



Transfer, increase your limit or consolidate your credit cards

For more information or help completing this form call us on 0800 269 296 or visit anz.co.nz

If you are an existing ANZ customer and want to:

- transfer from one ANZ credit card to another ANZ credit card, fill in sections 1, 2, 6 and 3 (if applicable)
- increase your ANZ credit card limit, fill in sections 1, 3 and 6
- consolidate your credit cards by transferring money from another bank's credit card(s) to your ANZ credit card, fill in sections 1, 4 and 6.

Start here for all options:

My ANZ credit card number is:

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1. My personal details

My title: _____

My surname: _____

My first names: _____

My address: _____

My telephone (home): () _____

Date of birth

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To ensure that you earn Qantas Frequent Flyer points directly, please provide your Qantas Frequent Flyer number. If you are not already a Qantas Frequent Flyer member, please call 0800 101 500 or visit www.qantas.co.nz/frequentflyer

2. Transferring from one ANZ credit card to another ANZ credit card

I would like to apply for: (please tick the desired card)

<input type="checkbox"/> ANZ Visa	<input type="checkbox"/> ANZ Visa Gold	or	<input type="checkbox"/> ANZ Visa & MasterCard	<input type="checkbox"/> Qantas ANZ Visa	<input type="checkbox"/> Qantas ANZ Visa Platinum	<i>Note: If you have an additional card on your current ANZ credit card, it will automatically transfer to your new card type. A fee may be payable; please refer to the ANZ Credit Cards Fees and Charges brochure, available from any branch of ANZ, or anz.co.nz</i>
<input type="checkbox"/> ANZ MasterCard Designer Series	(Please indicate which design you would like on your card.)		<input type="checkbox"/> ANZ Gold MasterCard	<input type="checkbox"/> ANZ Low Rate MasterCard		

PA=Principal Applicant AA=Additional Applicant

Note: Please see over for details regarding PINs, cardholder automatic payments, direct debits and insurance products.

3. Increasing your credit limit

Please consider increasing my credit limit to \$ _____ (insert amount)

Note: Any request to increase your limit may be subject to amendment by ANZ. You also need to complete this section if you have applied to transfer to a Gold card and your current limit is less than \$7,500 or \$10,000 to transfer to a Platinum card.

My assets (if you own them jointly, please give total estimated value)	My liabilities	My income - before tax (Monthly)	My expenses (Monthly)
Cash and term deposits: \$ _____	Overdrafts: \$ _____	Monthly salary: \$ _____	Mortgage payments: \$ _____
Other investments: \$ _____	Loans/HPs: \$ _____	Income from rental properties: \$ _____	Other loans/HPs: \$ _____
Real Estate I own: \$ _____	Credit/store cards: \$ _____	Any other income: \$ _____	Credit/store cards: \$ _____
Other assets: (e.g. your car or shares) \$ _____	How many do you have? <input type="text"/>		Rent/board: \$ _____
	Other liabilities: \$ _____		

Please attach a copy of proof of income.
If you're self-employed, provide copies of your last two years' balance sheets or annual accounts.

4. Transferring money from another bank's credit card

Please transfer the debit amount below from my non-ANZ credit card to my new ANZ credit card account. I understand that ANZ may choose to transfer less than the nominated amount if it is greater than 95% of the credit limit approved by ANZ. I understand that if I want to close my non-ANZ credit card, I'll have to contact the issuer of the card to arrange closure. For full ANZ balance transfer terms and conditions, please refer to ANZ's Credit Card Terms and Conditions brochure.

Amount to transfer: \$ _____

The name on the card is: _____

The non-ANZ credit card number is: _____

This card is issued by: (e.g. BNZ, ASB, Westpac) _____

5. ANZ Credit Card Repayment Insurance

I accept ANZ Credit Card Repayment Insurance. (You must be between 18 and 99 years of age to be eligible for ANZ Credit Card Repayment Insurance. Your premium is 79 cents for every \$100 owing (or part thereof) at the monthly statement date. Your premium will be automatically charged to your credit card account. Terms, conditions and exclusions are set out in the ANZ Credit Card Repayment Insurance Policy brochure, which will be sent to you. ANZ Credit Card Repayment Insurance is underwritten by ING Insurance Services (NZ) Limited). *No member of the ANZ National Bank group or the ING group guarantees ING Insurance Services (NZ) Limited or any products issued by it.*

6. Your declaration and signature

- If you have applied for a Qantas ANZ Visa card, please tick this box if you do not want to receive information from time to time on further products and services unrelated to the Scheme from ANZ, Qantas and Points Providers.
- I have read and understood the 'important information' section on the reverse of this form. The information contained in this application is true and complete.

Signature

Date

7. What next?

Please check that you've completed the sections you need to and signed the declaration above. If you've filled in section 3, remember to include proof of your income. Then post this form to: ANZ Credit Cards, Private Bag 39802, Wellington Mail Centre, Wellington, or take it to your nearest ANZ branch.

Bank use only:

Branch number:

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 Staff number:

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Date received:

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 Sales officer's name: _____

I confirm I have verified the identity of the Cardholder and their income (if applicable)

Signature: _____

Completed forms faxed to: **0800 658 046**

Branch Stamp

Important Information

Use of your Personal Information

Please read this information before proceeding with your request to transfer to an ANZ Visa or MasterCard.

The information you provide in this request will be held securely by ANZ National Bank Limited ('ANZ') and, if you have applied for ANZ Credit Card Repayment Insurance, by ING Insurance Services (NZ) Limited ('ING Insurance Services').

