



RED CARD, LOW INTEREST OR REWARDS MASTERCARD®

INFORMATION UPDATE

FAX 0800 885 445

Please use this to update the details relating to your The Warehouse Low Interest or Rewards MasterCard or Red Card. Please be sure to complete sections A and H (where relevant). If you have any questions or need help completing this, please call 0800 887 887. Once completed, please post to The Warehouse Financial Services Limited, Private Bag 92501, Wellesley Street, Auckland 1141. Refer to The Warehouse MasterCard and Red Card Conditions of Use for more detail.

A: CREDIT CARD(S) TO BE UPDATED

Please tell us the number of The Warehouse credit card this update applies to:

Card Number

B: CREDIT CARDS TO BE TRANSFERRED

(The Warehouse credit cards only)

Please tell us the number of The Warehouse credit card that you would like to be transferred:

Card One

What type of credit card would you like your card to be transferred to:

Please tick one of the following options

The Warehouse Low Interest MasterCard The Warehouse Rewards MasterCard Red Card

Reward Points cannot be transferred to The Warehouse Low Interest MasterCard or Red Card. Upon acceptance of your application to transfer we will transfer your balance and cancel your previous card. The Warehouse Financial Services Limited's current credit card lending criteria apply to all transfers.

C: CHANGE OF NAME

Please attach a copy of your marriage certificate, deed poll, or other relevant papers.

Title _____ New Given Name(s) _____ New Surname _____

How does your name appear on your current card

How would you like it to appear on your new card

D: CHANGE OF ADDRESS

New Home Address _____

New Postal Address (if different from above) _____

New Phone Number Home (0)

Business (0)

Mobile (0)

Email

E: SMARTGUARD CREDIT CARD REPAYMENT INSURANCE

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 each month. I understand that I am free to cancel SMARTGUARD at any time.

F: ADDITION OF ANOTHER CARDHOLDER

Please issue me/us with a (please tick after reading the conditions below)

Joint credit card account (MasterCard only) Additional cardholder

Joint credit card account:

On a joint credit account, either or both cardholders may be required to pay any balance owed on the account. A joint cardholder must be at least 18 years old. The joint applicant's income will be considered for credit limit allocation purposes.

You will need to complete section F if you are adding a joint cardholder.

Additional cardholder:

The primary cardholder is liable for all transactions on the credit card account which are made by an additional cardholder. The primary cardholder is liable as though they had personally made the additional card holder's transactions. An additional cardholder must be at least 16 years old. The additional applicant's income will not be considered for credit application purposes.

Title _____ New Given Name(s) _____ New Surname _____

How would this person like their name to appear on their card

Relationship with primary/joint cardholder _____

Home Address _____

Date of Birth

Their mother's maiden name, or other password (required for identification)

If you wish to have a third cardholder please call us on **0800 887 887**

The new applicant needs to provide certified photocopies of two current forms of identification, either a passport, NZ photo ID driver's licence or a firearms licence in the name(s) of the applicant(s). If these documents are not available certified photocopies of two other forms of identification are required for each applicant (see below for acceptable forms of identification).

Please ensure that at least one of your identity documents has a pre-signed signature. Please do not send originals of your identity documents.

Examples of acceptable identification: current NZ driver's licence, other bank's credit card (only one credit card can be used for identification purposes), current passport, tertiary institution card, Community Services card, citizenship certificate, current firearms licence, marriage certificate.

G: CHANGE OF CREDIT LIMIT

Current Credit Limit _____ \$

New Credit Limit you are applying for _____ \$

The Warehouse Financial Services current credit card lending criteria apply to all applications and transfers.

You only need to fill in the rest of this section if you are requesting a higher credit limit. If there is already a joint cardholder on your account or if you're adding one now please combine your financial details when answering the following questions.

Please attach proof of income such as your original last 3 pay slips or an original letter from your employer, or your original last 3 bank statements or your last 3 financial statements if you're self employed.

Please keep copies of these documents as they will not be returned.

What is the primary cardholder's yearly income before tax? _____ \$ _____ a year

What is your joint (not additional) cardholder's yearly income before tax? _____ \$ _____ a year

What is your yearly income before tax from other sources (eg. investments)? _____ \$ _____ a year

What are your total savings or investments? _____ \$ _____ a year

Please tick the one of the following options which best describes your living arrangements:

Own/Buying a home Live with parents/guardians Renting/Boarding

How much are your home loan, board or rental payments? _____ \$ _____ a month

Do you have any bank loans other than a home loan (eg. car or personal loan)? Yes No

How much are your payments on your other loans? _____ \$ _____ a month

Do you have any other loans (eg. with any finance companies or any hire purchases)? Yes No

How much are your payments for any other loans you have? _____ \$ _____ a month

Total credit limits on all credit cards you already have _____ \$ _____ total limits

H: 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 to make all necessary enquiries now or in the future concerning my/our credit rating, residence, employment, financial status, and any information provided by me/us in this application, from whatever source it considers appropriate, and authorise any party approached to provide such information to The Warehouse Financial Services Limited. I/We authorise The Warehouse Financial Services Limited 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. I/ We authorise The Warehouse Financial Services Limited, 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 The Warehouse Financial Services Limited to disclose my/our personal information to credit rating and credit reporting agencies, and (if necessary) to any person The Warehouse Financial Services Limited may appoint to collect any outstanding debt. I confirm that I have the permission of my spouse/partner to disclose his/her salary and other relevant financial information, I/We authorise The Warehouse Financial Services Limited to disclose and exchange any information held about me/us now or in the future to any party The Warehouse Financial Services Limited may appoint for the purposes of administration, provision of services, marketing or research. I/We understand I/we have the right to access and correct this information, subject to the provision of the Privacy Act 1993.

Signature of Primary Cardholder Date

Signature of Joint/Additional Cardholder Date