

thewarehouse // MASTERCARD APPLICATION FORM

THE WAREHOUSE, IN A MASTERCARD.

At The Warehouse everyone gets a bargain, and every week we are delighting our shoppers with value for money and everyday low prices!

But here's something you wouldn't expect. A credit card you can use anywhere in the world where MasterCard is accepted, that offers great value for money in the tradition of The Warehouse.

And it looks pretty good too! The Warehouse is a kiwi icon, so we chose the paua shell to reflect its New Zealand-ness. It's a unique way of saying who you are when you travel overseas too.

INTRODUCING

THE WAREHOUSE MASTERCARD.

Unlike other credit cards that push one feature (like low interest rates or rewards) but have higher fees and other charges – we have created a MasterCard that takes a more balanced approach – low interest rate, low fees, low charges and free membership to our Reward Points programme.

When you buy something with your Warehouse MasterCard you'll earn Reward Points on every dollar spent. Build up your Reward Points and use them to save money on petrol, the movies and of course, save even more at The Warehouse!

ACCEPTED WORLDWIDE AND AT ATMS

At home, online, at the mall or abroad, The Warehouse MasterCard works just like any other credit card. You can use your card at over 23 million merchants worldwide, and with a PIN you can access cash at ATMs (displaying the MasterCard or Cirrus symbol). Cash advance charges apply for withdrawals from ATMs.

A MASTERCARD WITH REWARDS

With The Warehouse MasterCard you'll earn exciting rewards simply by using your card. Every dollar spent on purchases in New Zealand and overseas earns you Reward Points.

Every The Warehouse MasterCard is enrolled for free into the Rewards programme and there are no ongoing annual membership fees.

Maximise your Reward Points by using your card for all of your everyday purchases, and earn bonus Reward Points on purchases at The Warehouse, Warehouse Stationery and Mobil service stations in New Zealand.

Some retail Reward programmes need you to spend a minimum of \$20 to start earning Reward Points, but with your Warehouse MasterCard you collect Reward Points for every dollar you spend, so you can earn Reward Points even on small purchases!

THE REWARDS YOU WANT – FAST!

You don't have to increase your spending to earn Reward Points. Just use The Warehouse MasterCard for your everyday purchases instead of cash, cheques or another card. That way you'll maximise your Reward Points – and your rewards.

- earn an unlimited number of Reward Points each year.
- start earning Reward Points from your very first dollar spent.
- Reward Points don't expire for three years.
- use your card anywhere that MasterCard is accepted to earn Reward Points.
- redeem your Reward Points when you want to, on the spot, at any The Warehouse store.

For example, if you spend \$250 a week on your Warehouse MasterCard to pay for all of your everyday expenses such as groceries, petrol, telephone, electricity, gas, internet, clothes and meals out – you will earn enough Reward Points in a year to enjoy a \$100 The Warehouse gift card or, 8 x adult movie tickets or, \$80 worth of petrol vouchers.

And redeeming your Reward Points is easy. You can check your Reward Points balance, and redeem Reward Points any day of the week at The Warehouse, and we'll also send you twice-yearly statements so you can see how your Reward Points balance is growing.

Details of how the programme works are in The Warehouse MasterCard Conditions of Use which will be in your Welcome Pack that we send you with your new MasterCard.

FREE ADDITIONAL CARDS

Additional MasterCards linked to your account can be issued free of charge. Transactions from all cards will be on one statement each month, the payment of which you will be responsible for – and every MasterCard linked to your account earns Reward Points.

Minimum age for an additional card is 16 years.

We also accept Joint account applications, and both cards are issued free of charge. Joint cardholders will share the responsibility for payment and cardholders must be over 18.

UP TO 55 DAYS INTEREST FREE

Choose to pay your account in full each month by the due date and you'll have no interest to pay.

Plus you'll be earning Reward Points on everything you buy with your The Warehouse MasterCard.

EXCLUSIVE CARDHOLDER OFFERS

Your MasterCard is also the gateway to preferred customer service at any The Warehouse store. You'll be regularly invited to exclusive cardholder shopping events, such as sale previews and other special savings offers.

Other financial services

The Warehouse also offers great value insurance, such as travel and term life cover. As a MasterCard holder you may also qualify for bonus Reward Points.

EASY AND FLEXIBLE PAYMENT OPTIONS

Paying your account is easy with seven payment options:

- at any The Warehouse store
- at any Westpac branch
- direct debit
- automatic payment
- telephone banking
- internet banking
- cheque by post

Your account cannot be paid by credit card or The Warehouse Gift Cards/ vouchers.

FREE BALANCE TRANSFER FROM OTHER CREDIT CARDS

Take advantage of our free balance transfer. The interest rate on the amount transferred is 5.99% per annum for 6 months. Plus you earn Reward Points on every dollar transferred. Terms and conditions can be found in The Warehouse MasterCard Conditions of Use.

