

CREDIT LIMIT INCREASE APPLICATION



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

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. NEW CREDIT LIMIT

Request: \$ Reason:

- 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 \$1000, or \$6000 for Platinum cards (including ANZ Rewards Travel Adventures) or \$15000 for any ANZ Rewards Black or ANZ Frequent Flyer Black Card.

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

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

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.)

4. RESIDENTIAL STATUS

Home owned Mortgage Renting Living with parents/relatives

5. FINANCIAL DETAILS (Non disclosure may result in your application being delayed.)

ASSETS	Present Value
Bank Deposits/Savings	\$ <input type="text"/>
Balance of ANZ Accounts	\$ <input type="text"/> Years open <input type="text"/>
Balance of Other Accounts	\$ <input type="text"/> Years open <input type="text"/>
Total Value of Other Assets (eg. motor vehicles, shares etc. excludes Cash /property)	\$ <input type="text"/>
Total Value of Property owned (including Residential and Investment)	\$ <input type="text"/>
Total Assets	\$ <input type="text"/>

LIABILITIES	Limit(s)	Current Outstanding
ANZ Home/Investment Loan(s)		\$ <input type="text"/>
ANZ Other Loan(s)		\$ <input type="text"/>
ANZ Credit Cards(s)	\$ <input type="text"/>	\$ <input type="text"/>
OFI Home/Investment Loan/s		\$ <input type="text"/>
OFI Other Loan(s)		\$ <input type="text"/>
OFI Credit Cards(s)	\$ <input type="text"/>	\$ <input type="text"/>
Total Liabilities		\$ <input type="text"/>

INCOME	
Gross Monthly Salary	\$ <input type="text"/>
Other Gross Monthly Income (rent, interest, dividend, pension, government benefit etc.)	\$ <input type="text"/>
Number of Dependants	<input type="text"/>

EXPENDITURE	
(Please enter your share of expenses only)	
Credit Commitments	
ANZ Home/Investment Loan Repayments	\$ <input type="text"/>
Combine all repayments for ANZ Home/Investment loans	
ANZ Other Loan Repayments	\$ <input type="text"/>
Combine all repayments for ANZ Personal Loans and Car Loans	
Repayments on ANZ Credit Cards	\$ <input type="text"/>
OFI Home/Investment Loan Repayments	\$ <input type="text"/>
Combine all repayments for OFI Home/Investment loans	
OFI Other Loan repayments	\$ <input type="text"/>
Combine all repayments for OFI Personal Loans, Car Loans and Hire Purchase Loans	
Repayments on OFI Credit/Store Cards	\$ <input type="text"/>
Total Credit Commitments	\$ <input type="text"/>

Living Expenses	
Utilities Electricity, gas and water bills for your home	\$ <input type="text"/>
Household (excluding Land Tax and Body Corporate fees) Rates, home and contents insurance, repairs and maintenance, furniture and appliances, gardener, housekeeping, cleaning services	\$ <input type="text"/>
TV & Communications Mobile phone, landline, internet, pay TV and streaming subscriptions	\$ <input type="text"/>
Groceries Supermarket shop (e.g. food, cleaning products and toiletries), fresh food from butchers, markets and greengrocers	\$ <input type="text"/>

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Personal	\$
Clothing and shoes, haircuts, cosmetics, personal care for yourself and your dependants	
Lifestyle	\$
Entertainment, hobbies and recreation (e.g. eating out, takeaways, alcohol, tobacco, pets, movies, electronics, magazines, books, sport/camping equipment, holidays and travel)	
Public Transport & Vehicle Running Costs	\$
Public transport tickets, registration, vehicle insurance, servicing, petrol, parking fees, road tolls	
Health	\$
Fitness, dental, optical, pharmaceutical, physiotherapy, chiropractic fees, doctor visits, ongoing hospital costs	
Childcare & Public Education	\$
Childcare and preschool costs; public primary and secondary education costs (e.g. tuition fees, uniforms, books, excursions and camps for government school); tertiary education costs (e.g. textbooks)	
Professional Costs and Services	\$
Financial management/legal costs (e.g. accountant, financial planning, solicitors), Union fees and professional association memberships/costs	
Total Living Expenses	\$

Other Commitments

Child/Spousal Maintenance	\$
Regular child/spousal maintenance payments	
Private Education	\$
Tuition fees, uniforms, books, excursions and camps for independent schools	
Personal Insurance	\$
Health insurance, life and income replacement insurances	
Other Expenses	\$
Any other regular expenses (e.g. Superannuation voluntary contribution, voluntary HECS payments, gifts and donations, Land Tax, Body Corporate fees and investment property expenses)	
Total Other Commitments	\$
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Rent/Board	\$

6. 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 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. 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)
.....	<input type="text"/> <input type="text"/> <input type="text"/>