

Do you have Credit Card Repayment Insurance (CCRI) with nib nz limited attached to your card account?

If you don't have CCRI attached to your card account, you don't need to answer the questions about CCRI below and can skip to section 4 – 'Cardholder information'.

No Yes

Not sure? Check if your statement has a transaction line with 'Ins Prem Kiwi Cred Care'. However, if you pay your closing balance in full each month then the transaction line will not appear on your statement. Alternatively, you'll have received emails regarding your CCRI policy from nib nz limited.

If your application for the limit increase is approved, it's important to consider your existing CCRI policy. The important terms, conditions and exclusions of your policy won't change and are all set out in your CCRI cover wording at nib.co.nz under 'Help Centre'.

Cover ends under this policy at age 65, except for terminal illness and life cover, which ends when you turn 75. There are no CCRI administration fees related to your limit increase.

If we agree to increase your limit and you don't pay your closing balance in full each month, the CCRI premium payable may be higher because you could have a higher outstanding balance.

If you don't pay your closing balance in full each month, the CCRI premium remains as part of your outstanding balance, but you won't incur interest on premiums.

If you're able to pay your closing balance in full prior to the statement date, your premium will be zero.

I'd like to retain my cover. This insurance still meets my needs to provide protection should I suffer from any of the events covered by the policy (such as redundancy or illness).

I no longer need this insurance, please cancel my policy.
You won't be able to reapply for CCRI if you cancel your policy.

4. Cardholder information

Primary cardholder

Your Kiwibank access number

First name(s)

Last name

Date of birth

If any of your contact details have changed, please update these through your internet banking or mobile app.

Joint cardholder

Your Kiwibank access number

First name(s)

Last name

Date of birth

If any of your contact details have changed, please update these through your internet banking or mobile app.

If your credit card account is individual, are you living with a partner that you share expenses with?

No Yes

If no, select one of the options below:

I live on my own (with or without dependants)

I live with multiple people (e.g. I'm flatting)

Other

Do you have any dependant/s in your household? No Yes

How many? Ages

Do you have any boarders in your household? No Yes

How many?

Tell us more about your current accommodation (Select one option below)

I own my own home

I rent

I board

I live with relatives

Employer supplied

Other

If other, please provide further information

5. Tell us about your income

Primary cardholder

Tell us about your current employment:

Your current employer's name

Your current role

How long have you worked for your current employer?

Years Months

How much do you earn?

	Amount	Frequency	Before tax	After tax
Full time	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Part time	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Self-employed	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Contracting	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Other employment (e.g. second job/casual)	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Benefits	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Family assistance	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Boarder income	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Rental income	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Allowances (including car allowance)	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Other income (e.g. overtime, commission, superannuation)	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>

If applicable, tell us about your other income.

Do you have any deductions from your income?

KiwiSaver/super contributions

Student loan No Yes

Other deductions (e.g. child support) \$

Is any of your income likely to change within the next 12 months?

If there are expected changes to your income within the next 12 months, please let us know what's changing (e.g. an upcoming payrise, parental leave).

Joint cardholder

Tell us about your current employment:

Your current employer's name

Your current role

How long have you worked for your current employer?

Years Months

How much do you earn?

Only include income that is separate from the primary cardholder.

	Amount	Frequency	Before tax	After tax
Full time	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Part time	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Self-employed	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Contracting	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Other employment (e.g. second job/casual)	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Benefits	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Family assistance	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Boarder income	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Rental income	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Allowances (including car allowance)	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Other income (e.g. overtime, commission, superannuation)	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>

If applicable, tell us about your other income.

Do you have any deductions from your income?

KiwiSaver/super contributions

Student loan No Yes

Other deductions (e.g. child support) \$

Is any of your income likely to change within the next 12 months?

If there are expected changes to your income within the next 12 months, please let us know what's changing (e.g. an upcoming payrise, parental leave).

