

# CREDIT LIMIT INCREASE/DECREASE APPLICATION



Please complete this form in black or blue pen using CAPITALS and tick appropriate boxes where applicable. Within 60 seconds you can be notified of your application outcome when **applying online or over the phone**.

Log onto ANZ Internet Banking. To view detailed instructions select 'Help' button located in the top right hand corner of the page.

Call us on **1800 119 848** (international callers: +613 9683 7043) between 8am-8pm from Mon-Fri AEST.

Return the completed form to any ANZ branch, or fax to 1800 461 638. Alternatively, mail (no stamp required) to: REPLY PAID 65798, ANZ Card Operations, Locked Bag 10, Collins Street West Post Office, Melbourne VIC 8007

## 1. APPLICANT DETAILS

Account Name (exactly as it appears on the Credit Card)

Credit Card Account Number

Date of Birth (DD/MM/YYYY)

Applicant's Home No.

Applicant's Work No.

Applicant's Mobile No.





## 2. CREDIT LIMIT

- I wish to **increase** my credit limit<sup>1</sup> (Specify new limit below and complete sections 3, 4, 5 and 6 of this form)
- I wish to **decrease** my credit limit<sup>2</sup> (Specify new limit below and only complete section 3 of this form)

New Credit Limit Request Amount \$ .....00 Reason: (eg travel, refinance) .....

- Your application is subject to ANZ credit assessment procedures. If you do not meet the criteria for the new credit limit amount requested, ANZ may determine a different credit limit increase amount.
- The requested credit limit must not be less than the current balance on your account. Minimum credit limit is \$1,000, or \$6,000 for Platinum Cards (including ANZ Rewards Travel Adventures) or \$15,000 for an ANZ Rewards Black or ANZ Frequent Flyer Black Card.

## 3. WOULD YOU LIKE ANZ TO CONTACT YOU IN WRITING WHEN YOU MAY BE ELIGIBLE TO INCREASE YOUR CREDIT LIMIT?

- ANZ may send you invitations from time to time and it's always your decision whether to apply to increase your credit limit.
- ANZ may approve or decline your application depending on whether it meets our criteria.
- Providing your consent does not mean that ANZ will send you invitations.
- If you change your mind, contact ANZ anytime on 13 13 14.

YES, I provide my consent to receive written credit limit increase invitations that ANZ may, from time to time, make to me.

(Please disregard this section if you have already provided consent)

## 4. EMPLOYMENT DETAILS (ANZ may verify your employment details and income with your employer or accountant.)

Employment status  Full-time  Part-time  Casual  Pension  Self-employed  Not working

Your Occupation

Employer's Name/Accountant's Name

Employer's/Accountant's Phone No.

Time in Current Employment



 Yrs  Mths

(If self employed, give details of your accountant who can confirm your financial details.)

## 5. RESIDENTIAL STATUS

- Home owned  Mortgage  Renting  Living with parents/relatives

## 6. FINANCIAL DETAILS (Only complete if applying for a credit limit increase. Non disclosure may result in your application being delayed.)

Assets – what you own	Liabilities – what you owe	Other Loan/Facilities	Credit Cards – Total Limits
Value of Property	Mortgage – Amount Owning	– Total Borrowings	(including ANZ)
\$ .....00	\$ .....00	\$ .....00	\$ .....00
Balance of Savings/Deposit Accounts (including ANZ)	Your share of Monthly Repayments	Total Amount Owning	Total Amount Owning
\$ .....00	\$ .....00	\$ .....00	\$ .....00
Total Other Assets (motor vehicles, shares etc)	Your share of Monthly Repayments	Your share of Monthly Repayments	Your share of Monthly Repayments
\$ .....00	\$ .....00	\$ .....00	\$ .....00

### Salary/Income

Monthly Salary Before Tax

\$ .....00

Other Monthly Income Before Tax (rent, dividends, interest)

\$ .....00

### Expenses

Your share of Monthly Rent/Board (exclude mortgage)

\$ .....00

Your share of Monthly General Living Expenses (eg. bills, transport)

\$ .....00

Number of Dependants

## 7. DECLARATION AND SIGNATURE

By signing the space below I consent to the credit limit on my credit card account being changed to the requested limit or a lesser limit determined by ANZ. I confirm that I can repay this new credit limit without substantial hardship. I have read and understood this application and declaration. I acknowledge that all information provided in this application form is true and correct. I understand and authorise that ANZ may also disclose information about me to a credit reporting body for the purpose of obtaining a credit report to assist us assess this credit limit increase/decrease application.

I understand that if I choose to change my card product before this request is actioned then ANZ may apply this request to the new product type.

Information about credit reporting, including the name and contact details of these credit reporting bodies, when ANZ may disclose your personal information to them to include in a report about your credit worthiness, and how you can request credit reporting bodies not use your information in certain circumstances, is available at [www.anz.com/privacy](http://www.anz.com/privacy). For a hard copy of this information, please call 13 13 14 or visit any ANZ branch for a copy of ANZ's Privacy Policy.

Applicant's Signature

Date (DD/MM/YYYY)