APPLICATION FORM

# Credit card limit increase

Kiwibank Limited, Private Bag 39888, Wellington 5045

## 1. Before you start

> It's best to download this form and save it to your device, then open the form with Adobe Acrobat or another PDF reader.
> You'll need to email your application to applications@kiwibank.co.nz along with three months' worth of bank statements (if required – more info is provided on the last page).
> To confirm this form was completed by you, it must be sent from the email address we have on file for you. Check your contact details are up to date via the mobile banking app or in internet banking.
> Please take the time to make sure you've completed all the relevant sections.

## 2. Let's start with who's applying

◯ It's only me (individual account) ◯ It's me and someone else (joint account)

## 3. Let's talk about your borrowing needs

Before you continue, let's make sure applying to increase your credit limit is right for you.

If you're looking to borrow money, our website shows options to help you decide which product might best suit your needs.

To apply for a credit card limit increase, you (and the joint cardholder if applicable) must have maintained a good credit history.

**What credit limit are you applying for?**

Your preferred credit limit is an indication of the limit you'd like, however, we may offer a lower credit limit based on the information you give in your application. As you're applying for a limit increase, tell us what you want your new credit limit to be.

$

**What's the Kiwibank Credit Card account number nominated for this limit increase request?**

| | | | | | | X | X | X | X | X | X | | | | |

A credit card lets you buy goods and services on an ongoing basis but pay for them later. You'll be charged interest if you don't repay the full balance every month.

You'll need to make a minimum monthly payment of 5% of the closing balance or $10, whichever is greater. The more you pay off, the less interest you'll be charged.

Kiwibank may close your card account or decrease your credit limit at any time as set out in our Credit Card Terms and Conditions, however you can request a limit decrease at any time.

If this application is for a joint account, both account holders must tick to confirm for this application to be accepted.

**Primary cardholder:**
◯ I confirm that I'm comfortable with all of the above.

**Joint cardholder:**
◯ I confirm that I'm comfortable with all of the above.

**Tell us about your reason for applying** *(Tick as many as relevant)*

◯ For everyday transactions ◯ For making large one-off purchases ◯ As a financial backstop ◯ To consolidate debt
◯ For holiday or travel ◯ To cover unexpected expenses ◯ To request a balance transfer

If you've ticked 'To request a balance transfer' or 'To consolidate debt', what's the reason for transferring or consolidating debt?

◯ For the lower interest rate ◯ To combine other debts I/we have ◯ So that I/we can move balance(s) to Kiwibank

If this application is for a joint account, both account holders must tick to confirm for this application to be accepted.

**Primary cardholder:**
◯ I confirm that I'm comfortable that increasing my credit limit meets my borrowing needs.

**Joint cardholder:**
◯ I confirm that I'm comfortable that increasing my credit limit meets my borrowing needs.

**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 D D M M Y Y Y Y

*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 D D M M Y Y Y Y

*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 | $ | Choose... | ◯ | ◯ |
| Part time | $ | Choose... | ◯ | ◯ |
| Self employed | $ | Choose... | ◯ | ◯ |
| Contracting | $ | Choose... | ◯ | ◯ |
| Other employment *(e.g. second job/casual)* | $ | Choose... | ◯ | ◯ |
| Benefits | $ | Choose... | ◯ | ◯ |
| Family assistance | $ | Choose... | ◯ | ◯ |
| Boarder income | $ | Choose... | ◯ | ◯ |
| Rental income | $ | Choose... | ◯ | ◯ |
| Allowances *(including car allowance)* | $ | Choose... | ◯ | ◯ |
| Other income *(e.g. overtime, commission, superannuation)* | $ | Choose... | ◯ | ◯ |

If applicable, tell us about your other income.

**Do you have any deductions from your income?**

KiwiSaver/super contributions Choose...

Student loan ◯ No ◯ Yes

Other deductions *(e.g. child support)* $ Frequency...

**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 | $ | Choose... | ◯ | ◯ |
| Part time | $ | Choose... | ◯ | ◯ |
| Self employed | $ | Choose... | ◯ | ◯ |
| Contracting | $ | Choose... | ◯ | ◯ |
| Other employment *(e.g. second job/casual)* | $ | Choose... | ◯ | ◯ |
| Benefits | $ | Choose... | ◯ | ◯ |
| Family assistance | $ | Choose... | ◯ | ◯ |
| Boarder income | $ | Choose... | ◯ | ◯ |
| Rental income | $ | Choose... | ◯ | ◯ |
| Allowances *(including car allowance)* | $ | Choose... | ◯ | ◯ |
| Other income *(e.g. overtime, commission, superannuation)* | $ | Choose... | ◯ | ◯ |

If applicable, tell us about your other income.

**Do you have any deductions from your income?**

KiwiSaver/super contributions Choose...

Student loan ◯ No ◯ Yes

Other deductions *(e.g. child support)* $ Frequency...

**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 |
|---|---|---|---|---|---|
| | $ | | $ | $ | Choose... |
| | $ | | $ | $ | Choose... |
| | $ | | $ | $ | Choose... |
| | $ | | $ | $ | Choose... |

*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 |
|---|---|---|---|---|---|
| | $ | | $ | $ | Choose... |

### 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 |
|---|---|---|---|---|
| | $ | | $ | $ |

### 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? |
|---|---|---|---|
| | $ | $ | ◯ No ◯ 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? |
|---|---|---|---|
| | $ | $ | ◯ No ◯ Yes |
| | $ | $ | ◯ No ◯ 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? |
|---|---|---|---|
| | $ | $ | ◯ No ◯ 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 |
|---|---|---|---|---|
| | $ | $ | $ | Choose... |

### 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 |
|---|---|---|---|---|
| | $ | $ | $ | Choose... |

### 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 |
|---|---|---|---|---|
| | $ | $ | $ | Choose... |

## 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 |
|---|---|---|---|---|
| | $ | $ | $ | Choose... |

### i) Student loan/s

*If you have multiple student loans, combine them here:*

Your total balance $

**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 | $ | Choose... | $ 0.00 |
| Electricity, gas and heating | $ | Choose... | $ 0.00 |
| Phone and internet | $ | Choose... | $ 0.00 |
| Transportation and vehicle maintenance | $ | Choose... | $ 0.00 |
| Personal expenses *(e.g. clothing, footwear and personal care)* | $ | Choose... | $ 0.00 |
| Housing repairs and maintenance | $ | Choose... | $ 0.00 |
| Healthcare *(e.g. doctor, dentist)* and veterinary costs | $ | Choose... | $ 0.00 |
| Other costs associated with dependants *(e.g. school donations, activity fees)* | $ | Choose... | $ 0.00 |

## 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 | $ | Choose... | $ 0.00 |
| Housing and water rates *(owner occupied)* | $ | Choose... | $ 0.00 |
| Body corporate *(owner occupied)* | $ | Choose... | $ 0.00 |
| Insurance – life, income and health | $ | Choose... | $ 0.00 |
| Insurance – home *(owner occupied)*, contents and vehicle | $ | Choose... | $ 0.00 |
| Child care | $ | Choose... | $ 0.00 |
| Child support/family support | $ | Choose... | $ 0.00 |
| Private school fees | $ | Choose... | $ 0.00 |
| Tithing *(e.g. church donations)* | $ | Choose... | $ 0.00 |
| Other regular expenses* | $ | Choose... | $ 0.00 |

*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.

### 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 D D M M Y Y Y Y

**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.