6. Tell us about your assets, savings and investments

If there are two of you applying, please enter your combined details. **Exclude any savings/investments you hold with Kiwibank.**

Total value of your cash assets and investments
(e.g. cash, term deposits, shares, KiwiSaver) \$

Total value of any properties you own
(if applicable) (i.e. the market value) \$

7. Tell us about your loans, credit cards and debts

If there are two of you applying, please enter your combined details. **Exclude any home loans, credit cards and overdrafts you hold with Kiwibank.**

Are all your home loans joint with your partner and are all your home loan repayments shared with them?

No Yes

a) Home loan/s (excluding revolving home loans – see part b)

This includes term loans and reducing loans

Your bank/s or organisation/s	Your limit	Your remaining loan term	Your balance	Your repayments	Frequency of repayment
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

If you have more than four home loans, combine the details of those not already listed and enter these details below:

Number of additional home loans not listed above

Your bank/s or organisation/s	Your total limit	Your remaining average loan term	Your total balance	Your repayments	Frequency of repayment
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

b) Revolving home loan/s

If you have multiple revolving home loans, combine the details of these loans below:

Number of revolving home loans

Your bank/s or organisation/s	Your total limit	Your remaining average loan term	Your total balance	Your total repayments
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

c) Overdrafts

If you have multiple overdrafts, combine the details of these overdrafts below:

Number of overdrafts

Your bank/s or organisation/s	Your total limit	Your total balance	Will you be closing this overdraft?
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> No <input type="radio"/> Yes

d) Credit card/s or store cards

Your bank/s or organisation/s	Your total limit	Your total balance	Will you be closing this card?
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> No <input type="radio"/> Yes
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> No <input type="radio"/> Yes

If you have more than two credit cards or store cards, combine the details of these additional cards below:

Number of additional credit cards not listed above

Your bank/s or organisation/s	Your total limit	Your total balance	Will any of these cards be closed?
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> No <input type="radio"/> Yes

e) Personal loan/s

Please include any personal loans arranged through Kiwibank. If you have multiple personal loans, combine the details of these loans below:

Number of personal loans

Your bank/s or organisation/s	Your total limit	Your total balance	Your total repayments	Frequency of repayment
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

f) Hire purchase/s

If you have multiple hire purchases, combine the details of these hire purchases below:

Number of hire purchases

Your bank/s or organisation/s	Your total limit	Your total balance	Your total repayments	Frequency of repayment
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

g) Buy now pay later e.g. Laybuy, Afterpay, Humm

If you have multiple buy now pay later arrangements, combine the details of these arrangements below:

Number of buy now pay later arrangements

Your bank/s or organisation/s	Your total limit	Your total balance	Your total repayments	Frequency of repayment
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

7. Tell us about your loans, credit cards and debts (cont.)

h) Any other loans

If you have multiple other loans, combine the details of these loans below:

Number of other loans				
Your bank/s or organisation/s	Your total limit	Your total balance	Your total repayments	Frequency of repayment
	\$	\$	\$	

i) Student loan/s

If you have multiple student loans, combine them here:

In the next 12 months will there be any likely change to your loans, credit cards and other debts?

Please give us a brief explanation of any expected changes (increase or decrease over the next 12 months) to your loans, credit cards or other debts.

8. Tell us about your expenses

If there are two of you applying, please enter your combined details.

If this is a limit increase request for an individual account answer these questions

Do you live with a partner and share expenses? No Yes

If yes, what's your partner's annual income (before tax)?

If your partner's income is likely to change in the next 12 months, please tell us about those changes: (e.g. upcoming pay rise, parental leave)

Household expenses

Please provide the amounts you pay towards these expenses. However, if this is an individual application and you've said you share expenses with a partner, please provide the amounts relevant to your household.

You only need to include essential living expenses here. **Don't include expenses that you could stop or cut back on if needed**, for example dining out, streaming services or going to the movies.

Expense type	Amount	Frequency	Monthly
Groceries and food	\$		\$
Electricity, gas and heating	\$		\$
Phone and internet	\$		\$
Transportation and vehicle maintenance	\$		\$
Personal expenses (e.g. clothing, footwear and personal care)	\$		\$
Housing repairs and maintenance	\$		\$
Healthcare (e.g. doctor, dentist) and veterinary costs	\$		\$
Other costs associated with dependants (e.g. school donations, activity fees)	\$		\$

8. Tell us about your expenses (cont.)

Regular expenses

Please provide the amounts you pay towards these expenses. However, if this is an individual application and you've said you share expenses with a partner, please provide the amounts relevant to your household.

