

Visa - Credit Limit Review Request

VISA ACCOUNT NUMBER

4	5	4	8	6	7															
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Personal details of applicant(s)

PLEASE TICK ONE BOX Mr Mrs Miss Ms Other

First name(s) in full _____ Home phone () _____

Surname _____ Work phone () _____

Address for correspondence _____

PLEASE TICK ONE BOX Mr Mrs Miss Ms Other

First name(s) in full _____ Home phone () _____

Surname _____ Work phone () _____

Review of credit limit from \$ _____ to \$ _____

Financial details

MONTHLY INCOME

Source _____ After tax \$ _____

_____ \$ _____

_____ \$ _____

Total Monthly Income _____ \$ _____

Monthly Commitments	Current Balance	Monthly Payments
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Owing to	\$	\$
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	\$	\$
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	\$	\$
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Credit Cards	TSB Bank Visa	Limit	\$	\$
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		Limit	\$	\$
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Store Cards		Limit	\$	\$
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		Limit	\$	\$
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Other borrowing commitments	\$	\$
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	\$	\$
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Total Expenses _____ \$ _____

Total Assets _____ \$ _____

Total Liabilities (AMOUNT OWING) _____ \$ _____

Signatures

Important: This application is made subject to the Terms and Conditions under which TSB Bank Limited Visa Cards are issued. TSB Bank Limited is under no obligation to approve this application or provide a reason should the application be declined. Personal Account holders are solely liable for repayment of credit, including any additional cardholders transactions. Joint Card Account holders are jointly and severally liable for repayment of credit. 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 have read and understood this application. I/We confirm that the information supplied by me/us is true and complete representation of my/our financial position at this date and understand that it has been given to enable you to consider this application. I/we agree to the Terms and Conditions of the Privacy Act 1993, as listed overleaf, which I/we have read and understood. I/We authorise TSB Bank Limited to disclose to TSB Bank Visa processing agents and Visa clearing members, other Visa credit providers, credit reference agencies, Card Repayment Insurance providers and any other party authorised by me/us/the applicant, at any time, personal information held by TSB Bank Limited. I/We authorise the release at any time of 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 _____ Joint Applicant's signature _____ Date / / _____

Office use only

Credit Analysis _____

D/S ratio % _____ Credit Limit Approved \$ _____ Approved by _____

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 or its authorised agents or its mortgage insurance or credit card repayment insurer may now or at any time in the future hold.

1. The Bank may obtain credit references or make other enquiries within normal procedures in connection with Visa applications or upon reviews of finance facilities provided to you by the Bank.
2. 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 card holders, and providing credit control collection, legal recovery or fraud services and to card Repayment Insurance providers.
3. 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 and Lending, Visa, 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.
4. 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.
5. 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.
6. 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.
7. The Privacy Act 1993 gives you the right to see and correct information about you held by the Bank.

Please post completed application form to Visa Services, PO Box 240, New Plymouth 4340