

Please print your details clearly in CAPITAL letters, using a pen

1 Before you start

To apply for a Kiwibank MasterCard® you must:

- Be 18 years of age, be a New Zealand resident and have a good credit history.

We'll assess you for a credit limit based on your financial circumstances. If you're approved for a card, you can ask to change your credit limit at anytime, by calling us on 0800 521 521.

2 Choose your card

Which card would you like to apply for? Please tick one of the options below:

Low Interest Credit Cards



Kiwibank Low Rate MasterCard



Kiwibank MasterCard Gold



Kiwibank MasterCard Zero

Go Fly Credit Cards



Go Fly MasterCard



Go Fly MasterCard Gold



Go Fly MasterCard Platinum

Air New Zealand Airpoints™ membership

If you have an Airpoints number, please enter it below.
If you're not an Airpoints member, we'll set you up free of charge.

Your Airpoints number will be printed on your card and all Airpoint Dollars™ earned will be credited to this account.

3 About you

If you're already a customer, what's your access number?

What's your name, date of birth and gender?

Mr Mrs Miss Ms Other

First names

Last name

Date of birth

Male Female

What's your household status?

Individual Couple

How many dependants do you have?

Where do you live, and how long have you lived there?

In my own home I rent With relatives
 I board In accommodation provided by my employer

Street address

Suburb

Town or city Postcode

for years and months

Are you employed?

Yes, full-time Yes, part-time Yes, self-employed
 No, unemployed No, retired Other

What's your occupation?

Who do you currently work for, and how long have you worked there?

Name

for years and months

If less than two years, who did you work for before that, and how long did you work there?

Name

for years and months

What are your phone numbers and email address?

Work 0 Mobile 02

Home 0

Email

4 Your contact details

What's your postal address?

The same as my residential address The address below

Street or PO Box number

Suburb

Town or city Postcode

In case we need to contact you and you're not available, please provide details of a relative or close friend not living at the same address as you.

Name

What's their relationship to you?

Relationship

What are their phone numbers and email address?

Daytime 0 Mobile 02

Email

4 Your contact details continued...

Where do they live?

5 Your account options

How do you want your name to be written on your card?

(up to 26 characters long)

6 Joint and additional applicants

Complete this section if you want to jointly own your Kiwibank Credit Card or add an additional cardholder.

 I'd like a joint credit card

Each account-holder is responsible for paying any balance owed on the account.

If you don't tick the joint credit card option, you'll be set up as an additional cardholder.

The additional cardholder is not responsible for paying any balance owed on the account.

If you're already a customer, what's your access number?

What's your name, date of birth and gender?

 Mr Mrs Miss Ms

Date of birth

 Male Female

Where do you live?

 The same as the other applicant The address below

What's your occupation?

Are you employed?

 Yes, full-time Yes, part-time Yes, self-employed No, unemployed No, retired Other

Who do you currently work for, and how long have you worked there?

for years and months

What are your phone numbers and email address?

6 Joint and additional applicants continued...

If you're applying for a Go Fly Credit Card:

If you have an Airpoints number, please enter it below. If you're not an Airpoints member, we'll set you up free of charge.

All Airpoints Dollars™ earned on your card will be credited to the primary cardholder.

Please tick here if you **don't** want an Airpoints membership

How do you want your name to be written on your card?

(up to 26 characters long)

7 Your financial position

We'll use the following information to establish a credit limit for your Kiwibank MasterCard. If it's for you and a joint applicant, enter your combined details unless otherwise stated.

What's the value of the things you own?

Cash and term deposits

Home and property (market value)

Other investments

Other things you own (e.g. car, boat)

How much money do you owe on:

Overdrafts

Home and property loans

Other loans and hire purchase

What's your annual income before tax? (Include all income e.g. salary, rent)

From me

From joint applicant

Other contributors

Is there anyone else who helps pay your monthly expenses?

