

## 7. Declaration

**To: American Express Australia Limited;** I hereby apply for an increase in my American Express® Credit Card limit, and I certify that the information given above in support of my application is true and correct. I acknowledge that you will verify the above information. If approved, I agree to comply with the terms and conditions which accompany the American Express Credit Card.

### Authority to American Express Australia Limited under the Privacy Act:

To assess your application, and if it is approved, to establish and manage your Account, American Express Australia Limited, needs to:

- collect personal information about you in this application form and from other sources, and
- obtain your agreement in relation to handling this personal information.

If you do not provide the information requested or give your agreement overleaf, American Express Australia Limited, may decline your application.

The American Express Privacy Policy Statement sets out policies on management of personal information. In accordance with the Privacy Act, you can access personal information about you held by American Express Australia Limited, and advise if you think it is inaccurate, incomplete or out-of-date.

To arrange access to personal information about you, request a copy of the American Express Privacy Policy Statement or enquire generally about privacy matters, write to - The Privacy Officer, American Express Australia Limited, 175 Liverpool Street, Sydney NSW 2000.

In this section 'personal information' means information about me, including about my financial circumstances, my credit worthiness, credit history, credit standing, credit capacity, my use of the Card and conduct of my Account with you.

I agree that, subject to the Privacy Act, you and your agents may do the following (and if my application is successful, this agreement continues until such time as any credit provided to me is repaid):

- Obtain credit reports about me from credit reporting agencies to assess my application or to collect overdue payments from me, and obtain personal information from business that provides commercial credit worthiness information
- Disclose personal information to credit reporting agencies before, during or after providing credit to me. This includes, but is not limited to:
  - the fact that I have applied for a Card and the credit limit, and that you are a credit provider to me
  - advice about Card payments at least 60 days overdue and which are in collection (and advice that payments are no longer overdue);
  - advice that cheque(s) drawn by me, or direct debit requests to my bank account which I have authorised you to make, which are more than \$100 have been dishonoured more than once;
  - your opinion that I do not intend to meet my credit obligations or that I have committed some other serious credit infringement;
  - that credit provided to me has been paid or otherwise discharged.
- Exchange personal information with credit providers named in this application or in a credit report issued by a credit reporting agency. This is for purposes including but not limited to:
  - assessing my credit worthiness, this application and any subsequent application by me for credit;
  - notifying other credit providers of a default by me;
  - exchanging information about my Account where I am in default with other credit providers
  - your approval process as to any transactions I wish to make with the Card; and
  - your administration of my Account.

- Exchange personal information with any person whose name I give you from time to time. This includes, for example, for the purpose of confirming my employment and income details with any employer, landlord/mortgagee, accountant, financial adviser or tax agent named in this application.
  - If I am in default under my Account, notify and exchange personal information with your collection agent.
  - Provide personal information to any organisation whose name, logo or trademark appears on my application or on the Card issued to me for marketing, planning, product development and research purposes and seek from and exchange with such organisations personal information about me.
  - Use personal information for marketing purposes. This includes putting my name and contact details on marketing lists for the purpose of offering me goods or services of an American Express company or of any third party acting on behalf of American Express, by mail, email or telephone or having your related companies do so directly. I understand that I can call **1300 363 687** to remove my name from your marketing list.
  - Transfer personal information confidentially to your related companies and other organisations which issue or service American Express Cards or provide services to you, subject to appropriate conditions of confidentiality. This includes transferring personal information to the United States or other countries for data processing and servicing.
  - Monitor and record my telephone conversations with you from time to time in order to train your staff and control your service quality.
- I also agree that where I have provided you with information about another individual in this application form, I will make sure that the individual is aware of:
- my supplying their information to you and the purposes why you have collected the information;
  - their ability to access that information in accordance with the Privacy Act (and to advise you if they think the information is inaccurate, incomplete or out-of-date); and
  - the contact details of your Privacy Officer.



Cards

American Express Australia Limited (ABN 92 108 952 085)

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[americanexpress.com.au](http://americanexpress.com.au)

## Credit Card Increase Limit Application Form

Please complete this application form in full and mail it in the reply paid envelope provided (Reply Paid 1668, American Express Australia Limited, Sydney NSW 2001). Alternatively you may fax the completed form to us on (02) 9271 3444. Upon receipt of your form, it may be necessary to telephone you to obtain further information to assist us in assessing your Credit Card Increase Limit Application.

I have maintained a good credit history for more than 9 months on any of my accounts. I wish to apply for an increase in my Credit limit:

Requested credit limit increase amount \$

Reason for increase

**Note: You will only be eligible for a line increase once every six month period.**

### 1. Personal Details

Card Membership Number.

3 7

Title Mr  Mrs  Ms  Dr  Other

Full Legal name (this must be your full name as stated on your passport or driver's licence)

Surname

Given Names

Other Names commonly known by (if any)

Driver's Licence No.

Date of Birth

Residential Address

Postcode

Home Phone No.

Time there

Mobile Phone No.

**Residential Status**

Own Home  Mortgage  Living with parents  Renting

Current monthly mortgage/rent/board payments \$

### 2. Employment Details

Self Employed YES  NO

Current Occupation

Employer's Name and Address (company name if self employed)

Postcode

Work Phone No.

Time there

Nature of Business

Gross Annual Salary \$

**Must attach proof of income, i.e. recent payslip or tax assessment.**

Name and Address of Accountant/Tax Agent (if self-employed)

Postcode

Work Phone No.

### 3. Monthly Commitments

Home mortgage repayments

\$

Other mortgage repayments

\$

Household rates

\$

Insurance premiums

\$

Credit Card repayments

\$

Loan repayments

\$

Hire purchase repayments

\$

Other regular commitments (please specify)

\$

**TOTAL MONTHLY COMMITMENT**

\$

Are the expenses shared with spouse/partner

Yes

No

### 4. Assets

Market value of home

\$

Market value of other property (specify address)

Bank account funds (please specify)

\$

Market value of investments (please specify)

\$

Vehicles (please specify)

\$

Other assets (please specify)

\$

**TOTAL ASSETS**

\$

### 5. Liabilities

Home mortgage (holder)

Balance(s)

\$

Other mortgage (holder)

Balance(s)

\$

Bank overdraft (please specify)

Balance(s)

\$

Hire purchase (please specify)

Balance(s)

\$

Outstanding credit card balances (please specify)

Balance(s)

\$

Other liabilities (please specify)

Balance(s)

\$

**TOTAL LIABILITIES**

\$

### 6. Signature

By signing I agree to the Terms and Conditions and Declaration on this Application Form.

Signature of Basic Credit Cardmember

Date D D / M M / Y Y