Credit Card Application

How to apply

1. Apply online at **westpac.co.nz/credit-cards/apply-now** This is the fastest way to apply for a card.
2. Complete this form and take it together with identification and proof of income to your nearest Westpac branch, or
3. Complete this form and mail to Westpac, Private Bag 92503, Wellesley Street, Auckland.

If you have any questions or need help to complete this form, please call **0800 888 111.**

A. Type of Westpac credit card account

Please select **one** card type and **one** reward programme per application. The Low Rate MasterCard® does not include a reward programme.

	hotpoints®	Airpoints™	Westpac PayTag™ *(optional)*
◯ Westpac Low Rate MasterCard®	N/A	N/A	◯
◯ Westpac MasterCard®	◯	◯	◯
◯ Westpac Platinum MasterCard®	◯	◯	◯
◯ Westpac *World MasterCard*®	◯	◯	◯
◯ Westpac Airpoints Business MasterCard®	N/A	◯	◯
◯ Westpac BusinessPLUS MasterCard®	◯	N/A	◯

Requested Limit $ Balance transfer ◯ Yes ◯ No

Primary purpose of debt ◯ General Living Expenses / Cash flow ◯ Debt Consolidation ◯ Large one off purchase (e.g. car, boat, holiday) ◯ Back-up / Emergency

If you select, but do not meet Westpac's current lending criteria for a hotpoints or Airpoints Platinum MasterCard account, a hotpoints or Airpoints MasterCard® account will be issued instead (provided you meet the relevant criteria for that card).
If you are applying for an Airpoints credit card and already have an Airpoints number, please enter it below. If you are not currently an Airpoints member, you can sign up for an Airpoints membership at airnewzealand.co.nz/airpoints. Your Airpoints number will be printed on your credit card and all Airpoints Dollars earned will be credited to your Airpoints account.

Airpoints™ Membership Number ☐☐☐☐☐☐☐☐☐

B. Principal applicant details

Name FIRST MIDDLE LAST

◯ Mr ◯ Mrs ◯ Miss ◯ Ms ◯ Other (please specify) Date of birth DD / MM / YYYY

NZ Permanent Resident ◯ Yes ◯ No Resides in NZ? ◯ Yes ◯ No Number of dependents (18 years or younger)

Current employment (please select) ◯ Employed (salary/wage) ◯ Self-employed ◯ Not currently employed

Your industry

Time in current employment Year(s) Month(s) If less than 6 months, time at previous job Year(s) Month(s)

How would you like your name to appear on your card ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐
This must be your given name(s), or initial(s) and surname.

If you already have a Westpac bank account, please provide the account no. below

☐☐ ☐☐☐☐ ☐☐☐☐☐☐☐ ☐☐☐

Postal Address NUMBER & STREET SUBURB

TOWN/CITY POSTCODE

Time at current address Year(s) Month(s) If less than 6 months, time at previous address Year(s) Month(s)

Best description of your living arrangements (Please tick one)

◯ Home owner ◯ Rent ◯ Live with parents/guardian ◯ Board

Phone Number HOME MOBILE WORK

Email address

NZ driver's licence number (5a) ☐☐ ☐☐☐☐☐☐ Version no. (5b) ☐☐☐

Identification word
You will need this word if you call us to discuss your card in the future

Close friend or relative
Full name (must be living in New Zealand and not living at the same address)

Their phone number Are you a US citizen?* ◯ Yes ◯ No

Additional country(s) of tax residency (if any) LIST THE ADDITIONAL COUNTRY(S) OF WHICH YOU ARE A TAX RESIDENT

Foreign Tax Identification Number*** (FIN) YOUR IDENTIFICATION NUMBER FOR TAX PURPOSES IN A PARTICULAR COUNTRY

**You will be a US citizen if you were born in the US or have acquired US citizenship, unless you have formally renounced your US citizenship*
****If you are a US citizen or tax resident, the FIN section must be completed with your social security number or individual tax identification number*

C. Joint/Additional applicant's details

◯ **Joint application**
On a joint credit card account, both cardholders are jointly and severally liable for any balance owed on the account. A joint cardholder must be at least 18 years old.

◯ **Additional cardholder**
The principal cardholder is liable for all transactions on the credit card account which are made by an additional cardholder as though they had personally made the additional cardholder transactions. An additional cardholder must be at least 16 years of age. There is a $15 charge for each joint and additional card on all cards except the *World MasterCard* where a $100 charge applies. When a hotpoints *World MasterCard* is selected there is no charge for the first joint/additional card.

Name FIRST MIDDLE LAST

◯ Mr ◯ Mrs ◯ Miss ◯ Ms ◯ Other (please specify) Date of birth DD / MM / YYYY

NZ Permanent Resident ◯ Yes ◯ No Resides in NZ? ◯ Yes ◯ No Number of dependents (18 years or younger)

Current employment (please select) ◯ Employed (salary/wage) ◯ Self-employed ◯ Not currently employed

Your industry

Time in current employment Year(s) Month(s) If less than 6 months, time at previous job Year(s) Month(s)

How would you like your name to appear on your card
This must be your given name(s), or initial(s) and surname.