 Yes No

Their annual income before tax

Their relationship to you

 Spouse Partner

How much do you spend each month on:

Rent, board and/or home loan payments

Other loans and hire purchases

Do you have any other credit cards/store cards?

 Yes No

How many other credit cards/store card(s) do you have?

What's the total amount you owe on all your credit cards/store card(s)?

What's the total combined limit of your credit card(s)/store card(s)?

8 Some extra features

Manage my statements

Your credit card statements will be sent by post. If you'd prefer to receive them by email instead, please tick here. Statements can also be viewed via internet banking at anytime.

Airpoints Dollars account statements from Air New Zealand will be available online only.

Move your balance

You can transfer the balance that you have on other New Zealand credit cards or store cards to your Kiwibank MasterCard, up to your approved Kiwibank credit limit. Airpoints Dollars™ won't be earned on any balance transfer to a Go Fly Credit Card.

Card 1

Amount to transfer

\$

Name printed on that card

Name

Account or card number

Issuing bank or store

Name

Card 2

Amount to transfer

\$

Name printed on that card

Name

Account or card number

Issuing bank or store

Name

Interest will be charged on the amount you transfer from the date the transfer is processed. Please note if you'd like to cancel these card(s), you'll need to contact the issuing bank(s).

Repayment Insurance

Repayment Insurance helps you repay your Kiwibank Credit Card if something unexpected happens to you or any joint account holder, such as:

- Death
- Critical illness
- Temporary or permanent disablement
- Redundancy
- Bankruptcy (if you're self-employed)

Please note that you must be aged between 18 and 65 at the time of application to be eligible for cover. Cover for all benefits, except death, ends at age 65. Cover for death ends at age 75. To claim for temporary or permanent disablement, redundancy or bankruptcy, you must be in paid work for more than 25 hours per week.

How much will it cost?

Premiums are charged to your Kiwibank Credit Card account automatically every month, and cost 75 cents for every \$100 owing (or part thereof) at the monthly statement date.

Repayment Insurance can be included with your credit card application.

I want Kiwibank Credit Card Repayment Insurance Yes

I understand that:

- Important terms, conditions and exclusions are set out in the Credit Card Repayment Insurance policy wording, which is available at www.kiwibank.co.nz.
- Exclusions include but are not limited to: 1) claims arising from any medical condition which existed on or prior to the Start Date of Insurance; 2) claims arising from Redundancy or indication of Redundancy prior to the Start Date of Insurance or within 90 days after the Start Date of Insurance.

- No premiums will be charged for the first 30 days of cover (this is a free look period) during which I may cancel the insurance by notifying Kiwi Insurance Limited in writing if I decide the policy does not meet my needs
- Credit Card Repayment Insurance is arranged by Kiwibank Limited and provided by Kiwi Insurance Limited. Kiwibank Limited may receive a commission on any policy it arranges. Kiwi Insurance Limited is solely responsible for any claims under the insurance policy. Kiwibank Limited does not guarantee the obligations of, or any products issued by Kiwi Insurance Limited. Kiwi Insurance Limited has elected not to have a rating in accordance with the Insurance Companies (Ratings & Inspections) Act 1994, and is not required to have a rating.

9 Finishing up

Information is true

I/We confirm that all of the information in this application is true and correct. I/We will notify Kiwibank immediately if there is any change in any information given in this application.

I/We acknowledge that the completion of this application does not constitute an offer of credit by Kiwibank, and that Kiwibank may reject this application for any reason. I/We confirm that all of the information in this application is true and correct. I/We will notify Kiwibank immediately if there is any change in any information given in this application.

Use of personal information

I/We acknowledge that Kiwibank will collect and use the information set out in this application for the purpose for which it is provided. Kiwibank will hold the information securely and will only use it in developing and running Kiwibank and/or providing me/us information about products and services that Kiwibank thinks might be of interest to me/us (including from Kiwibank's selected business partners). If I/we ask Kiwibank not to provide me/us with this information, Kiwibank will comply with my/our request. I/We may ask Kiwibank to show me/us the information it holds about me/us and to make corrections to it.

