



# Value+ Credit Card credit limit increase application

Value+ Credit Card number:

Increase preferred credit limit from \$\_\_\_\_\_ to \$\_\_\_\_\_.

## Personal details

 Mr  Mrs  Ms  Other \_\_\_\_\_

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Last name \_\_\_\_\_

Residential address (PO Box not acceptable) \_\_\_\_\_

State    Postcode     Time at current address   years   monthsHome phone:          Work phone:          Mobile phone:          Date of Birth   /   /  Driver licence number        State of issue   

Postal address (if different to residential) \_\_\_\_\_

State    Postcode     Number of dependants 

## Employment details

Occupation \_\_\_\_\_

 Full time  Part time  Casual  Self employed  Retired/Pensioner  Contract  Seasonal  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 at 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

Number of NPBS accounts  Total balance \$ Number of other accounts  Total balance \$ 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 \$ 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 limit \$  (not to be cancelled)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.

Card type (e.g. Westpac Visa)	Limit
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

### Declaration, acknowledgment and signature

- I believe that my current financial position will allow me to make the required minimum payments upon NPBS approving my application for a NPBS Value+ credit limit increase: and I know of no future event which may affect my ability to repay this loan 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.

Applicant's signature \_\_\_\_\_ Date  /  /

Please provide a payslip, not more than 1 month old. Casual/short term employees must show evidence of income for the prior 12 months.  
If self employed please provide last 2 years financial statements and personal tax returns. Retirees/pensioners must show evidence of income.

### 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 or mail to: Newcastle Permanent, Credit Analysis Department, 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  /  /