

Credit card update form

Use this form to make changes to your credit card account.

KiwiBank Limited, Private Bag 39888, Wellington 5045

1. Changes to your account

I would like to: ☐ Apply to change to another card type ☐ Add an additional cardholder ☐ Close my account

Is your existing account individual or joint? ☐ Individual ☐ Joint

2. Primary or joint cardholder details

This section is compulsory

Please tell us your access number and the KiwiBank credit card account number that this update applies to:

Access number

Credit card number

The primary or joint cardholder can request changes to the account. We've got your contact info already, but please check your contact details are up to date through our mobile banking app or internet banking.

Your first name/s

Your surname

Date of birth

3. Change to another card type

If your card account is joint, both cardholders must consent to changing card types

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



☐ Kiwibank Zero Visa



☐ Air New Zealand Airpoints™
Low Fee Visa



☐ Air New Zealand Airpoints™ Platinum Visa

If you're applying for an Air New Zealand Airpoints™ Platinum Visa and your credit limit is less than \$8,000, you'll need to apply for a [Credit Limit Increase](#) first.

If you're changing to an Airpoints credit card and you have an Airpoints number, please enter it below:

Airpoints number

If you're not an Airpoints member, we'll set you up free of charge (all Airpoints™ Dollars earned on your card will be credited to the primary cardholder).

If you have an additional cardholder attached to your existing card, do you want them added to your new account?

☐ No ☐ Yes

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. Once you've activated your new card or 10 days after approval, whichever comes first, the outstanding balance (if any) on your old card will be transferred in one lump sum to your new card.

You'll need to make sure you have available funds on your new card when the transfer happens. Once the balance has been transferred, we'll immediately close your old card and you'll no longer be able to use it.

You won't receive a proportional refund of any account fees that you've pre-paid for on your old card.

Please note that if you're changing from a KiwiBank Low Interest credit card to an Airpoints credit card, interest free days on purchases will decrease from up to 55 days to up to 44 days. This means the timeframe given each month to pay either the closing balance or minimum payment will decrease from 25 days to 14 days. See our [website](#) to better understand your monthly credit card statement.

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 ensure any regular payments are updated – for example Uber charges or payments set up to pay your monthly power bill.

For payments to your credit card:

- > Your statement period may 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 information.
- > If you pay via direct debit you don't need to do anything – your direct debit will be transferred to your new card.

Your outstanding balance

Any debit balance transferred will be treated as a purchase, which means your new card's purchase interest rate will apply and you'll receive up to 44 or 55 (whichever is applicable) interest free days. This means that any existing interest rate benefits, such as a balance transfer interest rate, will no longer apply. Please also note that you won't earn Airpoints Dollars on any balance transferred to an Airpoints credit card.

Changing from an Airpoints credit card

If you're the nominated earner and you don't have another Airpoints earning credit card with Kiwibank or another provider that's eligible for the non expiry of Airpoints Dollars benefit, any unused Airpoints Dollars you've earned will begin to expire from the date they were earned once we close your old card, in accordance with the [Air New Zealand Airpoints™ Terms and Conditions](#).

Loyalty programmes and other credit card benefits

If the card you're changing to is subject to an account fee, that fee relates to our costs of administering and supporting your credit card account, as well as our costs in providing rewards and benefits that may be available on your credit card.

If you have existing Credit Card Repayment Insurance attached to your current card, the policy won't be transferred to your new card and your cover will end. If the debit balance is not paid in full within the first 44/55 days, any premiums included in the outstanding balance will incur interest when the debit balance on your old card is transferred.

Your new card may not be eligible for a rewards or benefits programme, or the terms relating to the accrual of those rewards or benefits may be different. If your new card isn't eligible for a rewards or benefits programme, you'll stop earning the rewards or benefits from the opening date of your current statement period.

If your new card is eligible to earn rewards or benefits under a rewards or benefits programme, but the terms relating to how these are accrued are changing, these changes will take effect from the first day of your current statement period.

If you're transferring from a card that doesn't include a rewards or benefits programme to a card that does, you'll start earning the rewards or benefits from the date you make your first eligible transaction on your new card.

