

Guide to completing your Value+ credit card limit increase application

To avoid any delays with processing your application, you must provide the following information with your completed application form:

Proof of income:

- Full time employee – a payslip less than 4 weeks old
- Salary Packaging – a payslip less than 4 weeks old; and evidence of package components
- Casual/Short term employee – 2 payslips less than 4 weeks old; and the previous year's Income Statement issued by the ATO or tax return and Notice of Assessment
- Self-employed – financial statements (Balance Sheet and Profit & Loss Statement) and personal tax returns and Notice of Assessments for the last 2 years
- Retired – letter from Superannuation Fund (less than 4 weeks old) confirming the amount and frequency of payments and balance of superannuation fund.
- Pensioner – Statement from Centrelink (less than 4 weeks old)
- Other Income – latest 3 months rental statements; latest tax return showing income from other investment (e.g. dividends, interest); and evidence of the current investment balance and income received in the current financial year (less than 3 months old)

Additional documentation (if applicable):

- Current rates notice (less than 13 months old) for any real estate either owned outright or mortgaged
- Evidence of savings and investment accounts where the combined balances exceed \$10,000 (unless 50% or more of your savings/investments are held with Newcastle Permanent)
- For balance transfers and/or cards to be cancelled, a copy of your last credit/store card statement which includes BPAY® details

Other important information:

- You must complete your application form in full.
- You (and any additional cardholders, if applicable) will need to be an existing Newcastle Permanent member or if not you will need to be fully identified under Anti Money Laundering (AML) requirements.
- Your application form must be signed by you.
- You will be notified within 10 business days of the outcome of your application.
- All enquiries regarding your Value+ Credit Card application should be made by contacting us on 13 19 87 or by visiting your local branch.

In this application a reference to "Newcastle Permanent" or "we" or "us" or "ours" is a reference to Newcastle Permanent, part of Newcastle Greater Mutual Group Ltd ACN 087 651 992, Australian Financial Services Licence/Australian credit licence 238273. © Registered to BPAY Pty Ltd ABN 69 079 137 518.

Value+ Credit Card credit limit increase application

Customer number

Value+ Credit Card number

Increase preferred credit limit from

\$ to \$ (maximum \$20,000)

Personal details

Mr Mrs Ms Other _____

Date of Birth / /

First name _____

Number of dependants

Middle name _____

Last name _____

Residential address (PO Box not acceptable)

Postal address (if different to residential)

State Postcode

State Postcode

Home phone

Work phone

Mobile phone

Employment details

Occupation _____

Full time

Casual

Retired/Pensioner

Seasonal

Part time

Self employed

Contract

Other _____

Employer's name (or accountant's name if self employed) _____

Employer's/accountant's phone number Time in current employment years months

Previous employer's name if less than 3 years at current employment (or accountant's name if self employed)

Previous occupation _____

Time in previous employment years months

Financial details

Salary/income (excluding unemployment, family tax benefits and child maintenance)

Monthly salary (before tax) \$

Your share of other monthly income
e.g. rent (before tax) \$

Assets

Total balance of accounts not
with Newcastle Permanent \$

Value of residence (if owned or mortgaged) \$

Value of other real estate \$

Value of other assets (excluding superannuation) \$

Liabilities/commitments

Your share of monthly home mortgage
repayments (including rental properties) \$

Your share of monthly rent/board \$

Your share of monthly loan repayments
(excluding mortgage and credit/store cards) \$

Limits and balances

Number of credit/store card(s) Total credit limit \$
(not to be cancelled, excluding this card being increased)

Total balance of all home loans \$

Total balance of all other loans \$

Residential status

- Home owned outright
- Home mortgaged
- Renting
- Living with parents
- Boarding

Other credit/store cards to be cancelled (optional)

If you intend to replace the following cards with your Value+ Credit Card, whether or not you apply for a balance transfer on those cards, then you undertake to cancel the following cards once your Value+ Credit Card limit increase is approved. Newcastle Permanent will not action the cancellation of cards of your behalf.

Card type (e.g. Westpac Visa)	Limit
<input style="width: 250px; height: 20px;" type="text"/>	\$ <input style="width: 100px; height: 20px;" type="text"/>
<input style="width: 250px; height: 20px;" type="text"/>	\$ <input style="width: 100px; height: 20px;" type="text"/>
<input style="width: 250px; height: 20px;" type="text"/>	\$ <input style="width: 100px; height: 20px;" type="text"/>

Declaration, acknowledgment and signature

- I believe that my current financial position will allow me to make the required minimum payments upon Newcastle Permanent approving my application for a Newcastle Permanent Value+ credit limit increase; and I know of no future event which may affect my ability to repay this credit card without substantial hardship.
- I am not currently nor have I previously been declared bankrupt. If this is not correct, details are as follows.
Year Bankruptcy number _____
- I acknowledge that my request to increase the limit on my Value+ Credit Card is subject to approval and the limit approved may be lower than the credit limit requested.
- I acknowledge that all information provided and declared by me in this application is true and correct.
- I have read and agree to the Privacy Consent & Notification, available at newcastlepermanent.com.au/privacy-policy/privacy-declaration, by calling 13 19 87 or by visiting a branch.
- I understand that Newcastle Permanent will not cancel any credit cards on my behalf. If I require any cards to be cancelled, I will contact the relevant institution to action the cancellation myself.

Applicant's signature _____ Date / /

Refer to page 1 for documentation to be provided.

Checklist for your application

To assist you to complete your application please use the checklist below.

- I have completed my application in full.
- I continue to earn at least \$20,000 per annum.
- I have provided my card number.
- I have signed the application form.
- I have included the necessary proof of income.

What next?

1. Return completed form to any Newcastle Permanent branch, email to: creditcardreferral@newcastlepermanent.com.au, or mail to: Newcastle Permanent, Personal Lending Services, Reply Paid 5001, HRMC NSW 2310.
2. Your application will be processed within 5 business days of receipt.
3. We may contact your employer to confirm your current employment and length of service.
4. If we require additional information, we will contact you.
5. You will be notified within 10 business days of the outcome of your application.

Office use only

Branch _____ Staff initials _____ Staff member's name _____

Primary cardholder signature has been verified Yes No Date received H/O / /