

# Joint credit card

## 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.
- Please complete all sections of this form.
- You'll also need to have three months' worth of bank statements ready to attach to your application (*if required - more info is provided on the last page*).
- Please take the time to make sure you've completed all the relevant sections.
- If you're an existing Kiwibank customer, this form must be sent from the email address we have on file for you to confirm it was completed by you. Please check your contact details are up-to-date via the mobile app or in internet banking.

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

Before you get started, let's make sure applying for a credit card is right for you.

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

Before you apply, we recommend doing a credit assessment on yourself. It's free, won't impact your credit score, and could save you time.

Visit the [Centrix website](#) to start your credit assessment. Please note that your score will need to be rated fair, average, very good or excellent to be eligible to apply.

### To apply for a credit card, you must meet all the criteria below:

(Please tick to confirm)

- Be 18 years of age or older.
- Be a New Zealand Citizen or a Resident Visa holder living in New Zealand or hold a relevant Work Visa.\*
- Be able to meet your credit card repayments by having enough money left over after your expenses are paid.
- Have a good credit history i.e., no unpaid defaults, collections, judgements, or insolvencies/bankruptcies.

\*A relevant Work Visa includes:

- Specific Purpose Work Visa
- Skilled Migrant Category Resident Visa
- Straight to Residence Visa
- Work to Residence Visa
- Long Term Skill Shortage List Resident Visa

For applicants on Work Visas, you must have an annual gross income of \$70,000 per year to be eligible to apply.

### What is your residency status?

- NZ Citizen  Permanent Resident Visa holder  Resident Visa holder  Work Visa holder

### What credit card would you like to apply for?

See [here](#) to compare rates and fees.

- Zero Visa
- Platinum Visa

### 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.

Tell us what your preferred credit limit is: \$

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.

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

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
- So that we can move balance(s) to Kiwibank
- To combine other debts we have

**Primary cardholder:**

I confirm that this credit card meets my borrowing needs

**Joint cardholder:**

I confirm that this credit card meets my borrowing needs

**Card usage**

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

Do you intend to use your credit card for international purchases?

Do you intend to use physical cash (in branch) to pay off your credit card?

**Primary cardholder**

No  Yes

No  Yes

**Joint cardholder**

No  Yes

No  Yes

**2. Cardholder information**

**Primary cardholder**

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

**How should we address you?**

Mr  Mrs  Miss  Ms  Other

Date of birth

Gender you identify as

**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?

**Where do you live?**

**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

**Joint cardholder**

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

**How should we address you?**

Mr  Mrs  Miss  Ms  Other

Date of birth

Gender you identify as

### 3. 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).

## 4. Other funds

Will your bank account receive funds from any of the below industries? *(This doesn't include things like salary or wages)*

### Primary cardholder

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

### Joint cardholder

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

If you select any option other than 'none', please attach evidence of the source of wealth or funds *(e.g. a bank statement or tax return)*.

### FATCA (Foreign Account Tax Compliance Act)

The Foreign Account Tax Compliance, or FATCA, is United States law. It aims to reduce tax evasion by US persons using financial accounts outside the United States of America. We're legally required to ask individuals and entities if they are tax residents of the US and request additional information, even if the current details we hold don't indicate that the individual or entity has any relationship with the US.

#### Primary cardholder

Are you a resident in the US for tax purposes or are you a US citizen or US passport holder?  No  Yes

#### Joint cardholder

Are you a resident in the US for tax purposes or are you a US citizen or US passport holder?  No  Yes

## 5. Tell us about your assets, savings and investments

Please combine these values for both primary and joint cardholders. **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)*

## 6. Tell us about your loans, credit cards and debts

As a responsible lender, we need to be sure you can afford this credit card. In this section, we'll need you to provide us with details of your existing loans, credit cards, and other debts. Please combine these values for both primary and joint cardholders. **Exclude any home loans, credit cards and overdrafts you hold with Kiwibank.**

### 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" value="\$"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text"/>
<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text"/>
<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text"/>
<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text"/>

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

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" value="\$"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text"/>

### b) Revolving home loan/s

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

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" value="\$"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>

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

### c) 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"/>

### d) 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	

### e) 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	

### 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"/>

### 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
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

### 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.

## 7. Tell us about your expenses

As a responsible lender, we need to be sure you can afford this card. In this section we'll need you to provide us with details of your regular expenses. Please combine these values for both of you.

### Rental property expenses (if applicable)

(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 \$

### Household expenses

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	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Electricity, gas and heating	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Phone and internet	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Transportation and vehicle maintenance	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Personal expenses (e.g. clothing, footwear and personal care)	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Household repairs and maintenance	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Healthcare (e.g. doctor, dentist) and veterinary costs	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Other costs associated with dependants (e.g. school donations, activity fees)	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Rent/board/lease	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Housing and water rates (owner occupied)	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Body corporate (owner occupied)	\$ <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 (owner occupied), 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. church donations)	\$ <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

### 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)

## 8. Finishing up

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### **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 or joint cardholder in this application form.

#### **How we (Kiwibank) 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; and
- > 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.

#### **For joint cardholders only**

Joint cardholders should be aware that the primary cardholder can change the delivery method to post or email for credit card statements at any time. You agree that their statements and disclosures can be made available to the primary cardholder (on your behalf) at their postal address from time to time. Credit card statements will remain available through 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](https://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.

#### **Credit check**

You understand that we'll credit check you. As part of that credit check, we'll give your information (including, if applicable, 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.

#### **Terms and Conditions**

You acknowledge that:

- > the terms and conditions for Kiwibank Credit Cards are available online on our [website](#); and
- > if this application is approved, those terms and conditions take effect from the date we open your card account.

## 8. Finishing up (cont.)

### 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
<b>A, A- Excellent</b>	C++, C+ Marginal
B++, B+ Good	C, C- Weak
	D Poor
	E Under Regulatory Supervision
	F In Liquidation
	S Suspended

#### 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 8). 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
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Joint cardholder
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Date

#### 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](mailto: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.

If you're new to Kiwibank and your application is successful, you'll receive a text message from Kiwibank to confirm your identity using our digital verification tool.

If you're an existing Kiwibank customer, remember you must email this application from the email address we have on file for you. You can check that we have the most up-to-date email address via the mobile app or in internet banking.