For your request to change cards to be accepted, please tick to confirm:

- ☐ As the **primary cardholder**, I confirm that I'm comfortable with all of the information in section 3, that this product meets my borrowing needs, and that there are no changes to my financial situation that negatively impact my ability to make payments on the credit card I'll be changing to.
- ☐ As the **joint cardholder**, I confirm that I'm comfortable with all of the information in section 3, that this product meets my borrowing needs, and that there are no changes to my financial situation that negatively impact my ability to make payments on the credit card I'll be changing to.

4. Add an additional cardholder

Please have the additional cardholder complete this section

An additional cardholder must be at least 16 years old and will have access to the account but won't be responsible for any payments. Please note a biannual additional cardholder account fee may apply depending on your card type. You can view our credit card rates and fees on our [website](#).

Access number (if you're an existing Kiwibank customer)

How should we address you?

☐ Mrs ☐ Mr ☐ Ms ☐ Miss ☐ Other:

Date of birth

Your first name/s

Your surname

Complete the rest of this section if you're a new customer, or if you're an existing customer and your contact information is not up to date.

You can check this on your Kiwibank Internet banking.

Where do you live?

Number, Street name

Your occupation

Suburb

Phone number

Town/City

Postcode

Email address

If this request is for an Airpoints credit card and you have an Airpoints number, please enter it below:

Airpoints number

If you're not an Airpoints member, we'll set you up free of charge (all Airpoints Dollars earned on your card will be credited to the primary cardholder).

For new customers only

What's your main reason for joining Kiwibank? (Select all that apply)

- ☐ For everyday transaction services e.g. paying bills
- ☐ To secure funds for the purchase of an asset
- ☐ To access funds for unexpected expenses

Other than salary or wages, do you receive funds from any of these industries?

- | | |
|---|--|
| ☐ Bullion or precious metal dealer | ☐ Provision of money remittance service |
| ☐ Jeweller | ☐ Provision of foreign exchange services |
| ☐ Pawn broking | ☐ Antique dealer |
| ☐ Casino or lottery and gambling operations | ☐ Virtual currencies (like bitcoin) |
| ☐ Weapons or firearm dealers or manufacturers | ☐ Medicinal marijuana or cannabis |
| ☐ Unregistered charities | ☐ Embassy or foreign government representation |
| ☐ Company formation agent | ☐ None |

5. Close your account

- ☐ Please close my/our credit card account and cancel all cards linked to the account. I confirm all cards have been destroyed (by cutting in half).

To help Kiwibank improve its products and services, please tell us the main reason you're closing your account:

- | | |
|---|---|
| ☐ It's a condition of my home loan finance | ☐ The product features didn't suit my needs |
| ☐ I'm replacing a credit card with a debit card | ☐ I've paid off my debt |
| ☐ I'm moving my banking elsewhere | |

If you chose 'I'm moving my banking elsewhere', please let us know the reason why:

- | | |
|--|-----------------------------|
| ☐ Debt consolidation | ☐ Other |
| ☐ Home loan | If other, please specify: |
| ☐ Balance transfer | <div></div> |

6. Overseas Travel Insurance

The travel insurance is only applicable to the Air New Zealand Airpoints Platinum Visa card.

Your cover is provided by TOWER Insurance Limited and managed by AWP Services New Zealand Limited (trading as Allianz Partners). Kiwibank Limited doesn't guarantee the obligations of, or any products or services provided by, TOWER Insurance Limited or AWP Services New Zealand Limited.

Important terms, conditions and exclusions are set out in the Travel Insurance for Kiwibank Credit Card policy wording, which is available on our [website](#) or by calling 0800 521 521.

TOWER Insurance Limited has a financial strength rating of A- (Excellent) from A.M Best Company.

Rating Scale:	Secure	Vulnerable
	A++, A+ Superior	B,B- Fair
	A, A- Excellent	C++, C+ Marginal
	B++, B+ Good	C, C- Weak
		D Poor
		E Under Regulatory Supervision
		F In Liquidation
		S Suspended

7. Finishing up

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

This section applies to all Kiwibank credit cards, including any Airpoints credit card issued by Kiwibank in association with Air New Zealand.

In this section, when we talk about "you" and "your", we mean each person named as the primary cardholder, joint cardholder or additional cardholder in this application form.

