarfe Value Plus / Gold Credit Card. Discounts do not apply to gift cards & laybys.

8. An ongoing \$60 annual membership fee applies to Cardholders who have been approved for a Harris Scarfe Value Plus Gold Credit Card. The fee will be debited from the Harris Scarfe Value Plus Gold Credit Card. This fee cannot be waived and is non-refundable once the cardholder has been issued with the Harris Scarfe Value Plus Gold Credit Card. Fees and Interest apply for late payments. When the interest free period does not apply the interest rate is 22.9%.

9. The Service Provider reserves the right to withdraw or alter the Harris Scarfe Value Plus / Gold Credit Card program at any time without your consent provided that: (a) in the event of an alteration, you are given the chance to withdraw; and (b) if you choose to withdraw or are withdrawn you are entitled to a pro rata recovery of any annual fee already paid.

10. The Service Provider reserves the right to suspend or terminate your participation in the Harris Scarfe Value Plus / Gold Credit Card program if it reasonably believes that you or any additional Cardholders have breached the Credit Contract or a person has engaged or may engage in fraudulent conduct, or conduct that is suspected to be fraudulent in relation to your Harris Scarfe Value Plus / Gold Credit Card or in a claim for discount to be allocated to you.

11. I agree that if at any time I supply either the Service Provider or the Credit Provider (and/or their agents) with personal or credit information about another person, I am authorised to do so and I agree to inform that person with a copy of the Credit Contract and the Harris Scarfe Privacy Policy (both of which are available on www.harrisscarfe.com.au) and inform them of the information that I provided to the Service Provider or the Credit Provider on their behalf.

12. Unless otherwise defined in the Terms & Conditions, capitalised terms have the meaning given to them in the Credit Contract.