◯ **Westpac PayTag** *(optional)*

Postal Address NUMBER & STREET SUBURB

TOWN/CITY POSTCODE

Phone Number HOME MOBILE WORK

Time at current address Year(s) Month(s) If less than 6 months, time at previous address Year(s) Month(s)

Email address

Identification word
You will need this word if you call us to discuss your card in the future

For joint applicant only

Are you a US citizen?* ◯ Yes ◯ No

Additional country(s) of tax residency (if any) LIST THE ADDITIONAL COUNTRY(S) OF WHICH YOU ARE A TAX RESIDENT

Foreign Tax Identification Number*** (FIN) YOUR IDENTIFICATION NUMBER FOR TAX PURPOSES IN A PARTICULAR COUNTRY

**You will be a US citizen if you were born in the US or have acquired US citizenship, unless you have formally renounced your US citizenship*
****If you are a US citizen or tax resident, the FIN section must be completed with your social security number or individual tax identification number*

D. Financial details

Gross Income	Annual	Debts	Balance	Limit
Salary/Wage earners/Beneficiaries	$	New Westpac Home Loan	$	$
Self-employed/Business income	$	Existing Westpac Home Loan	$	$
Overtime and allowances	$	Other Lender / Home Loan	$	$
Commissions	$	Personal Loan	$	$
Pension/Super/Regular Annuity	$	Hire purchase	$	$
Interest/Dividends/Other Investment	$	Student Loan	$	$
Child Maintenance/Support	$	Credit / Store Card	$	$
Rental Income	$	Overdraft	$	$
Boarders/Flatmates	$	Other Lending	$	$

Fixed commitments	Weekly	Essential Living Costs	Weekly
Rent/Board	$	Food and Groceries	$
Child/Support Maintenance Payments	$	Transport/Vehicle Running costs	$
Rates/Property Insurance/Body Corporate	$	Power/Gas/Water/Internet/Phone	$
Long Term Super/KiwiSaver	$	State Education/Childcare	$
Loan Repayments	$	Medical costs	$
Other	$	Other	$

D. Financial details
Continued

Discretionary Living Costs	Weekly	Savings and Investment	Balance
Private School Fees/Education	$	Westpac Savings Account	$
Personal Life/Health/Income Insurances	$	Westpac Term Deposit	$
Entertainment	$	Non-Westpac Savings Account	$
Regular Donations	$	Non-Westpac Investments	$
Other	$	Other	$

E. Card Repayment Cover

This optional insurance can help protect your credit card repayments should the unforeseen occur. It covers you for death, total disability, redundancy and bankruptcy between ages 18-65 (inclusive), and after that for death only until your 80th birthday.

Do you want to be covered by Card Repayment Cover? ◯ Yes ◯ No

Note: You must be aged between 18 and 65 years to apply.

For full details of the terms, conditions, exclusions and limits that apply, please refer to the sample Card Replacement Cover policy document attached. You will be covered from the date that this application is received by Westpac.

I/we agree to be covered by Card Repayment Cover *(please sign)*

PRINCIPAL SIGNATURE DD / MM / YYYY

Cost of the insurance is 79 cents per $100 (or part thereof) of the outstanding monthly balance on your Westpac credit card statement. If you choose Card Repayment Cover, then each month we will charge your premium to your credit card account. We will let you know if the cost of the insurance changes 30 days beforehand. The premiums are collected on behalf of the underwriter Westpac Life-NZ-Limited ("Westpac Life").

Westpac Life has an A+ Insurer Financial Strength rating given by Standard & Poors (Australia) Pty Limited. The rating scale is: AAA Extremely Strong, AA Very Strong, A Strong, BBB Good, BB Marginal, B Weak, CCC Very Weak, CC Extremely Weak, SD or D Default, R Regulatory Supervision, NR Not Rated. Plus (+) or Minus (-) following ratings from 'AA' to 'CCC' show relative standings within the major rating categories. The full rating scale is available for inspection at every office of Westpac Life and www.standardandpoors.com.

F. Acknowledgement

I/we certify that all information supplied in this application is true, correct and complete.

In applying for this credit card, I/we acknowledge that my/our declared income is correct and sufficient to service the credit limit provided.

I/we agree that as soon as I/we sign or use my/our card or use any other payment instrument (such as Westpac PayTag® if requested), to access my/our account I/we will be deemed to have agreed to be bound by:

- the Credit Card Conditions of Use for the applicable card;
- the Air New Zealand Airpoints™ programme terms and conditions (where applicable);
- the hotpoint terms and conditions (where applicable); and
- the Westpac PayTag terms and conditions (where a Westpac PayTag has been requested).

