



# Credit card limit increase/decrease application

You may also request a Credit Card Limit Decrease by calling 13 22 65

Please complete Application form in full in black or blue pen using CAPITAL LETTERS and **X** where appropriate.

Only complete sections A and D when a limit decrease is required

## Section A Primary cardholder details

Title  Surname  Given name(s)

Card account number  Existing credit limit \$  New credit limit requested \$

Your address for correspondence/contact details

Home telephone no. ( )  Work telephone no. ( )  Mobile telephone no.

### Marital Status

Single  Separated  Divorced  Married  Widowed  De facto

How many financial dependants do you have?

## Section B Your Employment Details

(We may request you to provide documents e.g. recent payslips or current tax assessment to support your application)

Occupation/job title  Employer name (or Business Trading Name if self-employed)

### Employment Status

Full-time  Part-time  Self-employed  Home duties  Student  Temporary/casual  Retired  Unemployed

## Section C Your Financial Details (use whole dollar amounts and only complete if applying for a limit increase)

### Your Income

Monthly salary after tax \$

Other monthly Income after tax (rent, interest earned) \$

Your total monthly expenses \$

### Liabilities – What You Owe

Mortgage Amount owing \$  Your share of monthly payments \$

Other loans Amount owing \$  Monthly payments \$

All credit cards (incl. this card) Total limits Amount owing Monthly payments \$  \$  \$

Do you foresee any major change to your employment, income, &/or expenses over the next 12 months that will make it difficult for you to meet your financial commitments?

Yes (If NO, go to next question)

Have you had any difficulties in making your loan repayments in the past 2 years? For example, are you currently behind in your repayments on an existing loan?

Yes (If NO, go to Section D)

## Section D Declaration and Signature

I declare that I have read and understand the contents of this application (including the Privacy Protection of Information – Privacy Act 1988 (Cth) and Authority below). I state that the particulars provided by me are true, complete and correct and I provide them to National Australia Bank Limited ABN 12 004 044 937 ('NAB') to enable NAB:

- to determine whether or not to offer me a credit limit increase for which I hereby make formal application, and which I understand may be subject to a credit check and to my having a satisfactory income level; or
- to decrease my credit limit;

for which I hereby make formal application. I authorise NAB to act in accordance with each authorisation and consent given by me on this application.

Signature

**X**

Date

/  /

### Office use only – Override facility only

BSB number

Approved by – signature (Must have DCA for Credit Cards)

Name & Title

BU Id no.

Employee no.

Approved limit

\$

Date

/  /

Telephone no.

( )

PD03

Continued Over →

**Return completed application form to your nearest branch or mail to:  
National Australia Bank Limited, Reply Paid 9992, Melbourne Vic 8060. (No stamp required if posted in Australia.)  
Or fax an increase request to 1300 363 643 or a decrease request to 1300 363 689.**

## Privacy Protection of Information – Privacy Act 1988 (Cth)

### Acknowledgment and authority that credit information may be given to a credit reporting agency.

I understand that Section 18E(8)(c) of the Privacy Act 1988 (Commonwealth) ('the Privacy Act') allows National Australia Bank Limited ABN 12 004 044 937 ('NAB') to give a credit reporting agency certain personal information about me which I authorise NAB to do.

The information which may be given to a credit reporting agency is covered by Section 18E(1) of the Privacy Act and includes:

- identity particulars as permitted by the Privacy Commissioner's determination issued under Section 18E(3) of the Privacy Act;
- the fact that I have applied for credit and the amount;
- the fact NAB is a credit provider to me;
- payments which become overdue more than 60 days and for which debt collection action has started;
- advice that payments are no longer overdue;
- in specified circumstances, that in the opinion of NAB, I have committed a serious credit infringement;
- that the credit provided to me by NAB has been discharged.

### Authority for NAB to obtain certain credit information

To enable NAB to assess this application, I authorise NAB:

- to obtain from a credit reporting agency a credit report containing personal information about me in relation to personal credit provided by NAB;

- to obtain from a credit reporting agency a credit report containing personal information about me in relation to commercial credit provided by NAB. This is in accordance with Section 18K(1)(b) of the Privacy Act;
- to obtain a report containing information about my commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness of a person in relation to personal credit provided by NAB. This is in accordance with Section 18L(4) of the Privacy Act;
- to obtain a report from a credit reporting agency and other information in relation to my commercial credit activities.

### Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, I authorise NAB to give to and obtain from credit providers that may be named in a credit report issued by a credit reporting agency information about my credit arrangements.

I understand this information can include any information about my creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

I understand the information may be used for any of the following purposes:

- to assess an application by me for credit;
- to assist me to avoid defaulting on my credit obligations;
- to notify other credit providers of a default by me;
- to assess my creditworthiness.

## Authority and Declaration

I authorise NAB to contact my current, and/or former employer and/or my accountant to verify details contained in this application.

I declare that where I have provided personal information about an individual (such as an employer, accountant, relative, spouse/partner, nominated additional cardholder or contact person), in this application, I have made or will immediately make the individual aware of the fact and:

- that their personal information has been collected by NAB for the purposes of providing me with the product or service that is the subject of this application (including assessing my application and identifying me), managing and administering the product or service and protecting against fraud;
- that their personal information may be disclosed to other organisations involved in the provision, management or administration of the product or service that is the subject of this application;

- that I may not be able to obtain the product or service that is the subject of this application if that individual's personal information is not provided;
- that the individual can gain access to their personal information by contacting NAB; and
- NAB's contact details.

I may do these things by giving the individual a copy of National's Privacy Notification, which NAB will make available to me. I authorise NAB to provide its relevant service providers with the particulars I have included on this form and of the outcome of my application (approved or declined) so that they can assist NAB to better manage and administer its products and services.

## Important information if you are requesting an increase of your credit card limit

A credit card offers you great flexibility and convenience. But it's important to remember, like any debt, you will have to repay it. If you are unsure as to whether you will be able to manage repayments for an increased credit limit of your credit card, then you should not consider requesting an increase in your credit card limit at this point in time.