



# Credit Limit Increase/Decrease Application

Please complete this form in black or blue pen using CAPITALS and tick appropriate boxes where applicable.

## 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 Increase (Specify new limit below and complete sections 4, 5, 6 and 7 of this form.)

I wish to **increase** my credit limit.\*

New Credit Limit Request Amount

\$ , .00

Reason for Increase (eg. travel)

\*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.

## 3. Credit Limit Decrease (If applying for a decrease specify new limit below and only complete section 7 of this form.)

I wish to **decrease** my credit limit.\*

New Credit Limit Request Amount

\$ , .00

Reason for Decrease (eg. refinance)

\*The requested credit limit must not be less than the current balance on your account. Minimum credit limit for standard credit card is \$1,000. Minimum credit limit for Gold credit cards is \$5,000. Minimum credit limit on Platinum credit cards is \$12,000.

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

Employer's/Accountant's Phone No.

Time in Current Employment

 Yrs  Mths

## 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

Value of Property

\$ , , .00

Balance of Savings/Deposit Accounts (including ANZ)

\$ , .00

Total Other Assets (motor vehicles, shares etc)

\$ , , .00

### Liabilities – what you owe

Mortgage – Amount Owning

\$ , , .00

Your share of Monthly Repayments

\$ , .00

Other Loan/Facilities – Total Borrowings

\$ , , .00

Total Amount Owning

\$ , , .00

Your share of Monthly Repayments

\$ , .00

Credit Cards – Total Limits (including ANZ)

\$ , , .00

Total Amount Owning

\$ , , .00

Your share of Monthly Repayments

\$ , .00

### Salary/Income

Monthly Salary After Tax

\$ , .00

Other Monthly Income After 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 dependents

## 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 credit reference agencies for the purpose of obtaining a credit report on me. Those credit reference agencies may retain that information and provide it to their customers who use their credit reporting services.

Applicant's Signature

Date (DD/MM/YYYY)

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