UPDATE FORM

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 X X X X X X

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

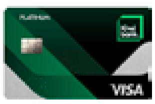
Date of birth D D M M Y Y Y Y

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.

◯ Zero Visa



◯ Platinum Visa

If you're applying for a Platinum Visa and your credit limit is less than $5,000, you'll need to apply for a Credit Limit Increase first.

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 paid for on your old card.

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 55 interest free days. This means that any existing interest rate benefits, such as a balance transfer interest rate, will no longer apply.

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 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 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 benefits or the terms relating to those benefits may be different. If your new card isn't eligible for benefits, you'll stop receiving those benefits from the opening date of your current statement period.

If you're transferring from a card that doesn't include benefits to a card that does, you'll start receiving those 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 D D M M Y Y Y Y

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

Suburb

Town/City

Postcode

Your occupation ________

Phone number ________

Email address ________

For additional cardholders who are new to Kiwibank

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

Card usage

Approximately how much do you intend to spend on your credit card each month? Select...

Do you intend to use your credit card for international purchases? ◯ No ◯ Yes

Do you intend to use physical cash (in branch) to pay off your credit card? ◯ No ◯ Yes

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

- ◯ Bullion or precious metal dealer
- ◯ Jeweller
- ◯ Pawn broking
- ◯ Casino or lottery and gambling operations
- ◯ Weapons or firearm dealers or manufacturers
- ◯ Unregistered charities
- ◯ Company formation agent
- ◯ Provision of money remittance service
- ◯ Provision of foreign exchange services
- ◯ Antique dealer
- ◯ Virtual currencies (like bitcoin)
- ◯ Medicinal marijuana or cannabis
- ◯ Embassy or foreign government representation
- ◯ 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
- ◯ I'm replacing a credit card with a debit card
- ◯ I'm moving my banking elsewhere
- ◯ The product features didn't suit my needs
- ◯ I've paid off my debt

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

- ◯ Debt consolidation
- ◯ Home loan
- ◯ Balance transfer
- ◯ Other

If other, please specify:

6. Travel Insurance

The travel insurance is only applicable to the 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.

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.

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.

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 date we open your account.

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.

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 D D M M Y Y Y Y

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.