

5. About you (cont.)

What's your postal address?

The same as my residential address The address below

Street address	
Suburb	
Town or city	Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Are you employed?

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

6. Your alternative contact

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.

What's their relationship to you?

What are their phone numbers and email address?

Mob 0 2	<input type="text"/>
Home 0	<input type="text"/>
Email	<input type="text"/>

7. Your financial position

We'll use the following information to assess your eligibility for a Kiwibank Credit Card and/or overdraft.

What's the value of the things you own?

Cash and savings (including Term Deposits)	<input type="text"/>
Home and investment property (market value)	<input type="text"/>
Other investments (e.g. KiwiSaver, other superannuation, shares)	<input type="text"/>
Other things you own (e.g. car, boat)	<input type="text"/>

How much money have you borrowed on:

Overdrafts	<input type="text"/>
Home and property loans	<input type="text"/>
Student loan	<input type="text"/>
Other loans and hire purchases	<input type="text"/>

What's your annual personal income before tax? (includes salary, rent, student allowance, etc)

From you

Other than salary or wages, do you receive funds from any of these industries?

Antique dealer Jeweller Provision of money remittance services
 Pawn broking Weapon or firearm dealer or manufacturer
 Unregistered charities Company formation agent
 Bullion or precious metal dealer Provision of foreign exchange services
 Casino or lottery and gambling operations Virtual currencies e.g. Bitcoin
 None of the above

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. Credit Card Repayment Insurance

What is it?

Credit Card Repayment Insurance helps you repay your Kiwibank Credit Card if something unexpected happens to you or any joint account holder. Life events covered:

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

It's handy to know that Credit Card Repayment Insurance covers joint cardholders at no extra charge.

Terms, conditions and exclusions are set out in the policy wording but some key information is:

1. There are certain exclusions that apply to the cover. For example, a claim arising from any medical condition which existed on or prior to the Start Date of Insurance is considered an exclusion.
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 are not covered.
3. To claim for temporary or permanent disablement, redundancy or bankruptcy, you must be in paid employment with a single employer or self-employed for at least 25 hours per week and meet the other criteria set out in the policy wording.

Please note you must be aged between 18 and 64 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.

How much will it cost?

Premiums are charged to your Kiwibank credit card account automatically every month.

It costs 75 cents for every \$100 (or part thereof) of your closing balance at the monthly statement date.

Credit Card Repayment Insurance can be included with your Credit Card Application.

I would like to apply for Credit Card Repayment Insurance. Yes

Ticked 'yes'? – Great, Kiwi Insurance will send you an email with all the relevant policy documents. Just keep these in a safe place, and that's all from your end.

1. Important Terms, conditions and exclusions, which are set out in the Credit Card Repayment Insurance policy wording and policy schedule will be emailed to you. A copy of the policy wording is also available at Kiwibank.co.nz.
2. Credit Card Repayment Insurance is provided by Kiwi Insurance Limited and Kiwi Insurance Limited is solely responsible for any claims under this policy. Kiwibank does not guarantee the obligations of, or any products provided by Kiwi Insurance Limited. Kiwibank may receive a commission on any policy it arranges.

9. Terms and conditions

I acknowledge that the terms and conditions for my overdraft and/or the Low Rate MasterCard® are available online at kiwibank.co.nz/about-us/legal-docs

I acknowledge that if the application is accepted, those terms and conditions will take effect from the time my card or card account is first used and/or the overdraft is loaded and accessible from my nominated account.

Information is true

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

10. Communicating with you

Receiving your Terms, credit card statements and disclosures

Your credit card statements will be available to you through internet banking.

If you wish, you can choose to have your credit card statements delivered through email or post and this can be requested once your account is set up.

By applying for this overdraft and/or credit card, you:

- consent to Kiwibank emailing you about this application, the terms and conditions of your overdraft or credit card and notices about your overdraft or credit card (and, in each case, any other overdraft or credit card you get with us in the future)
- consent to Kiwibank making disclosures or giving notices under the Credit Contracts and Consumer Finance Act 2003 or any other law to you in electronic form by email, or by emailing you a website link, or within Kiwibank internet banking (including by Securemail message or by sending you a Securemail message with a website link). Kiwibank calls these "Disclosures"
- consent to Kiwibank emailing you notifications when your credit card statements are available in internet banking for this credit card and any future credit cards you have with Kiwibank
- consent to Kiwibank emailing your credit card statements for this credit card and any future credit cards you have with Kiwibank to you in electronic form

So that you can access your credit card statements for this credit card and any future credit cards you have with Kiwibank, you:

- acknowledge that Kiwibank requires you to register for internet banking
- agree to register for internet banking, if you're not already registered
- consent to your credit card statements being made available to you through Kiwibank internet banking

You acknowledge that Kiwibank will send the emails described above to the email address you've specified in your application (or any other email address you provide to Kiwibank in the future).

11. Your personal information

Use of personal information

I authorise Kiwibank to deal with my personal information in accordance with the Kiwibank General Terms and Conditions, available online at kiwibank.co.nz or at my local Kiwibank.

I have read and understood those terms and conditions and in particular acknowledge that:

- Kiwibank can collect personal information about me for the purposes described in those terms and conditions, from any person who can provide Kiwibank with that information.
- When Kiwibank and/or its third party suppliers collect personal information about me, I authorise disclosure of that information between Kiwibank and its third party suppliers, for the purpose of assisting Kiwibank to procure and administer the provision of services to me.

Kiwibank can send me marketing or promotional messages (including electronic messages) about products and services that it thinks might be of interest to me (including from its selected business partners).

Where these messages are electronic, I can stop receiving them by using the unsubscribe facility included in each message. Where these messages are not electronic, I can ask Kiwibank to stop sending them, and Kiwibank will comply with that request as soon as reasonably practicable.

Kiwibank credit checking and reporting

I understand that Kiwibank may credit check me. As part of that credit check, Kiwibank may give my information to credit reporting agencies, and credit reporting agencies may give my information to Kiwibank. Kiwibank may also provide information on my repayment history (including both positive and negative repayment history) and any defaults on my payment obligations to Kiwibank to credit reporting agencies. Credit reporting agencies may use the information provided by Kiwibank to update their credit reporting databases. When other parties use the credit reporting agencies' services, they may be provided with my updated information. Kiwibank may also use credit reporting agencies' services in the future. For example, Kiwibank may use credit reporting agencies' monitoring services to obtain updates if any of the information that a credit reporting agency holds about me has changed.

I agree with sections 7 (where applicable) and 8-10 above

My Signature

Date

Take it to your local Kiwibank or place your application in an envelope and post it to us free of charge to: Kiwibank Limited, Freepost 161688, PO Box 39888, Wellington 5040

Bank Use Only

Identification provided by the applicant

Type	Expires	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Number	Issued	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Version	Issuer (Country/Entity)	<input type="text"/>							

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Number	Issued	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Version	Issuer (Country/Entity)	<input type="text"/>							

Special instructions

Accepted by	<input type="text"/>
Received by	<input type="text"/>

Bank Stamp