

# CREDIT LIMIT INCREASE APPLICATION



Please complete this form in black or blue pen using CAPITALS and tick appropriate boxes where applicable.

Log onto ANZ Internet Banking. To view detailed instructions select 'Help' button located in the top right hand corner of the page.

Call us on **1800 119 848** (international callers: +613 9683 7043) between 8am-8pm from Mon-Fri AEST.

Return the completed form to any ANZ branch, or fax to 1800 457 921. Alternatively, mail (no stamp required) to:  
REPLY PAID 65798, ANZ Card Operations, Locked Bag 10, Collins Street West Post Office, Melbourne VIC 8007

## 1. APPLICANT DETAILS

Account Name (exactly as it appears on the Credit Card)

Credit Card Account Number

Date of Birth (DD/MM/YYYY)

Applicant's Home No.

Applicant's Work No.

Applicant's Mobile No.

## 2. NEW CREDIT LIMIT

Request: \$ Reason:

1. Your application is subject to ANZ credit assessment procedures. If you do not meet the criteria for the new credit limit amount requested, ANZ may determine a different credit limit increase amount.
2. The requested credit limit must not be less than the current balance on your account. Minimum credit limit is \$1000, or \$6000 for Platinum cards (including ANZ Rewards Travel Adventures) or \$15000 for any ANZ Rewards Black or ANZ Frequent Flyer Black Card.

## 3. EMPLOYMENT DETAILS (ANZ may verify your employment details and income with your employer or accountant.)

Employment status ☐ Full-time ☐ Part-time ☐ Casual ☐ Pension/ Retired ☐ Self-employed ☐ Not working ☐ Contractor

Your Occupation

Employer's Name/Accountant's Name

Employer's/Accountant's Phone No.

Time in Current Employment

Yrs Mths

(If self employed, give details of your accountant who can confirm your financial details.)

## 4. RESIDENTIAL STATUS

☐ Home owned ☐ Mortgage ☐ Renting ☐ Living with parents/relatives

## 5. FINANCIAL DETAILS (Non disclosure may result in your application being delayed.)

### ASSETS

#### Present Value

Bank Deposits/Savings

\$

Balance of ANZ Accounts

\$

Years open

Balance of Other Accounts

\$

Years open

Total Value of Other Assets

\$

(eg. motor vehicles, shares etc. excludes Cash /property)

Total Value of Property owned

\$

(including Residential and Investment)

Total Assets

\$

### LIABILITIES

Limit(s)

Current Outstanding

ANZ Home/Investment Loan(s)

\$

ANZ Other Loan(s)

\$

ANZ Credit Cards(s)

\$

\$

OFI Home/Investment Loan/s

\$

OFI Other Loan(s)

\$

OFI Credit Cards(s)

\$

\$

Total Liabilities

\$

### INCOME

Gross Monthly Salary

\$

Other Gross Monthly Income

\$

(rent, interest, dividend, pension, government benefit etc.)

Number of Dependants

### EXPENDITURE

(Please enter your share of expenses only)

#### Credit Commitments

ANZ Home/Investment Loan Repayments

\$

Combine all repayments for ANZ Home/Investment loans

ANZ Other Loan Repayments

\$

Combine all repayments for ANZ Personal Loans and Car Loans

Repayments on ANZ Credit Cards

\$

OFI Home/Investment Loan Repayments

\$

Combine all repayments for OFI Home/Investment loans

OFI Other Loan repayments

\$

Combine all repayments for OFI Personal Loans, Car Loans and Hire Purchase Loans

Repayments on OFI Credit/Store Cards

\$

Total Credit Commitments

\$

#### Living Expenses

Utilities

\$

Electricity, gas and water bills for your home

Household

\$

(excluding Land Tax and Body Corporate fees) Rates, home and contents insurance, repairs and maintenance, furniture and appliances, gardener, housekeeping, cleaning services

TV & Communications

\$

Mobile phone, landline, internet, pay TV and streaming subscriptions

Groceries

\$

Supermarket shop (e.g. food, cleaning products and toiletries), fresh food from butchers, markets and greengrocers

# CREDIT LIMIT INCREASE APPLICATION

Personal

\$

Clothing and shoes, haircuts, cosmetics, personal care for yourself and your dependants

Lifestyle

\$

Entertainment, hobbies and recreation (e.g. eating out, takeaways, alcohol, tobacco, pets, movies, electronics, magazines, books, sport/camping equipment, holidays and travel)

Public Transport & Vehicle Running Costs

\$

Public transport tickets, registration, vehicle insurance, servicing, petrol, parking fees, road tolls

Health

\$

Fitness, dental, optical, pharmaceutical, physiotherapy, chiropractic fees, doctor visits, ongoing hospital costs

Childcare & Public Education

\$

Childcare and preschool costs; public primary and secondary education costs (e.g. tuition fees, uniforms, books, excursions and camps for government school); tertiary education costs (e.g. textbooks)

Professional Costs and Services

\$

Financial management/legal costs (e.g. accountant, financial planning, solicitors), Union fees and professional association memberships/costs

Total Living Expenses

\$

Other Commitments

\$

Child/Spousal Maintenance

Regular child/spousal maintenance payments

Private Education

\$

Tuition fees, uniforms, books, excursions and camps for independent schools

Personal Insurance

\$

Health insurance, life and income replacement insurances

Other Expenses

\$

Any other regular expenses (e.g. Superannuation voluntary contribution, voluntary HECS payments, gifts and donations, Land Tax, Body Corporate fees and investment property expenses)

Total Other Commitments

\$

Rent/Board

\$

## 6. DECLARATION AND SIGNATURE

By signing the space below I consent to the credit limit on my credit card account being changed to the requested limit or a lesser limit determined by ANZ. I confirm that I can repay this new credit limit without substantial hardship. I have read and understood this application and declaration. I acknowledge that all information provided in this application form is true and correct. I understand and authorise that ANZ may also disclose information about me to a credit reporting body for the purpose of obtaining a credit report to assist us assess this credit limit increase application. I understand that if I choose to change my card product before this request is actioned then ANZ may apply this request to the new product type. Information about credit reporting, including the name and contact details of these credit reporting bodies, when ANZ may disclose your personal information to them to include in a report about your credit worthiness, and how you can request credit reporting bodies not use your information in certain circumstances, is available at [www.anz.com/privacy](http://www.anz.com/privacy). For a hard copy of this information, please call 13 13 14 or visit any ANZ branch for a copy of ANZ's Privacy Policy.

Applicant's Signature

Date (DD/MM/YYYY)