




# Credit Limit Increase Application – Single Accounts Only

If you'd like to apply to increase the credit limit on your card account and you are the single account holder, simply complete this form.

 Reply Paid 1 DM, Personal Lending,  
Locked Bag 1, Kogarah NSW 1485

 Hand in at any St George branch

 Fax: (02) 9995 8108

Requested new credit limit for my card (multiples of \$100)

Credit card account number

Important: In requesting your preferred credit limit please take into account any potential adverse changes to your personal financial circumstances. If you're not eligible for the requested maximum limit we may provide you with a lower limit.

## ACCOUNT HOLDER

Title

Given Name(s)

Surname

Email The mobile and email you give us will be used to contact you quickly - for instance with security notifications

Date of Birth

Driver's Licence No.

Driver's Licence State

Mobile Number

Relationship status

Single  Married  De facto  Separated  Divorced  Widowed

No. of dependants

Age of dependants

Employment Status (tick one):

Permanent Full-time  Permanent Part-time  Temping  Sub-contracting (ABN)  Casual/Seasonal  
 Contract (PAYG)  Self-employed  Unemployed  Other Pension  Retired  
 Student  Home Duties  Workers Compensation

Occupation category (e.g. professionals, Para-professionals, tradepersons, students, unemployed, others etc.)

Industry (e.g. agriculture, construction, education, finance & insurance, construction, mining, etc.)

Current Occupation

Time with current employer

Y	Y	M	M
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Employer's company name (or trading name if self-employed)

Previous employer's name (if less than 3 years with current)

Time with previous employer

Y	Y	M	M
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Do you have another job? Yes  No

Employment status:

Permanent Part-time  Temping  Sub-contracting (ABN)  Casual/Seasonal  
 Contract (PAYG)  Self-employed

Second job employer's name

Time with this employer

Y	Y	M	M
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## ACCOUNT HOLDER - YOUR HOME

### Residential Status

Mortgaged  Living with Parents  Owner  Renting  Boarding  Other

### Residential Address (PO Box not allowed)

Postcode  Time There  Y  Y  M  M

### Mailing Address (if different from residential)

Postcode

### Time at previous address (if less than 2 years at current)

Y  Y  M  M

## YOUR INCOME

Choose your Income	Income Amount (before tax)	Income Frequency (Weekly, Fortnightly, Monthly, Annual)
1. Base Salary (PAYG) <i>(Your base salary before tax - add bonus/commissions separately)</i>	\$	
2. Bonus (PAYG) <i>(Before tax bonus e.g. annual performance bonus)</i>	\$	
3. Commission (PAYG) <i>(Before tax commission e.g. sales commission)</i>	\$	
4. Overtime (PAYG) <i>(Before tax overtime pay)</i>	\$	
5. Allowances (PAYG) <i>(Before tax allowances e.g. car, meals, uniform)</i>	\$	
6. Self-employed <i>(Before tax personal income on notice of assessment)</i>	\$	
7. Rental <i>(Total income from all rental properties, as per lease agreements and before tax)</i>	\$	
8. Investment <i>(Your regular recurring investment income before tax)</i>	\$	
9. Self-Funded Retirement <i>(Your SMSF/ Annuity/ Superannuation income - before tax)</i>	\$	
10. Taxable pensions and payments <i>(These are pensions and government payments you do pay tax on)</i>	\$	
11. Non-taxable pensions and payments <i>(These are pensions and government payments you do not pay tax on, i.e. the disability support pension)</i>	\$	
12. Child Support Payments <i>(For children under the age of 18)</i>	\$	
13. Second job <i>(Additional regular income - before tax, including bonuses and overtime)</i>	\$	
14. Other <i>(Other regular income you receive before tax)</i>	\$	

## YOUR PARTNER/SPOUSE'S INCOME: APPLICABLE IF APPLICANT IS MARRIED OR DE FACTO

Partner/spouse total income amount (total before tax, e.g. including bonuses and overtime)	\$
Income frequency (Weekly, Fortnightly, Monthly, Annual)	

## YOUR ASSETS

Assets	Estimate value (\$)
Total property estimate value	\$
Furniture/contents estimate value	\$
St.George total savings	\$
Your total other savings	\$
Value of other assets	\$

## YOUR LIABILITIES

If you wish to declare additional liabilities, please complete an additional copy of this page.

