

Hunter United Visa Credit Card Credit Limit Increase Application



Hunter United

I/We wish to apply for a Visa Credit Card limit increase

My Hunter United Visa Credit Card number is:

My preferred credit limit I wish to apply for is: \$ (subject to approval)

1 Personal Details

Applicant

Mr Mrs Ms Other

Given names

Last name DOB / /

Drivers licence number State of issue

Residential address (PO box not acceptable)

State

Postcode Time at current address years months

Postal address (if different to above)

State Postcode

Home phone Work phone

Mobile phone

Email

Previous address (if less than 3 years at current address)

State

Postcode Time at current address years months

Number of dependants

Joint Applicant (if applicable)

Mr Mrs Ms Other

Given names

Last name DOB / /

Drivers licence number State of issue

Residential address (PO box not acceptable)

State

Postcode Time at current address years months

Postal address (if different to above)

State Postcode

Home phone Work phone

Mobile phone

Email

Previous address (if less than 3 years at current address)

State

Postcode Time at current address years months

Number of dependants

2 Employment Details

Applicant

Full time Part time Casual Self employed Retired/Pensioner

Occupation/Nature of Business

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

Joint Applicant (if applicable)

Full time Part time Casual Self employed Retired/Pensioner

Occupation/Nature of Business

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

3 Financial Details (combined for joint applications)

Salary/income

Monthly salary (before tax) \$

Your share of monthly Govt. benefits e.g. family allowance \$

Your share of other monthly income e.g. rent (before tax) \$

Spouse/Partner's income - optional (before tax) \$

Assets

Number of Hunter United accounts Total balance \$

Number of other accounts Total balance \$

Value of residence (if owned or mortgaged) \$

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)

Residential status

Home owned outright Home mortgaged

Renting Living with Parents Boarding

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 \$

4 Declaration, Acknowledgment and Signature

I/We believe that my/our current financial position will allow me/us to make the required minimum payments upon Hunter United approving my/our application for a Visa Credit Card; and

I/We know of no future event which may affect my/our ability to repay this loan without substantial hardship.

I/We am not currently nor have I/we previously been declared bankrupt. If this is not correct, details are as follows. Year _____ Bankrupt number _____

I/We acknowledge that the issue of a Hunter United Credit Card limit increase is subject to approval and may be approved with a lower credit limit than that preferred by me/us.

I/We have read and understood this application including the Acknowledgement and Consent on the reverse side.

I/We acknowledge that all information provided and declared by me/us in this application is true and correct.

Applicant's signature	Date / /	Joint Applicant's signature	Date / /
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5 Other Credit Cards to be Cancelled (optional)

If you intend to replace the following cards with your Hunter United Visa Credit Card limit increase, then you undertake to cancel the following cards once your new Hunter United Visa Credit Card limit is approved.

Card type (e.g. Westpac Bank Mastercard)	Limit	Card type (e.g. Westpac Bank Mastercard)	Limit
	\$		\$
	\$		\$

9 Acknowledgment and Consent

Personal information

■ I/We acknowledge and agree that Hunter United Employees' Credit Union Ltd (Hunter United) and any company related to Hunter United can collect and disclose my personal information as required by law.

■ I/We agree that if Hunter United engages anyone (a Service Provider) to do something on its behalf then Hunter United and the Service Provider may exchange with each other any personal information the Service provider lawfully obtains about me/us in the course of acting on Hunter United's behalf. Service providers may include but are not limited to solicitors and legal advisers, accountants and auditors, property valuers, printers and mailing services, insurers and mortgage insurers, financial planners, retirement products managers, credit card issuers, ATM/EFTPOS service providers, collection agencies, conveyancers, credit reporting agencies, Indue Ltd and Government agencies which regulate our products and services.

■ I/We understand that Hunter United may give a credit reporting agency certain personal information about me/us. This information includes, but is not limited to identifying details, the fact that I/we have applied for credit and the amount, details of payments which may become overdue more than 60 days and for which collection action has been commenced and that credit provided to me/us by Hunter United has been discharged.

■ I/We authorise Hunter United, where I/we are applying for personal credit, to obtain a report about my/our commercial activities or commercial credit worthiness for the purpose of assessing my/our application from any business which provides information about credit worthiness of persons.

■ I/We authorise Hunter United to contact my/our employer(s)/accountant to verify that the information given in this application is correct. I/we also authorise my/our employer(s)/accountant to provide such information to Hunter United.

■ I/We authorise Hunter United to obtain information from credit providers included in this application and credit providers that may be included on any report issued by a credit reporting agency.

■ I/We understand that all credit information collected by Hunter United may be used to assess this application for credit, to notify other credit providers of a default by me/us and allow another credit provider to ascertain the status of my/our finance arrangements with Hunter United.

■ I/We understand that if Hunter United refuses this application for credit, Hunter United will not give me/us a reason unless the refusal is based on an adverse credit report.

■ I/We agree that where information has been provided about another individual, I/we have made the individual aware of that fact and the contents of the Privacy statement.

Office Use Only

Branch _____	Staff name _____	Signature _____
Date received / /	All card holders have been identified	<input type="checkbox"/> Yes <input type="checkbox"/> No

How to contact us

For more information on this product or to give instructions in relation to any of your accounts, please contact us by:

mail: Hunter United Credit Union PO Box 851 Newcastle NSW 2300

phone: 02 4941 3888

fax: 02 4956 2357

website: www.hunterunited.com.au

branches: Visit your local branch

Credit provider is Hunter United Employees' Credit Union Ltd ABN 68 087 650 182



Hunter United