I/we acknowledge and agree that:

- I/we are personally responsible for all credit extended by Westpac to me/us, including credit extended under a BusinessPLUS MasterCard or Airpoints Business MasterCard, irrespective of whether a business name appears on the card;
- where applicable, I must be a member of Air New Zealand's Airpoints programme to be eligible to earn Airpoints and that I can access the Airpoints terms and conditions at airnewzealand.co.nz/airpoints-terms-and-conditions;
- for a joint credit card account, a notice Westpac sends to one of us will count as a notice to all of us;
- fees and charges will apply to the use of the card. Details of fees and charges are provided in the Transaction and Service Fees brochure, which will be sent to me; and
- the Credit Card Conditions of Use for the applicable card, the Westpac PayTag terms and conditions (where applicable), and the hotpoints terms and conditions (where applicable) will be sent to me.

Copies of the Credit Card Conditions of Use for the applicable card, the Westpac PayTag terms and conditions, the hotpoints terms and conditions (which are incorporated in the Credit Card Conditions of Use for the applicable cards) and the Transaction and Service Fees brochure are available at any Westpac branch or online at westpac.co.nz.

G. Personal Information

I/we consent to and authorise the collection, use and disclosure of my/our personal information by Westpac New Zealand Limited and its related companies (Westpac) in the following ways:

- Westpac may make all necessary enquiries (now or in the future) concerning my/our credit record, residence, employment, financial status, and any information provided by me/us in this application for the purposes related to provision of credit to me/us, from whatever source Westpac considers appropriate, including any credit reporting agency that Westpac has a subscriber agreement with, and any party approached may provide such information to Westpac.
- Westpac may use all the information that they hold about me/us to make available to me/us the full range of financial services provided by Westpac and to provide me/us with details of products and services that may be purchased with the card.
- Westpac may provide Credit Information (as defined in the Credit Reporting Privacy Code 2004) about me to credit reporting agencies, who will use that information to update their credit reporting database and who may disclose any information they hold about me/us to their own customers for the purpose of providing credit reporting services.
- Westpac may disclose my personal information (including default information) to any person Westpac may appoint to collect any outstanding debt.
- Westpac may use credit reporting agencies monitoring service to receive updates, if any, of the information they hold about me/us.
- Westpac and its related companies may obtain, use and/or disclose information held about me/us to enable Westpac and its related companies to comply with any laws, rules or regulations in New Zealand or any other country including any laws, rules or regulations reasonably expected to be implemented (including to enable the government of New Zealand to comply with any agreement between it and any other country).
- Westpac may disclose and exchange any information held about me/us now or in the future to any party associated with a Westpac credit card rewards programme for the purposes of administration of the applicable rewards programme, provision of related services and for marketing and research purposes.

I/we confirm that I/we have the permission of the person named as 'close friend or relative' in this application to disclose their personal details.

If I/we have indicated that I/we wish to be covered by Card Repayment Cover ("the Cover"), I/we authorise Westpac to disclose all relevant information held about me/us now or in the future to Westpac Life for the purposes of administering the Cover.

I/we understand that I/we have the right to access and correct my/our personal information held by Westpac subject to the provisions of the Privacy Act 1993.

I/we acknowledge that I/we have read and accepted the disclosures, terms and conditions set out above.

H. Signature(s)

I / we also certify that:

- I/we are New Zealand citizens or have permanent New Zealand residency status and reside in New Zealand.
- I/we are over 18 years of age (and any additional applicant is over 16 years of age).

Please note that you will be required to verify your identity and income as part of the application process or prior to activating your credit card account. All cardholders (principal, joint or additional) are required to verify identification. Suitable forms of ID include one of the following

- New Zealand drivers licence
- Current passport
- New Zealand firearms licence

For more details see **westpac.co.nz/aml**

PRINCIPAL SIGNATURE DD / MM / YYYY

JOINT / ADDITIONAL SIGNATURE DD / MM / YYYY

Credit cards are both a convenient means of payment and a flexible form of borrowing. Although paying only the minimum monthly payment can help you manage your cash flow from time to time, If you make only the minimum payment each month, you will pay more interest and it will take you longer to pay off your balance.

Westpac use only

Credit Card Account Number

Card Number X X X X X X X X CRS Number

Application Number Card Account Number

Package type

FTR stamp

Bank stamp

Branch/split code

Staff Number

Courier cost Branch Customer

Special delivery instructions

Card Repayment Cover is underwritten by Westpac Life-NZ-Limited, a wholly owned subsidiary of Westpac Financial Services Group-NZ-Limited, which is a wholly owned subsidiary of Westpac Banking Corporation ABN 33 007 457 141, incorporated in Australia. Neither Westpac Banking Corporation, Westpac New Zealand Limited ("Westpac"), nor any other member of the Westpac Group guarantees the obligations of, or any products issued by, Westpac Life-NZ-Limited. Westpac employs salaried employees whose remuneration is influenced in the long term by the arrangement of Westpac Life-NZ-Limited insurance policies. Westpac will receive commission payments as a result of the arrangement of Westpac-Life-NZ-Limited policies. hotpoints® is a registered trademark of Westpac Banking Corporation. MasterCard is a registered trademark of MasterCard International Incorporated.

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