Your liabilities will be cross checked against your credit report. Make sure you include details of all liabilities to avoid delay with your credit card application.

**Note** - Please do not include any Home Loan, Personal Loan, Credit Card, Line of Credit or Overdraft liabilities you have with St. George, Bank of Melbourne or BankSA.

Type of Liability	Financial institution	Loan Amount/ Total Credit Limit (\$)	Amount owed (\$)	Monthly repayment (\$)	Are you sharing these repayments with anyone?			Your (%) share of the repayments (For e.g. minimum 50%, 100% etc.)
					No	Yes - partner/ spouse	Yes - non-partner/ spouse	
Credit card 1		\$	\$	N/A	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> Y	%
Credit card 2		\$	\$	N/A	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> Y	%
Credit card 3		\$	\$	N/A	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> Y	%
Credit card 4		\$	\$	N/A	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> Y	%
Personal loan 1		\$	\$	\$	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> Y	%
Personal loan 2		\$	\$	\$	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> Y	%
Home loan 1		\$	\$	\$	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> Y	%
Home loan 2		\$	\$	\$	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> Y	%
Any other liability (for e.g. Auto/ Vehicle refinance, Line of credit, Overdraft, Other)		\$	\$	\$	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> Y	%

Do you have any tertiary study loans e.g. HECS/HELP? Yes  No

## YOUR EXPENSES

If single enter in your expenses. If married or de facto enter in your total household expenses

Expenses	Monthly amount
<b>Home, contents and car insurance</b> (Monthly home and contents/car insurance only)	\$
<b>Living expenses</b> (e.g. Monthly groceries, food, clothing, tobacco, alcohol, public school fees, footwear, cleaning products, medication, transport costs incl. petrol, entertainment costs and pet care)	\$
<b>Utilities</b> (e.g. Monthly electricity, gas, water, phone (mobile & land line), internet and council rates)	\$
<b>Other recurring expenses</b> (e.g. Monthly private health cover, life (& similar) insurance, memberships, voluntary super contributions and childcare fees)	\$
<b>Child support expenses</b> (Monthly child support/maintenance payments)	\$
<b>Private education costs (Private schooling &amp; tuition costs)</b> (e.g. Monthly tuition fees, school fees, sports fees, books, uniforms and costs for private schooling, including independent schools and kindergarten/prep)	\$
<b>Owner-occupied housing regular expenses</b> (Land tax, body corporate and strata fees)	\$
<b>Rental/investment property regular expenses</b> (Monthly agent fees, insurance, repairs, maintenance, rates, water and strata fees for rental/investment property)	\$

If you are renting, boarding or living with parents, please provide:

<b>Rent/Board amount</b>	\$
<b>Rent/Board frequency</b> (Weekly, Monthly, Fortnightly, Annual)	

## FUTURE CIRCUMSTANCES

Do you plan or expect any significant changes to your financial situation in the next 3 years that would <b>NEGATIVELY</b> impact your ability to meet repayments?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Select one or more circumstances that apply	<input type="checkbox"/> <b>Temporary decrease in income</b> <i>(e.g. career break, starting a business, maternity leave or social work)</i>	
	<input type="checkbox"/> <b>Permanent decrease in income</b> <i>(e.g. leaving employment permanently, reducing hours, retirement, redundancy, career change or reduction in primary income)</i>	
	<input type="checkbox"/> <b>Increase in expenses</b> <i>(e.g. rent increases, moving to a new home with higher expenses, private school fees, child support payments or additional dependent)</i>	
	<input type="checkbox"/> <b>Increase in repayments</b> <i>(e.g. moving from an interest only to principal and interest loan, approved for a home/investment loan and awaiting settlement)</i>	

## ACKNOWLEDGEMENTS AND CONSENTS

Being smart about credit: St. George's lending policies and guidelines are designed to ensure we lend responsibly.

- Select your credit limit carefully.
- Always aim to pay off more than your monthly minimum amount, as making minimum payments is not an effective way to manage credit card debt.
- Make sure your credit limit is always realistic. Call us on 13 13 76 or visit [stgeorge.com.au](http://stgeorge.com.au) if you want to reduce your credit limit at any time and it will be effective immediately.
- If you find yourself having difficulty making your repayments please call us on 13 33 30.