Interest rate shown current as at 1 October 06 and is subject to change without notice.

IT'S EASY TO APPLY

We can have your new The Warehouse MasterCard to you in five working days.

Here's what you need to do:

1. Fill out the attached form.
2. Attach proof of income.
3. Attach residency or work documentation if required (see section 2).
4. EITHER

Go to your nearest The Warehouse store to have each cardholder's ID confirmed, leave your application with them and they will send it away for you.

OR

Attach a photocopy of a NZ photo ID driver licence or a certified copy or copies of other suitable ID as outlined in section [6] for each cardholder.

Post your application form to:

The Warehouse MasterCard
Private Bag 92501
Wellesley Street
Auckland

QUESTIONS?

You can call us seven days a week, 24 hours a day on

0800 887 887

for information about your application, our interest rates, service fees or any other questions about the MasterCard and the Reward Points programme.

ADDED PROTECTION

How would you keep making your credit card repayments if you couldn't work because of injury, illness or redundancy?

For peace of mind SmartGuard Repayment Insurance could pay 3 times your minimum monthly payment. And in the case of death, diagnosis of a terminal illness or permanent disability, SmartGuard could pay off your outstanding balance in full.

It costs just 78 cents for each \$100 (or part) of your statement balance each month, and if you owe nothing then no premium is charged.

Just tick the box on the application form.

Terms, conditions and exclusions apply and you'll be sent a SmartGuard policy wording brochure explaining these when you accept cover.

BE SAFE

Card Alert is a secure registration centre available to The Warehouse customers, for the reporting of lost or stolen cards and mobile phones.

From the time Card Alert members call Card Alert, all the card cancellations, card replacements and mobile phone blocks are handled by Card Alert and they are protected against the fraudulent use of any of the cards or mobiles notified as being lost or stolen.

All of this for only \$27.90 annually*. Tick the box on the application form or call **0800 470 480**.

*Annual fee subject to change. Card Alert terms and conditions apply and will be sent to you when you join.

Please staple your certified copy of ID, proof of income and residency/work documentation here

Card number

FOR STAFF USE ONLY

Customer number

Account number

Application number

Organisation:

101

Logo/CDM (MasterCard):

002

1 START HERE

1 Please tick to indicate that these details are true. **IMPORTANT:** Please tick the appropriate box with a pen.

I/We are over 18 years of age

My/Our income from my/our employment and investments is over \$15,000 per year before tax

I haven't had any credit defaults listed on a credit bureau in the last 3 years*

I haven't been declined for a credit card, loan or hire purchase in the last 2 years*

* If you do not meet this criteria but would still like to apply, please include documentation outlining the reason the default or decline occurred.

2 YOUR PERSONAL DETAILS

1 Title Mr Mrs Miss Ms Other (please specify)

Given name(s)

Surname

2 Have you been known by any other names?

3 How is your name to appear on your card?

This must be either your given name(s), or your initial(s) and surname.

4 Date of birth

5 A password such as your mother's maiden name (required for identification)

6 Your home address

7 How long have you lived at your current address? Years Months

8 If less than two years what was your previous address?

9 Number of years at your previous address? Years Months

2 Title Mr Mrs Miss Ms Other (please specify)

Given name(s) Surname

3 How is your name to appear on your card? 4 Relationship with Primary Applicant

This must be either your given name(s), or your initial(s) and surname.

5 Home address

6 Date of birth 7 Phone number 8 Password

(required for identification)

6 CONFIRMATION OF ID We are required by law to verify the identity of cardholders in the following ways:

- APPLYING AT A THE WAREHOUSE STORE:** Every cardholder must either:
- A)** show the original of a current passport OR NZ photo ID driver licence OR a NZ firearms licence in the name(s) of the cardholder(s).
 - OR B)** show the original of TWO of the following forms of identification in the name(s) of the cardholder(s):

Current tertiary institution card, current social welfare benefits card, current citizen certificate, current marriage certificate, other bank's credit card (only one credit card can be used for identification purposes). Please ensure that at least one of your identity documents has a pre-signed signature.

You are not required to leave the originals of your ID with The Warehouse store.

- APPLYING BY MAIL:** Every cardholder must either:
- A)** send in a photocopy of a NZ photo ID driver licence in the name(s) of the cardholder(s). **OR B)** send in a certified (signed by a Justice of the Peace or solicitor) photocopy of either a current passport OR a NZ firearms licence in the name(s) of the cardholder(s). **OR C)** send in TWO certified copies of the forms of identification in the box above in the name(s) of the cardholder(s).

FOR STAFF USE ONLY

IDENTIFICATION

If there are more than 2 cardholders per account, please mail the application with all relevant information attached.

