

Visa application

PLEASE COMPLETE THE APPLICATION FORM AND RETURN TO TSB BANK.



Types of Visa accounts (SELECT NEW OR EXISTING ACCOUNT)

New

SELECT ONE OPTION & TICK THE APPROPRIATE BOX.

Personal account – You are solely liable for repayment of credit, including any additional cardholders' transactions.

Joint account – You are jointly and severally liable for repayment of credit.

Preferred limit \$

Preferred statement date to be on the day of the month.

NB. Payment due date will be 25 days after the statement date. Direct Debit payments are processed on the payment due date.

Existing COMPLETE YOUR VISA CARD NUMBER IN THE BOX BELOW.

Visa account number

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| 4 | 5 | 4 | 8 | 6 | 7 | | | | | | | | | | | | | | |
|---|---|---|---|---|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

SELECT ONE OPTION & TICK THE APPROPRIATE BOX.

Review of credit limit to

Add cardholder

Your personal details

PASSWORD (FOR ACCOUNT IDENTIFICATION)

PLEASE TICK ONE BOX. Mr Mrs Miss Ms

First name(s) in full

Date of birth / /

Surname

Home phone ()

Residential address

Business phone ()

Postcode

Period of time at this address

Postal address (IF DIFFERS FROM ABOVE ADDRESS)

Email

Previous residential address (IF AT PRESENT ADDRESS LESS THAN 5 YEARS)

PLEASE TICK ONE BOX. Own home Renting With parents Boarding No. of dependents

Name of nearest relative or friend in New Zealand not living with you

Residential address

Home phone ()

Relationship

Employment and income

Principal source of income: Salary/wages Self employed Commission Super/benefit

Employer's name (IF SELF EMPLOYED, NATURE OF BUSINESS; IF RETIRED, LAST EMPLOYER)

Position of employment/occupation

Period of employment

Employer's address

Previous employer's name

Position held

Period of employment

Accountant's name/firm (IF SELF EMPLOYED)

Joint application Additional cardholder

PASSWORD (FOR ACCOUNT IDENTIFICATION)

PLEASE TICK ONE BOX. Mr Mrs Miss Ms

First name(s) in full

Date of birth / /

Surname

Relationship to applicant

Residential address

Home phone ()

Postcode

Employment and income (FOR JOINT APPLICANT/ADDITIONAL CARDHOLDER)

Principal source of income: Salary/wages Self employed Commission Super/benefit

Employer's name (IF SELF EMPLOYED, NATURE OF BUSINESS; IF RETIRED, LAST EMPLOYER)

Position of employment/occupation

Period of employment

Employer's address

Previous employer's name

Position held

Period of employment

Accountant's name/firm (IF SELF EMPLOYED)

Financial details

NOTE: FOR JOINT APPLICATIONS, ENTER COMBINED FINANCIAL DETAILS. FOR APPLICATIONS IN ONE NAME ONLY OR ONE NAME WITH AN ADDITIONAL CARD, ENTER PRINCIPAL APPLICANT'S DETAILS ONLY.

| Income (AVERAGE MONTHLY) | | Expenses (AVERAGE MONTHLY) | | Assets | | Liabilities (AMOUNT OWING) | |
|--------------------------|--|----------------------------|--|----------------------|--|----------------------------|--|
| Salary/wages (AFTER TAX) | | Mortgage repayments | | Deposits TSB Bank | | Mortgage | |
| Joint customer | | Loan repayments | | Deposits other banks | | Other loans | |
| Net trading surplus | | Credit card | | House/section | | Bank overdraft | |
| Rental income | | Rent/rates | | Other property | | Credit cards | |
| Investment income | | Insurance (HOUSE/CONTENTS) | | Shares | | Visa | |
| Other income (SPECIFY) | | Insurance (LIFE) | | Other Investments | | LIMIT \$ | |
| | | Living expenses | | Motor vehicles | | Other | |
| | | | | | | LIMIT \$ | |
| Total monthly income \$ | | Total monthly expenses \$ | | Total assets \$ | | Total liabilities \$ | |

Personal Information Rights Statement

Pursuant to the provisions of the Privacy Act 1993, TSB Bank Limited ("the Bank") hereby makes you aware of the following points in respect of information about you which you are now providing, or which the Bank may already hold, or which the Bank may hold in the future.

- The Bank may obtain credit references or make other inquiries within its normal procedures in connection with Visa applications or upon reviews of finance facilities provided to you by the Bank.
- I/we agree and acknowledge that my/our personal information may be disclosed to an assigned Credit Reporting Agency, and that my/our information may be available to other registered subscribers with that Agency.
- The Bank provides information to appointed Visa processing agents and Clearing Members for the purposes of recording Visa cardholder and card information, account transactions and balance details, processing and authorisation purposes, providing statements and information to cardholders, and providing credit control collection, legal recovery or fraud services and to card Repayment Insurance providers.
- The Bank may require to use the information obtained for use by:
 - other departments or divisions of the Bank including (but not by way of limitation) Marketing, TSB Realty, Lending, Foreign Exchange and Marketing/Underwriting Companies engaged by the Bank or in association with the Bank for product promotions by direct mail, telemarketing or other direct marketing activities. Please contact TSB Bank Ltd if you no longer wish to receive direct mail marketing material.
- The Bank may wish to seek your views on the services and products it offers. To this end, the Bank may provide appropriate information to reputable market research organisations.
- Should it become necessary, information may be passed on to debt collection agencies or the information used by the Bank for the purpose of debt collection.
- The Bank will ensure that the information about you is held securely and will not, except for the above purposes or as authorised by you or when required or authorised by law, disclose the information to any person.
- The Privacy Act 1993 gives you the right to see and correct any information about you held by the Bank.

Useful information

This application should be read in conjunction with, and is made subject to the Terms and Conditions under which TSB Bank Limited Visa Cards are issued, a copy of which may be obtained from any TSB Bank Branch. A copy of the Terms and Conditions will accompany the card(s) issued to the applicant if this application is accepted. Usage of the card(s) issued indicates acceptance of such Terms and Conditions. TSB Bank Limited is under no obligation to approve this application or provide a reason should the application be declined. The half yearly card fee (if applicable) will be charged to the first account statement.

Acknowledgement and declaration

I/We are not less than 18 years of age, and certify that I am not/neither of us are, and no signatory to this account is, an undischarged bankrupt or liable under any proceedings pursuant to the Insolvency Act 2006 and its amendments, and agree to advise the Bank if this situation changes, and understood this application. I/We confirm that the information supplied by me/us is true and complete and understand that it has been given to enable you to consider this application. To the best of my/our knowledge the above details are a true and correct representation of my/our financial position at this date: I/we agree to the Terms and Conditions of the Privacy Act 1993, as listed above, which I/we have read and understood. I/We authorise the release at any time of all personal information held by: a) any other credit providers and credit reference agencies; and b) any previous or current employer regarding my employment history and income.

Applicant's signature

Date / /

Additional cardholder's signature

Date / /

Office use only

Approved limit

Guarantor(s) required (name)

Customer number/s

Relationship to cardholder

4 5 4 8 6 7

4 5 4 8 6 7