

### More credit please!

- Returning this form allows us to check whether your current situation allows us to give you a credit limit increase on your Virgin Credit Card account.
- Send the form back to **Virgin Credit Card, Reply Paid 4138, Sydney NSW 2001**
- Make sure you check out the back of this form. If you have any questions please call our Customer Care Team anytime on **1800 080 000**.

### PRIMARY CARDHOLDER VITAL STATISTICS

Title  First name  Family name

Home address, street name and no.

Suburb  State  Postcode

Time there  Home phone number  Mobile phone number

Years Months

Date of birth  Drivers licence

DD MM YY

### VIRGIN CREDIT CARD DETAILS

Your Virgin Credit Card number

### YOUR JOB

Name and address of your current employer / own business

Company name

Address, street name and no.

Suburb  State  Postcode

Your job (eg electrician, teacher)  Time there

Years Months

We may need to contact your employer to confirm your details and income.  Are you  Full time  Part time  Casual / Seasonal  Retired

Home duties  Unemployed  Self employed

STD code  Employer's reception phone number

### YOUR MONEY

Do you  Own your home  Have a home loan

Pay rent  Pay board

Do you share living expenses with your partner  Yes  No

How many kids do you support

**MONTHLY INCOME (AFTER TAX)**

Salary / wages / pension  \$

To calculate monthly income from weekly income multiply by 4.2; from fortnightly income multiply by 2.1.

Other eg rental / interest / dividend income  \$

Total savings / investment account balance  \$

**MONTHLY EXPENSES (MINIMUM PAYMENTS)**

Home & investment loan(s)  \$

Rent / Board  \$

Personal loans / lease agreements  \$

Other regular payments  \$

These are payments you can't easily get out of e.g mobile phone contract and childcare, this does not include things such as utility bills.

Other credit / store cards

Total limit(s)  \$ Current balance  \$

### YOUR AUTOGRAPH PLEASE

IMPORTANT: I have read and understood everything I am agreeing to (including the privacy information on the back of this form).

Signature of Primary Cardholder

Date

# The boring (but important) bits.

## What happens next?

Once we receive your request to increase your credit limit, we will assess the information you gave us and confirm in writing whether we've been able to increase your credit limit. You can expect to hear back from us within 2 weeks.

We need to get an assessment of your credit rating from a credit reporting agency to assess your credit limit increase request, therefore we need to make you aware of the following information regarding your privacy.

## The privacy bits

I understand that I can find out about and get hold of most personal information that Virgin Money and Westpac Banking Corporation 'the Issuer' have about me (call 1800 080 000). If there's a good reason why I can't, I'll be told why.

Unfortunately unless we have a full picture of your current financial situation we will not be able to consider providing you with a limit increase. We need this because as responsible lenders we will not provide limit increases without being comfortable that you are in a position to afford the new limit. (If you have any questions give us a call, any time on **1800 080 000**.)

## Credit information

- To enable the Issuer to assess my application for a credit limit increase I authorise the Issuer to obtain, from a credit reporting agency, a credit report containing personal or commercial information about me in relation to personal credit provided to me.
- I am happy for the Issuer to give a credit reporting agency certain personal information about me. This will include my identification and the fact that credit has been applied for.
- I understand that this application is not an offer or acceptance of credit under any legislation relating to the provision of credit.
- I consent to the Issuer sharing with Virgin Money all information contained on this application form and any information the Issuer receives about me from a credit reporting agency. Virgin Money can use this information to assess whether I might be suitable for and to let me know about other products. If I don't want them to do this I can let them know.