You may access and correct the information under the Privacy Act 1993 (a fee may be payable). The information may be used by ANZ to consider your application for facilities, products or services or any future applications for facilities, products or services. The information may be used by ANZ and ING Insurance Services to administer, manage and monitor any facilities, products or services provided to you and conduct market research, data processing and statistical analysis. Unless you disagree, the information may also be used to provide you with information about other facilities, products or services including selected third party products or services. ANZ may disclose information about you to its related companies (as defined by the Companies Act 1993), agents or contractors for the above purposes. ANZ may also disclose information about you to credit reference agencies for the purpose of obtaining a credit report on you. Those credit reference agencies may retain that information and provide it to their customers who use their credit reporting services. If you default in any obligations to ANZ then information about you may be disclosed to credit reference or debt recovery agencies and retained by them. Those agencies may provide that information to their customers who use their credit reporting services. ANZ may obtain information and make such enquiries about you as ANZ considers warranted from any source including its related companies (as defined by the Companies Act 1993) and credit reference agencies for the above purposes.

ANZ may also contact any source of information that you attach in support of your application in order to check the accuracy of the information. You authorise the source of such information to confirm or deny the accuracy of the information to ANZ.

ANZ lending criteria apply to all applications for ANZ credit cards. For more details on fees, please refer to the ANZ Credit Cards Fees and Charges brochure, available from any ANZ branch or by visiting anz.co.nz

Transferring to a Qantas ANZ Visa card?

In this application Qantas is Qantas Airways Limited ABN 16 009 661 901. The Scheme is the Qantas ANZ Visa Rewards Scheme. Points are Qantas Frequent Flyer points. Bonus Partners means any person, business or company who agrees to provide Points under the Scheme.

Your Personal Information

You understand and authorise that the personal information which you provide will be used by ANZ to consider your credit card application or any future applications for facilities, products or services. The information may be used to administer, manage and monitor your credit card account, the Scheme and any other facilities, products or services you may hold with ANZ or relating to the Scheme. The information may also be used to conduct market research, data processing and statistical analysis. Unless you disagree, the information may also be used to provide you with information about other facilities, products or services including Qantas or Bonus Partner products or services. You may request access to the information by enquiring at any ANZ branch and you may also request that it be corrected (a fee may be payable). Any information you provide will be securely held by ANZ and may be disclosed to Qantas. Qantas may provide the information to its agents or contractors for the above purposes. ANZ may disclose information about you to its related companies (as defined by the Companies Act 1993), agents or contractors for the above purposes. ANZ may disclose information about you to credit reference agencies for the purpose of

obtaining a credit report on you. Those credit reference agencies may retain that information and provide it to their customers who use their credit reporting services. If you default in any obligations to ANZ then information about you may be disclosed to credit reference or debt recovery agencies and retained by them. Those agencies may provide that information to their customers who use their credit reporting services. ANZ may obtain information and make such enquiries about you as ANZ considers warranted from any source including its related companies (as defined by the Companies Act 1993) and credit reference agencies for the above purposes. ANZ may also contact any source of information that you attach in support of your application in order to check the accuracy of the information. You authorise the source of such information to confirm or deny the accuracy of the information to ANZ.

Terms and Conditions

If your application is approved, the use of your ANZ credit card will be governed by the ANZ Credit Cards Terms and Conditions. The Terms and Conditions will be provided to you if ANZ approves your application, or you can obtain a copy by calling 0800 ANZ 2 YOU (0800 269 296). Any additional credit card issued to any other person on your credit card account will also be subject to those terms and conditions. You will be liable for all transactions made by the additional cardholder using the additional credit card. The first use of any credit card that can access your ANZ Credit Card Account will constitute your agreement to the ANZ Credit Cards Terms and Conditions. ANZ will charge fees to your credit card account from time to time. You can obtain details of current fees by requesting a copy of the ANZ Credit Cards Fees and Charges brochure from any ANZ branch or by visiting anz.co.nz. Balance Transfer Terms and Conditions apply.

Declaration

I certify that the information contained in this application is true and complete. I acknowledge that ANZ may cancel or decline my credit card if any of the information provided by me is incorrect. I understand that ANZ will charge a fee to my Credit Card Account. I am aware that I can obtain details of current fees by requesting a copy of the ANZ Credit Cards Fees and Charges brochure from any ANZ branch.

I certify that I, the principal applicant, have reached 18 years of age. I certify that I am not an undischarged bankrupt, or liable under any proceedings under the Insolvency Act 1967 or the Insolvency Act 2006 and their amendments.

Other Information

PINs

Once you receive your new credit card, please go to an ANZ branch to load your PIN.

Automatic Payments and Direct Debits

If you are transferring to another ANZ credit card or consolidating your credit cards, you will need to make arrangements to change your card number for any automatic payment or direct debit authorities going to or from your credit card account. Please remember to contact any third parties that are making regular deductions from your credit card account and change any automatic payments being applied to your credit card account.

Insurance

ANZ Credit Card Repayment Insurance is available on and transferable between Visa, MasterCard, Visa Gold, Gold MasterCard, ANZ Low Rate MasterCard, Zed and Zed Gold. It is also available on but not transferable to Qantas ANZ Visa Classic and Qantas ANZ Visa Platinum cards. A copy of the ANZ Credit Card Repayment Insurance Policy brochure can be obtained from any ANZ branch.