## DECLARATION

- The information in this application is correct and complete to the best of my knowledge and belief. I understand it is an offence to make a false or misleading statement.
- I am at least 18 years of age and a permanent resident of Australia.
- I understand that St. George may complete credit checks and obtain a credit report to assess my credit worthiness.
- I authorise St. George to provide me a lower credit limit if I do not qualify for the credit limit for which I apply.
- I have read and understood the Privacy Statement in this form and I consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement. Where I have provided information about another individual, I declare that the individual has been made aware of that fact and the contents of the Privacy Statement.
- I understand the Privacy Statement that I previously signed still applies.
- I agree to operate this account in accordance with the Conditions of Use of this account.
- Except as changed as a result of this application, all other Terms and Conditions of my Credit Card Account still apply.

By signing below, I/we have read and understand the Declaration and Acknowledgements and Consents on this application form.

Signature

Date

## PRIVACY STATEMENT

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services, and help us run our business. We may also use your information to tell you about products or services we think may interest you.

- We may also collect personal information about you from other persons in order to:
  - verify aspects of your financial situation in connection with assessing your application; or
  - test the effectiveness of systems which may be used to verify aspects of your or other customers' financial situations in connection with assessing your or their applications.
- Where another person holds personal information about you which may be useful for either of these purposes:
  - you consent to us and our relevant service providers collecting personal information from that person;
  - you consent to that person disclosing the personal information to us and our relevant external service providers; and
  - you appoint us and our relevant external service providers as your agents to request access to the personal information and receive the personal information on your behalf.

If you do not provide all the information we request, we may need to reject your application, or we may no longer be able to provide a product or service to you. If you are a proposed guarantor, we collect your personal information to assess you as a guarantor, take a guarantee from you and administer that guarantee. If you do not provide all the information we request, we may be unable to accept you as a guarantor.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

**Our privacy policy is available at [stgeorge.com.au](http://stgeorge.com.au) or by calling 13 33 30**

It covers:

- how you can access the personal information we hold about you and ask for it to be corrected,
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint, and
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.

### **For our customers located in the European Union**

The General Data Protection Regulation (GDPR) regulates the collection, use, disclosure or other processing of personal data under European Union (EU) law. Personal data means any information relating to you from which you are either identified or may be identifiable. Our collection, use, disclosure and other processing of your personal data may also be regulated by the GDPR.

Please refer to our EU Data Protection Policy on our website at [stgeorge.com.au/privacy-reforms](http://stgeorge.com.au/privacy-reforms) for information about how we manage your personal data under the GDPR. The EU Data Protection Policy also forms part of this Privacy Statement.

## PRIVACY STATEMENT (Continued)

### Credit information

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- disclose credit information and other personal information about you to a guarantor or to a proposed guarantor (for the purpose of them considering whether to offer to act as guarantor);
- give or obtain a banker's opinion about you;
- if you are a proposed guarantor, obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

To ensure we are meeting our requirements and to allow the most up-to-date information to be considered as part of the application process, we may be required to do any or all of these things on one or more occasions.

The privacy page of our website [stgeorge.com.au](http://stgeorge.com.au) includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

You can call us on 13 33 30 or visit us in branch for a hard copy of the Statement of Notifiable Matters.

### Marketing communications

We will use or disclose your personal information to contact you and send you information about products and services offered by the Westpac Group or its preferred suppliers. Please call us on 13 33 30 or visit any of our branches if you do not wish to receive marketing communications from us.

### Foreign Tax Residents

We are required under domestic and international laws to collect and report financial and account information relating to individuals and organisations who are, or may be, foreign tax residents. We may ask you whether you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident from time to time, such as when you open an account with us, or if your circumstances change. If you do not provide this information to us we may be required to limit the services we provide to you.

Unless you tell us otherwise, by completing any application, you certify that any shareholder, named beneficiary, settlor or controlling person is not a foreign tax resident. You must tell us if you, or any shareholder, named beneficiary, settlor or controlling person is, or becomes, a foreign tax resident (unless an exemption applies, such as for shareholders of listed companies). Where there are no named beneficiaries (e.g. for beneficiaries identified only as a class) you must tell us if a beneficiary is a foreign tax resident immediately when any decision is made to identify and make a distribution to them. You may contact us to provide foreign tax residence information by calling 1300 725 863.

We cannot give tax advice, so please contact your independent tax advisor if you need help finding out whether any person is a foreign tax resident.