

Business credit card switch form

How to complete this form

Kiwibank Limited, Private Bag 39888, Wellington 5045

- > It's best to download this form and save it to your device, then open the form with Adobe Acrobat or another PDF reader.
- > Complete this form if you have an existing Kiwibank business credit card and would like to switch to another card type.

1. Business details

Business name*

Trading name

* This must be the full legal name of the company, partnership, trust, society or club, or the full name of the sole trader.

Kiwibank access number

Business address
(if changed from
current records)

Postcode

Contact details

Contact person

Contact mobile number

2. Your card switch request

As a result of changing card types, your interest rates and fees will change. To ensure the business credit card you've chosen is suitable for you and to understand the interest and fees we charge, see our [website](#).

If you need to make changes to your business credit card account e.g. adding or removing cardholders or increasing your limit, please contact us.

Which card type would you like to switch to?

- Business+ Visa (Kiwibank Cashback Rewards) Business Low Rate Visa

Here's what you need to know when changing card types

- > If your application is approved, a new card account will be opened and you'll be sent a new card(s).
- > After your switch request is approved (normally 10 business days after approval), the outstanding balance (if any) on your old account will be transferred in one lump sum to your new account.
- > Following this transfer we'll immediately close your old card(s) and card account and you'll no longer be able to use it.
- > You won't receive a proportional refund of any account fees that you've paid on your old card.
- > If you're switching from a Business Low Rate Visa to a Business+ Visa, you'll start earning cashback from the date you make your first eligible transaction on your new card. If you're switching from a Business+ Visa to a Business Low Rate Visa, and your Business+ Visa is closed before the quarterly cashback payment is made, then any cashback earned will be forfeited.

Your payments - what you'll need to do

Your new card will have a new card number and expiry date. Once you receive your new card you'll need to:

- > Update your card details with any businesses you make regular payments to, such as utility providers or subscription services.
- > Update card details with any accounting software providers (e.g. Xero) and contact us to re-connect any expense management software.

Paying off your credit card balance

- > Your statement period and payment due date will not change when you transfer to a new card type.
- > If you pay via automatic payment, you'll need to update the particulars, code and reference fields with your new card account information.
- > If you pay via direct debit you don't need to do anything, your direct debit will be transferred to your new card.
- > You should continue to make payments which are due before the switch date, and any balance transferred to your new card will be included on the first statement for the new card.

3. Card delivery address (optional)

If this application is approved you'll be sent new card(s) to your business address we have on file or as per the address provided in section 1.

If you'd like your card(s) sent to an alternate address (e.g. a cardholders residential address), please provide the details below.

For more complex delivery requests, email your instructions to us when you send back your completed form.

Cardholder name

Delivery address

Postcode

Cardholder name

Delivery address

Postcode

Cardholder name

Delivery address

Postcode

Cardholder name

Delivery address

Postcode

4. Finishing up

It's important that you understand this last section, so please make sure you read and review it carefully.

In this form, when we talk about:

- > **"you"** and **"your"**, we mean the organisation listed in section 1 of this form that has a business credit card account with Kiwibank,
- > **"authorised representative(s)"**, we mean the directors, partners, officers, trustees or other representatives authorised to sign this form on behalf of the business applying for a business credit card with Kiwibank.

How we (Kiwibank) communicate with you

To assist us to send you monthly statements for this credit card (and any future credit cards you have with Kiwibank) and other notices and communications, you:

- > agree to register for internet banking if you're not already registered, and consent to your credit card statement being made available through internet banking.
- > consent to us making disclosures or giving notices under any law to you in electronic form by email, or by emailing you a website link, to the email address on this application (or any email you give us in the future).

Marketing messages

You acknowledge, and you confirm each cardholder acknowledges that we can send marketing or promotional messages to you (or any cardholder) electronically. If you (or any cardholder) doesn't want to receive those messages, all you (or a cardholder) has to do is click the unsubscribe link.

Your information

You acknowledge that if you're asked to provide information as part of this process and fail to provide it, we may choose not to proceed with this application.

Collection, use and disclosure of information

You acknowledge, and you confirm each cardholder acknowledges, that we, and our related organisations, may use the information collected in this form, together with all information we hold about you or any cardholder (now or in the future) to onboard you (or any cardholder) as a cardholder, to provide the business credit card account to you and to issue and manage the use of your (or any cardholder's) business credit card, manage your relationship with us, to make available the full range of financial products and services we offer, and for any other purpose specified in our Privacy Policy. You can read all about this at [Kiwibank.co.nz/privacy-policy](https://kiwibank.co.nz/privacy-policy).

We, and our related organisations, can share your information (or any additional cardholder's information) with anyone who needs it to assist us, or our related organisations, with the purposes listed above, including credit reporting agencies or authorised representatives of the business. We can store this information or nominate others to do it for us. We may also disclose information we hold about one cardholder in relation to this application to the other cardholder(s).

Your rights of access to and correction of information

As always, you, and each cardholder has rights under the Privacy Act 2020. These rights enable you, or any cardholder, to find out what information we hold about you, or a cardholder (as applicable), for you or any cardholder to access that information, and for you or any cardholder to ask us to correct that information in accordance with the process set out in our Privacy Policy.

Cardholder information

Where you ask us to issue a credit card to an individual, including the cardholders named in this application, you agree you will:

- > provide us with such information as we decide we reasonably need to onboard you (or the individual) as a Kiwibank customer and for the purposes of issuing or managing use of the credit card(s) connected with your business credit card account; and
- > give any notices to, and obtain any authorisations from, the individual that we reasonably need in order to collect, use or disclose their information for the above purposes.

Cardholder authority

You acknowledge that your cardholders will have no authority over the business credit card account. They won't be able to make changes to the business credit card account and are not responsible for payment of the balance owing. However, they will have access to a spend limit authorised by you via a credit card linked to your business credit card account and will be able to load a PIN to their credit card.

Terms and Conditions

You acknowledge that our Business Credit Card Terms and Conditions are available online on our [website](#) and continue to apply to you.

This form should be signed by your authorised representative(s) on your behalf. It can be signed in a few different ways, by either:

- > typing in their name;
- > using a stylus on a tablet; or
- > printing and signing by hand.

By signing this application form, each authorised representative:

- > confirms they have authority to sign this form on your behalf.
- > confirms that all the information in this application form is true and correct, and that you'll notify us immediately if there's any change in any information given.
- > agrees to all the above sections.
- > acknowledges that the completion of this application does not constitute an offer of credit by us, that all applications are subject to our lending criteria, and that we may decline this application at our sole discretion for any reason (without needing to disclose that reason).

Signatures

Where there are two or more company directors, a minimum of two company directors must sign this form; the same applies for officers of a society or club. For partnership or trust accounts, all partners or trustees must sign.

Name	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text"/>		

Name	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text"/>		

Name	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text"/>		

Name	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text"/>		

Ready to submit?

Before you send your application to us, please take the time to make sure you've completed all the relevant sections.

You can email the completed forms to your Relationship Manager or to business.banking@kiwibank.co.nz.

To confirm this form was completed by you:

- > it must be sent from the email address we have on record for either the business or the authorised representative(s) who have signed this form.