Expense type	Amount	Frequency	Monthly
Rent/board/lease	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Housing and water rates (<i>owner occupied</i>)	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Body corporate (<i>owner occupied</i>)	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Insurance – life, income and health	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Insurance – home (<i>owner occupied</i>), contents and vehicle	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Child care	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Child support/family support	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Private school fees	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Tithing (e.g. <i>church donations</i>)	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Other regular expenses*	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>

*Tell us about your other regular expenses

Expenses related to your rental property (if you own any)

(This should include any management fees, rental income tax less any interest rebates, maintenance, rates, insurance, water rates, etc, but exclude your home loan repayments if any)

Your monthly rental property expenses \$

If any of your expenses will change in the next 12 months, please tell us about those changes:

(e.g. reduction or increase in childcare, other types of care, general living costs, such as food, clothing, travel, rent or household bills)

9. Finishing up

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

When we talk about "you" and "your", we mean each person named as a primary or joint cardholder in this application form.

How we (Kiwibank) communicate with you

You acknowledge that we can give you (or let you know you can access) information (including disclosures about your credit card) electronically in accordance with our Credit Card Terms and Conditions.

For two applicants

You agree that if an email or postal address has been provided by one or more of you, we can choose which email or postal address to disclose information about your credit card to and we can use one of those email or postal addresses for both of you.

This means that you may not receive this information directly from us. We'll usually (but not always) use the email address or postal address belonging to the primary cardholder.

Your information

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

Collection and use of information

You acknowledge that we, and our related organisations, may use all information we hold about you (now or in the future) to assess whether to offer you a credit limit increase, manage your relationship with us, 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

You agree that we can use the contact details you've given us to confirm you (the cardholder/s) have completed this application form. If you haven't sent us your application from the email address we have for you then you agree that we can use the contact details you've given us to email, text or phone you for confirmation.

We and our related organisations, can store your information or nominate others to do so for us.

Disclosure of personal information

We, and our related organisations, can share your information with anyone who needs it to assist us, or our related organisations, with the purposes listed above, including credit reporting agencies and your previous or current employer(s).

We may also disclose information we hold about one cardholder in relation to this application to the other cardholder.

Your rights of access to and correction of information

As always, you have rights under the Privacy Act 2020. These rights enable you to find out what information we hold about you, to access that information, and to ask us to correct that information in accordance with the process set out in our Privacy Policy.

9. Finishing up (cont.)

Credit check

You understand that we'll credit check you. As part of that credit check, we'll give your information (including information on your repayment history and any defaults on your payment obligations) to credit reporting agencies, and those credit reporting agencies will give your information to us. Credit reporting agencies will use the information provided by us to update their credit reporting databases. When other parties use the credit reporting agencies' services, they'll be provided with your updated information.

We might also use credit reporting agencies' services in the future for purposes related to the provision of credit. For example, we may use credit reporting agencies' monitoring services to receive updates if any of the information held about you changes.

You can sign this form in a few different ways, by either:

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

By signing this application form, you:

- > confirm 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;
- > agree to all the above sections (including section 9). This includes consenting to receiving disclosure about your credit card electronically, as set out above;
- > acknowledge 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 to you).

Primary cardholder

Joint cardholder

Date							
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Ready to submit?

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

What's next?

Please email your application to applications@kiwibank.co.nz and as part of your application we'll need to verify your income. We'll email you if there's anything else we need from you to consider your application.

If your income is paid to an account with another bank, you'll need to attach three months' worth of bank statements in PDF format for each cardholder. You don't need to provide bank statements if your income is paid to a Kiwibank account.

If you're self-employed then you'll need to attach your IR3 for the most recent financial year to verify your income.

Remember you must email this application form from the email address we have on file for you. You can check that we have your most up to date email address via the mobile banking app or in internet banking.