Westpac

Credit Card Application

How to apply
1) Apply online at **www.westpac.co.nz**. 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

This application is for a *(please tick one)*

- ☐ MasterCard® card
- ☐ Visa Card
- ☐ Gold MasterCard
- ☐ Gold Visa
- ☐ Business*PLUS* Gold MasterCard
- ☐ Low Interest MasterCard

If you select, but do not meet the criteria for a Gold card, a Standard MasterCard or Visa will be issued instead (provided you meet the Standard card criteria).

If the card you have selected is eligible for our hotpoints® reward programme you will be automatically enrolled. If you DO NOT want to be enrolled, please tick here ☐

Hotpoints reward programme incurs an annual membership charge, which will be charged to your credit card. The annual membership fee for hotpoints is waived for our BusinessPLUS account.

When you join hotpoints you will also receive the applicable Westpac hotpoints American Express® Card that provides you with a faster rewards earn rate and is linked to this credit card account at no extra cost.

Please note hotpoints is not available with our Low Interest MasterCard. Hotpoints is automatically included with our BusinessPLUS Gold MasterCard. But The Westpac hotpoints American Express Card is not available with the Business PLUS Gold MasterCard or Low Interest MasterCard.

B: Primary applicant details

Title *(please tick one)* ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr
☐ Other *(please specify)* _____

Given name(s) FIRST MIDDLE

Surname

Date of birth DATE / MONTH / YEAR

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 account, please provide the account no. below

Home address STREET NO. STREET NAME/BOX NUMBER
SUBURB
TOWN / CITY

Best description of your living arrangements *(Please tick one)*

- ☐ Homeowner
- ☐ Rent
- ☐ Live with parents/guardian
- ☐ Board

Home phone ( )

Mobile phone

Work phone ( )

Postal address *(if different from home address given above)*
STREET NO. STREET NAME/BOX NUMBER
SUBURB
TOWN / CITY

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

Email address

Password *(required for identification)*

Close friend or relative
FULL NAME (MUST BE LIVING IN NEW ZEALAND AND NOT LIVING AT THE SAME ADDRESS)

Their phone 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 primary 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.

Title *(please tick one)* ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr
☐ Other *(please specify)* _____

Given name(s) FIRST MIDDLE

Surname

Date of birth DATE / MONTH / YEAR

How would they like their name to appear on their card

This must be their given name(s), or initial(s) and surname

Home address STREET NO. STREET NAME/BOX NUMBER
SUBURB
TOWN / CITY

Contact phone ( )

Email address

D: Employment and financial details

Occupation of Primary applicant
INSERT YOUR OCCUPATION HERE

Current employer of Primary applicant

Time in current job ____ years ____ months

Primary applicant's annual income from all sources (before tax) is $ ANNUALLY

Joint applicant's annual income from all sources (before tax) is $ ANNUALLY

If you're applying for a joint credit card account please combine your financial details for the following questions

Total savings and investments with Westpac add up to $ TOTAL

Total savings and investments not with Westpac add up to $ TOTAL

Monthly home loan, rent or board payments $ MONTHLY TOTAL

Monthly repayments for any bank loans, other than home loans (e.g. car & personal) add up to $ MONTHLY TOTAL

Monthly repayments for non-bank loans (e.g. finance companies or hire-purchase agreements) add up to $ MONTHLY TOTAL

All credit card limits add up to $ TOTAL

Complete on reverse

E: Card Repayment Cover

This optional insurance can help you pay your credit card balance should you or any cardholder on your account die or experience total disability, redundancy or bankruptcy before age 66.

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

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

Cost of the insurance is 79 cents a month for each $100 of the outstanding 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. You will be covered on the terms, conditions and exclusions of the Master Policy from the date that this application is received by Westpac. The premiums are collected on behalf of the underwriter Westpac NZ-Life-Limited.

F: Acknowledgement

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

I/we agree that use of my/our card will indicate I/we have agreed to be bound by the credit card Conditions of Use which will be sent to me/us.

If I/we have not indicated that I/we do not wish to enrol in hotpoints, I/we agree to be bound by the terms and conditions which will be sent to me/us.

I/we acknowledge that fees and charges will apply to the use of the card. Details of fees and charges are provided in the credit card Conditions of Use and the Transaction and Service Fees brochures.

Personal information

I/we consent to and authorise the collection, use and disclosure of my/our personal information in the following way:

- Westpac and its related companies 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 them and to provide me/us with details of products and services which may be purchased with the card.
- 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 (currently Veda Advantage), and any party approached may provide such information to Westpac.
- Westpac may disclose my/our relevant personal information (including default information) to:
  - such reporting agencies which will use the information provided to them by Westpac, to update their credit reporting database and may disclose any information that they hold on me/us to their own customers; and
  - to any person Westpac may appoint to collect any outstanding debt.
- Westpac may use the credit reporting agency's monitoring service to receive updates, if any, of the information it holds about me/us.
- Westpac may disclose and exchange any information held about me/us now or in the future to any party Westpac may appoint to manage hotpoints for the purposes of administration of hotpoints, for providing services related to hotpoints, and for marketing and research purposes.

I confirm that I 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 the underwriters of the Cover for purposes of administering the Cover.

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.

G: Signature(s)

I/we acknowledge that I/we have read and accepted the 'acknowledgement' above.

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 (Primary, Joint or Additional) are required to verify identification. Suitable forms of ID include one of the following

- New Zealand driver licence
- Current passport
- New Zealand firearms licence

PRIMARY SIGNATURE

DATE / MONTH / YEAR

JOINT / ADDITIONAL SIGNATURE

DATE / MONTH / YEAR

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, we recommend that you do not do this over a long period of time.

Westpac use only

Card number | 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 which is a wholly owned subsidiary of Westpac Financial Services Ltd which is a wholly owned subsidiary of Westpac Banking Corporation ABN 33 007 457 141, incorporated in Australia (New Zealand division). Neither Westpac Banking Corporation, Westpac New Zealand Limited or any other member of the Westpac Group guarantee the obligations of, or any products issued by Westpac Life-NZ-Limited. Westpac New Zealand Limited. hotpoints® is a registered trademark of Westpac Banking Corporation. American Express® is a registered trademark of American Express Company. MasterCard is a registered trademark of MasterCard International Incorporated.