

## INTRODUCING THE WAREHOUSE LOW INTEREST MASTERCARD

It's handy, a great design and you can use it everyday: buying groceries and petrol, paying bills, buying what you need for you or your family. And just like The Warehouse it's great value for money with a low interest rate on purchases. See our website or call **0800 887 887** for more details on our competitive interest rate.

### ACCEPTED WORLDWIDE AND AT ATMS

At home, online, at the mall or abroad, The Warehouse Low Interest MasterCard works just like any other credit card. You can use your card at over 22 million merchants worldwide, and with a PIN you can access cash at ATMs.

Cash advance charges apply for withdrawals from ATM's.

### BALANCE TRANSFER FROM OTHER CREDIT CARDS

Take advantage of our balance transfer at the great rate of 5.99% per annum for six months. Terms and conditions can be found in the balance transfer brochure or online at [www.ketecard.co.nz](http://www.ketecard.co.nz)

### 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.

### NEED ADDITIONAL CARDS?

Additional cards can also be linked to your account. Transactions from all cards will be on one statement each month, the payment of which you will be responsible for.

Minimum age for an additional card is 16 years.

We also accept Joint account applications. Joint cardholders will share the responsibility for payment and cardholders must be over 18 years.

### 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.

### 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.

The Warehouse Financial Services Limited credit card lending criteria apply

### PROTECT YOURSELF WITH OPTIONAL CARD REPAYMENT INSURANCE

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 three 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.

### IT'S EASY TO APPLY

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

#### Here's what you need to do:

1. Fill out the following 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 1141**

### QUESTIONS?

You can call us seven days a week, 24 hours a day on **0800 887 887**

for information about your application, our interest rate, service fees or any other questions about The Warehouse Low Interest MasterCard.





## 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

## 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 Low Interest MasterCard, Private Bag 92501, Wellesley Street, Auckland 1141.**

## 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 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. The Warehouse MasterCard terms, conditions and fees apply.

The interest rates shown are current as at 9 February 08 and are subject to change without notice.