I/We agree that Kiwibank or any authorised agent of Kiwibank may collect information from any person who can provide Kiwibank with information that is of relevance to it. I/We consent to Kiwibank giving my/our information to any person who can assist it in developing or running its business.

Kiwibank credit check

I/We understand that Kiwibank will credit check me/us. As part of that credit check, Kiwibank will give my/our information to credit reporting agencies, and credit reporting agencies will give my/our information to Kiwibank. Credit reporting agencies will use the information provided by Kiwibank to update their credit reporting databases. When other parties use the credit reporting agencies' services, they will be provided my/our updated information. Kiwibank might use credit reporting agencies' services in the future for purposes related to the provision of credit. For example, Kiwibank may use credit reporting agencies' monitoring services to receive updates if any of the information held about me/us changes. If I/we default in my/our payment obligations to Kiwibank, the default information will be listed on the credit reporting agencies' databases and will therefore be disclosed to other parties when they use the credit reporting agencies' services.

GE Money personal loan and credit check

I/We agree that if Kiwibank doesn't approve this application, Kiwibank may forward my/our information to GE Money, which may offer me/us a personal loan as an alternative. If I/we ask Kiwibank not to provide GE Money with this information, Kiwibank will comply with my/our request.

I/We understand that GE Money and/or GE Money's lender's mortgage insurer will credit check me/us. As part of that credit check, GE Money and/or the lender's mortgage insurer will give my/our information to credit reporting agencies, and credit reporting agencies will give my/our information to GE Money and/or the lender's mortgage insurer. Credit reporting agencies will use the information provided by GE Money and/or the lender's mortgage insurer to update their credit reporting databases. When other parties use the credit reporting agencies' services, they will be provided my/our updated information.

GE Money personal loan and credit check (continued)

GE Money and/or the lender's mortgage insurer might use credit reporting agencies' services in the future for purposes related to the provision of credit. For example, GE Money and/or the lender's mortgage insurer may use credit reporting agencies' monitoring services to receive updates if any of the information held about me/us changes. If I/we default in my/our payment obligations to GE Money and/or the lender's mortgage insurer, the default information will be listed on the credit reporting agencies' databases and will therefore be disclosed to other parties when they use the credit reporting agencies' services.

Terms and conditions

I/We consent to Kiwibank making electronic disclosure of Kiwibank's Credit Card Terms and Conditions to me/us for the purposes of the Credit Contracts and Consumer Finance Act 2003 by sending an email, attaching a link to an internet page setting out those terms and conditions.

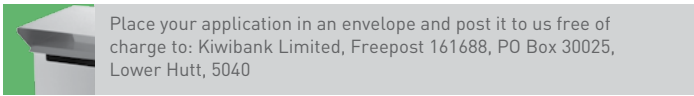
Air New Zealand's Airpoints Programme

I/We acknowledge that, subject to Kiwibank accepting this application, I/we will be enrolled in Air New Zealand's Airpoints Programme. I/We agree that Air New Zealand's Airpoints Programme Terms and Conditions will apply - copies of which are available at www.airnewzealand.co.nz. I/We acknowledge that Kiwibank will disclose the information set out in this application to Air New Zealand for the purpose of providing Air New Zealand's Airpoints Programme.

My signature

Joint/additional applicant's signature

D D M M Y Y Y Y Today's date



Bank Use Only	
Identification provided by the applicant	Identification provided by the joint applicant
Type <input type="text"/> D D M M Y Y Y Y Issued	Type <input type="text"/> D D M M Y Y Y Y Issued
Number <input type="text"/> D D M M Y Y Y Y Expires	Number <input type="text"/> D D M M Y Y Y Y Expires
Version <input type="text"/>	Version <input type="text"/>
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Version <input type="text"/>	Version <input type="text"/>
Special instructions	
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Accepted by	Bank stamp
Staff member's name <input type="text"/>	
Received by	
PostShop name/PBU number <input type="text"/>	