

Credit Limit Increase Application

If you'd like to apply to increase the credit limit on your card account, simply complete this form. Once you've done that, mail it back in the Reply Paid envelope provided, fax it or drop it in a St George branch.

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 1

Title Given Name(s)

Surname

Contact Number

Date of Birth / / Driver's Licence No.

Marital Status No. of Dependants Age of dependants (if applicable)

Home Phone Number Mobile Number

Accountant's Firm (if self-employed)

Employment Status (tick one):

- | | | |
|--|--|--|
| <input type="checkbox"/> Full time | <input type="checkbox"/> Part time | <input type="checkbox"/> Temping |
| <input type="checkbox"/> Sub-contracting | <input type="checkbox"/> Casual/
Seasonal | <input type="checkbox"/> Contract (PAYG) |
| <input type="checkbox"/> Self-employed | <input type="checkbox"/> Unemployed | <input type="checkbox"/> Other Pension |
| <input type="checkbox"/> Retired | <input type="checkbox"/> Home Duties | <input type="checkbox"/> Workers
Compensation |

Current Occupation

Employer's Company Name (or trading name if self-employed) Time There

Employer's Address

Employer's Switchboard Number Accountant's Phone Number

ACCOUNT HOLDER 2

Title Given Name(s)

Surname

Contact Number

Date of Birth / / Driver's Licence No.

Marital Status No. of Dependants Age of dependants (if applicable)

Home Phone Number Mobile Number

Accountant's Firm (if self-employed)

Employment Status (tick one):

- | | | |
|--|--|--|
| <input type="checkbox"/> Full time | <input type="checkbox"/> Part time | <input type="checkbox"/> Temping |
| <input type="checkbox"/> Sub-contracting | <input type="checkbox"/> Casual/
Seasonal | <input type="checkbox"/> Contract (PAYG) |
| <input type="checkbox"/> Self-employed | <input type="checkbox"/> Unemployed | <input type="checkbox"/> Other Pension |
| <input type="checkbox"/> Retired | <input type="checkbox"/> Home Duties | <input type="checkbox"/> Workers
Compensation |

Current Occupation

Employer's Company Name (or trading name if self-employed) Time There

Employer's Address

Employer's Switchboard Number Accountant's Phone Number

ACCOUNT HOLDER 1 (CONTINUED)

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

Time There

Y	Y	M	M
---	---	---	---

Weekly income (after tax) (net taxable income if self-employed)

\$

Other weekly income (after tax)
(please specify income type, e.g. rental income)

\$

ACCOUNT HOLDER 2 (CONTINUED)

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

Time There

Y	Y	M	M
---	---	---	---

Weekly income (after tax) (net taxable income if self-employed)

\$

Other weekly income (after tax)
(please specify income type, e.g. rental income)

\$

ACCOUNT HOLDER 1 - YOUR HOME

Residential Address (PO Box not allowed)

Postcode

Time There

Y	Y	M	M
---	---	---	---

Mailing Address (if different from above)

Postcode

Previous Address (if less than 3 years)

Postcode

Time There

Y	Y	M	M
---	---	---	---

Residential Status

Own Mortgage Renting Living with parents

Other (give details)

Mortgage repayment, rent or board per month

\$

If own/mortgage, current value of residence

\$

Balance owing

\$

Name of lender, landlord, agent or parents

Daytime contact phone number of lender, landlord, agent or parents (no mobile numbers accepted)

Address of lender, landlord, agent or parents

Postcode

ACCOUNT HOLDER 2 - YOUR HOME

Residential Address (PO Box not allowed)

Postcode

Time There

Y	Y	M	M
---	---	---	---

Mailing Address (if different from above)

Postcode

Previous Address (if less than 3 years)

Postcode

Time There

Y	Y	M	M
---	---	---	---

Residential Status

Own Mortgage Renting Living with parents

Other (give details)

Mortgage repayment, rent or board per month

\$

If own/mortgage, current value of residence

\$

Balance owing

\$

Name of lender, landlord, agent or parents

Daytime contact phone number of lender, landlord, agent or parents (no mobile numbers accepted)

Address of lender, landlord, agent or parents

Postcode

ASSETS (AS JOINT APPLICANTS, COMBINE ASSETS)

Car Registration Number

State

Estimated Value

Furniture/Contents

Insured value

Other (give details, e.g. shares)

Estimated Value

Properties Owned - Excluding Home (give address)

Estimated Value

SAVINGS AND INVESTMENTS (AS JOINT APPLICANTS, COMBINE SAVINGS & INVESTMENTS)

Name of Organisation	Account No.	\$ Balance
		\$
		\$
		\$

LIABILITIES (INCLUDING CARDS, STORE ACCOUNTS, ETC.) (AS JOINT APPLICANTS, COMBINE COMMITMENTS)

Lender (excluding home mortgage)	Account No.	Credit limit	Intent to close	Balance Owing	Monthly repayment
		\$	<input type="checkbox"/> Y <input type="checkbox"/> N		
		\$	<input type="checkbox"/> Y <input type="checkbox"/> N		
		\$	<input type="checkbox"/> Y <input type="checkbox"/> N		
		\$	<input type="checkbox"/> Y <input type="checkbox"/> N		

ALL OTHER EXPENSES (EG FOOD, REGULAR BILLS, TRANSPORT, INSURANCE, CHILD SUPPORT)

\$
\$
\$

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 33 30 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

X

Date

/ /

Signature

X

Date

/ /

PERSONAL INFORMATION

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.

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.

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.

PERSONAL INFORMATION (CONTINUED)

Our privacy policy is available at 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;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

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;
- 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 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.

Other acknowledgments and consents

- We may confirm the details of the information provided in this application which includes contacting your employer to confirm salary, address or other personal details.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.
- This application form is not an offer or acceptance of credit.

Information about products and services

We will use your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers.

Definitions

"We", "our", "us" means St. George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141. "Westpac Group" means Westpac Banking Corporation and its related bodies corporate.