PRIMARY CARDHOLDER

Document type 1

No

Expiry date

Document type 2

No

Expiry date

JOINT/ADDITIONAL CARDHOLDER

Document type 1

No

Expiry date

Document type 2

No

Expiry date

I certify that I have sighted the above documents and that the details as recorded above are true and correct.

Signature

Name (please print)

Position

Date Store No

The Warehouse store name

7 EXTRA FEATURES

- YES, please enrol me in SMARTGUARD credit card repayment insurance. I authorise the premium to be billed to my account monthly at \$0.78 per \$100 (or part) of my outstanding balance. I understand that I am free to cancel SMARTGUARD at any time.
 - YES, please enrol me in Card Alert. I authorise the annual fee of \$27.90 per year to be billed to my The Warehouse MasterCard. I understand that I am free to cancel Card Alert at any time.
- Terms, conditions and exclusions apply. You will be sent the relevant policy documents when you accept cover.

8 WHAT'S NEXT?

- Check that all questions are filled in and the information provided is correct.
- Check that you have attached proof of income (see section 3). Please keep copies of these documents, as they will not be returned.
- Check that you have attached residency or work documentation if required (see section 2).
- Read the Acknowledgement section and sign where indicated.

EITHER Go to your nearest The Warehouse store to have each cardholder's ID confirmed, leave your application with them and they will send it away for you. You are not required to leave the originals of your ID with The Warehouse store. **OR** Check that you have attached a copy of a NZ photo ID driver licence or a certified copy or copies of other suitable ID as outlined above for each cardholder. Post your application form to:

The Warehouse MasterCard, Private Bag 92501, Wellesley Street, Auckland.

9 ACKNOWLEDGEMENT

I/We certify that all information supplied in this application is true, correct and complete in every respect and understand that if it is not true, correct and complete, this application may be declined. I/We agree to be bound by the conditions set out in this application in addition to any other conditions that may be imposed by The Warehouse Financial Services Limited. If my/our application is approved, I/we agree that use of my/our card will indicate I/we have agreed to be bound by the conditions of use accompanying the card(s). I/We authorise The Warehouse Financial Services Limited ("TWFS") to disclose and exchange information held about me/us now or in the future to or with Westpac New Zealand Limited, The Warehouse Limited and their related companies and I/we authorise TWFS, Westpac New Zealand Limited, The Warehouse Limited and their related companies to use all the information that they hold about me/us now or in the future to make available to me/us the full range of products and services offered by them and to provide me/us from time to time with details of products and services which may be purchased with the card. I/We authorise TWFS to make all necessary enquiries (now or throughout the life of any account issued as a consequence of this application) concerning my/our credit record, residence, employment, financial status, and any information provided by me/us in this application for the purposes related to provision of credit to me/us, from whatever source TWFS considers appropriate, including

any credit reporting agencies that TWFS has a subscriber agreement with (currently Baycorp Advantage) and authorise any party approached to provide such information to TWFS. I/We authorise TWFS to disclose my/our relevant personal information (including default information) to such credit reporting agencies and I/we also understand that such credit reporting agencies will use the information provided to them by TWFS, to update their credit reporting database and may disclose any information that they hold on me/us to their own customers. TWFS may also use the credit reporting agency's monitoring service to receive updates, if any, of the information it holds about me/us. I/We authorise TWFS to disclose my/our relevant personal information (including default information) to any person TWFS may appoint to collect any outstanding debt. I/We authorise TWFS to disclose and exchange any information held about me/us now or in the future to any party TWFS may appoint to manage The Warehouse MasterCard Rewards Programme for the purposes of administration, provision of services, marketing or research. I confirm that I have the permission of the person named in section 5 of this application to disclose their personal details. I/We have the right to access and correct my/our personal information held by TWFS subject to the provisions of the Privacy Act 1993.

Your Signature

Date

Signature of Joint/Additional Cardholder

Date

PLEASE ENSURE THAT YOU HAVE COMPLETED ALL FIELDS REQUIRED, ATTACHED PROOF OF INCOME AND COMPLETED CONFIRMATION OF ID.

WHO TO CALL

(24 HOURS A DAY, SEVEN DAYS A WEEK)

IN NEW ZEALAND, CALL US ON

0800 887 887

IF YOU'RE OVERSEAS, CALL US COLLECT ON

+64 9 914 6170

The Warehouse Financial Services Limited credit card lending criteria apply.

The Warehouse MasterCard is issued by The Warehouse Financial Services Limited in affiliation with Westpac New Zealand Limited.

The Warehouse Financial Services Limited's current credit card lending criteria applies to all applications and transfers.

Reward Points and The Warehouse MasterCard terms, conditions and fees apply.

The interest rates shown are current as at 1 October 06 and are subject to change without notice.