How we communicate with you

Where the law requires us to give you information in writing, you agree that we can:

- > give you (or let you know you can access) that information electronically, including by email or other electronic messaging systems like text messages; and
- > use the email address or mobile phone number you've given us (including those on this application form) for that purpose. You can update any of these at any time.

So that you can access your credit card statements for this credit card and any future credit cards you have with Kiwibank, you:

- > acknowledge that we require you to register for Kiwibank Internet Banking;
- > agree to register for internet banking if you're not already registered;
- > consent to your credit card statement being made available through internet banking.

If you wish, you can choose to have your credit card statements delivered through email or post and this can be requested once your card is set-up.

Additional cardholders

Transactional information for the credit card account will be available through our mobile banking app or internet banking.

For Air New Zealand Airpoints credit cards

Airpoints Dollars account statements from Air New Zealand will be available online only.

Marketing messages

You acknowledge that we can send marketing or promotional messages to you electronically. If you don't want to receive those messages, all you have 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.

Our use of personal 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 card, 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/. We, and our related organisations, can store your information or nominate others to do it 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.

If you're applying for an Airpoints credit card, the following additional personal information sections apply.

You also authorise Kiwibank and Air New Zealand to deal with your personal information as follows:

- > information collected by Kiwibank or Air New Zealand about you and your use of the Airpoints credit card (e.g. transactions information) or Airpoints membership may be disclosed between, and may be used and disclosed by, Air New Zealand and us; and
- > information collected about you will be used by Kiwibank primarily for opening, operating and administering your Airpoints credit card and by Air New Zealand primarily for administering the Airpoints programme, crediting your Airpoints account with Airpoints Dollars and Status Points, and/or providing you with Airpoints programme rewards and benefits.

You also authorise Kiwibank and Air New Zealand to use or disclose information about you for the purposes of:

- > improving services and/or benefits offered to you in respect of the Airpoints credit card;
- > furthering the relationship between you and Kiwibank and/or Air New Zealand, including by identifying and presenting offers for, products, services or promotions from Kiwibank and/or Air New Zealand;
- > identifying and marketing the products, services or promotions of Kiwibank and Air New Zealand's third party partners that may be of interest to you (or allow such third party partners to do so);
- > carrying out aggregated statistical data analysis on Kiwibank, Air New Zealand or their respective partners' behalf; and/or
- > conducting market research.

Air New Zealand can send you marketing and promotional messages (including electronic messages) about products and services it thinks might be of interest to you (including from its selected business partners). Where these messages are electronic, you can stop receiving them by using the unsubscribe option included in each message.

You authorise Air New Zealand to deal with your personal information in accordance with the [Air New Zealand Airpoints Terms and Conditions](#).

Terms and Conditions

- > You acknowledge that the terms and conditions for those credit cards are available online via our [website](#).
- > In either case, you acknowledge that if the application is approved, those terms and conditions take effect from the time the card or card account is first used.

Additional cardholders

- > You acknowledge that additional cardholders have no authority over the card account. They can't make changes to the card account and aren't responsible for payment of the balance owing. However, they can access your credit limit using a Kiwibank credit card linked to your card account and can view the credit limit available, balances and all transactions through our mobile banking app or internet banking.

For Airpoints credit cards only

- > You acknowledge that the terms and conditions for the Airpoints credit cards are available via our [website](#).
- > You acknowledge that, subject to Kiwibank accepting this application, you'll be enrolled in Air New Zealand's Airpoints Programme if you aren't already.
- > You agree that Air New Zealand's Airpoints Programme Terms and Conditions will apply – copies of which are available via [Air New Zealand's website](#).

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. This includes consenting to receiving disclosure about your credit card electronically as set out above;
- > acknowledge that the completion of this application doesn't 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's signature

Joint cardholder's signature

Additional cardholder's signature

Today's date

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If you're adding an additional cardholder, both the additional cardholder and one of the account owners must sign this form.

If you're closing your account, at least one of the account owners must sign this form.

If you're applying to change card types and your account is joint, both account owners must sign this form.

Ready to submit?

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

What's next?

You'll need to email your application to applications@kiwibank.co.nz.