



# Card Type Change

## Westpac use only

CRS Number

CMS Number

Please use this form for change between Westpac credit cards. If you have any questions or need help completing this, please call **0800 888 111**. Once completed, please take this to your nearest Westpac branch, or post to Westpac, Private Bag 92503, Wellesley Street, Auckland.

### A. Existing Details

Mr  Mrs  Miss  Ms  Other (please specify)

Name

FIRST

MIDDLE

LAST

Westpac Credit Card

Credit Card account number

(This number can be found on your credit card statement.)

Once you receive your new credit card, your existing credit card account will be closed and any transactions yet to appear on your statement will be transferred to your new credit card account.

Update any direct debits and other such payments linked to your credit card as soon as you activate your new card to avoid payment delays. Westpac will not be liable for late payment charges and any fees or related charges.

### B. Credit card(s) to be changed

#### Westpac use only

New Card Number

|                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |
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New Card Account Number

|                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |
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Change my existing credit card to:

|   | hotpoints®            | Airpoints™            | Westpac PayTag™ (optional) |
|---|-----------------------|-----------------------|----------------------------|
| <input type="radio"/> Westpac Low Rate Mastercard®  |                       |                       | <input type="radio"/>      |
| <input type="radio"/> Westpac Mastercard®   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/>      |
| <input type="radio"/> Westpac Platinum Mastercard®<br><small>(your credit card limit must be greater than \$10,000)</small> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/>      |
| <input type="radio"/> Westpac World Mastercard®<br><small>(your credit card limit must be greater than \$18,000)</small>    | <input type="radio"/> | <input type="radio"/> | <input type="radio"/>      |
| <input type="radio"/> Westpac Airpoints Business Mastercard®  |                       | <input type="radio"/> | <input type="radio"/>      |
| <input type="radio"/> Westpac BusinessPLUS Mastercard®  | <input type="radio"/> |                       | <input type="radio"/>      |

If you are transferring from a Westpac Low Rate Mastercard or a Westpac Mastercard to a Westpac Platinum Mastercard or Westpac World Mastercard and requesting a credit limit increase, you will be required call **0800 888 111** or visit your nearest Westpac Branch to apply for a credit limit increase. By requesting this credit card change, all cards linked to your existing credit card account will also be changed to your new credit card account.

#### Reason for changing your card

Fees  Interest rate  Card benefits e.g. hotpoints, Airpoints, Travel insurance  Other \_\_\_\_\_

#### If you are applying for an Airpoints™ credit card

If you 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](http://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.

hotpoints or Airpoints™ are not available on Low Rate Mastercard. If you change from a hotpoints credit card to a Low Rate Mastercard or Airpoints™ Mastercard, you will have 10 business days to redeem your existing hotpoints.

#### Primary purpose of debt

General Living Expenses / Cash flow  Debt consolidation  
 Large one off purchase (e.g. car, boat, holiday)  Back-up / Emergency

#### Credit Card Repayment Cover

This optional insurance can help protect your credit card repayments should the unforeseen occur. Card Repayment Cover is no longer available to purchase. If your existing Card Repayment Cover policy is cancelled or lapses, it will not be able to be reinstated. Exclusions and limits apply.

If you already have Card Repayment Cover on your existing card, would you like to

**Continue** with Card Repayment Cover on your new card; or  
 **Cancel** Card Repayment Cover when the card type changes (and acknowledge that Card Repayment Cover cannot be reinstated)?

To find out if you already have Card Repayment Cover, or for more information on your cover, please call us on **0800 738 641**.

**Insurer Financial Strength Rating**

Westpac Life-NZ-Limited ("Westpac Life") has an A+ Insurer Financial Strength rating given by Standard & Poor's (Australia) Pty Limited. A summary of the rating scale is as follows: 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 Related. Plus (+) or Minus (-) following ratings from 'AA' to 'CCC' show relative standings within the major ratings categories. A full description of the rating scale is available at every office of Westpac Life or by visiting [www.standardandpoors.com](http://www.standardandpoors.com).

If you took out your Card Repayment Cover before 7 April 2005, your policy may be underwritten by either Westpac Life and/or Cigna New Zealand ("Cigna"). Please find a copy of the Cigna Insurer Financial Strength Rating at their website [cigna.co.nz/our-financial-strength/](http://cigna.co.nz/our-financial-strength/)

Westpac accepts no responsibility for the availability or content of any third party websites and makes no representation as to the accuracy or currency of the materials.

Principal Signature

DD / MM / YYYY

Cost of insurance is calculated on of the outstanding monthly balance of your Westpac credit card statement. Each month we will charge your premium to your credit card account. We will let you know if the cost of insurance changes 30 days beforehand. The premiums are collected on behalf of the underwriter.

**C. 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 declared income is correct and sufficient to service the credit limit provided.

I/we acknowledge and accept the terms and conditions set out above for changing my/our Westpac credit card and agree that as soon as I/we sign or use my credit card, or use any payment instrument (such as PayTag, if requested) to access my account, I/we will be deemed to have agreed to be bound by:

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

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/we must be a member of Air New Zealand's Airpoints™ programme to be eligible to earn Airpoints and that I/we can access the Airpoints terms and conditions at [airnewzealand.co.nz/airpoints-terms-and-conditions](http://airnewzealand.co.nz/airpoints-terms-and-conditions);
- any transactions which may be processed before I/we sign or use the card or use any payment instrument (such as PayTag, if requested) to access my/our account will be subject to the Credit Card Conditions of Use for the applicable card.
- 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 Westpac Credit Card Conditions of Use for the applicable card will also be sent to me.

Copies of the Westpac 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 Westpac Credit Card Conditions of Use for the applicable cards) and the Transaction and Service Fees brochure are also available at any Westpac branch or online at [westpac.co.nz](http://westpac.co.nz).

I/we understand that by completing this form I/we will be providing personal information about me/us which will be held securely by Westpac New Zealand Limited ("Westpac") or an entity within the Westpac Group. This information will be used to transfer my/our credit card account. I/we understand I/we have the right to access and correct my/our personal information subject to the provisions of the Privacy Act 1993.

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.

If I/we have indicated that I/we wish to continue 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 administrating the Cover.

I/we acknowledge that the Cover is arranged by Westpac and underwritten by Westpac Life-NZ-Limited ("Westpac Life") or, in the case of Cover which was taken out before 7 April 2005, underwritten by either Westpac Life and/or Cigna New Zealand ("Cigna"). I/we acknowledge that none of Westpac Banking Corporation, Westpac or any member of the Westpac group of companies guarantee the obligations of, or any products issued by Westpac Life. I/we acknowledge Westpac will receive commission payments as a result of the arrangement of Westpac Life policies. I/we acknowledge that: terms, conditions, exclusions and limits apply and more detail can be found in the Card Repayment Cover policy document, and that any payment is subject to my claim being accepted.

Westpac's current credit card lending criteria apply to all applications and change requests. The terms, conditions and pricing of Westpac credit cards may vary from time to time.

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

Principal signature

DD / MM / YYYY

Joint / Additional signature

DD / MM / YYYY

|                         |                            |                          |               |                        |
|-------------------------|----------------------------|--------------------------|---------------|------------------------|
| <b>Westpac use only</b> | Staff Number               | <input type="text"/>     | Business Unit | <input type="text"/>   |
|                         | Verbal disclosure accepted | <input type="checkbox"/> | Date          | DAY / MONTH / YEAR     |
|                         |                            |                          | Time          | : <input type="text"/> |