

Kiwibank overdrafts are designed to help you manage gaps between outgoing costs and when your income comes in, or for use as a backstop facility to cover smaller unexpected expenses or purchases. A description of the overdraft product and alternative options can be found at www.kiwibank.co.nz

1. Should I/we apply?

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

Important: Kiwibank will charge an application fee for this application regardless of whether it's approved or declined. Details of the exact amount of this fee are available from your local Kiwibank or at www.kiwibank.co.nz.

To avoid being charged a fee unnecessarily, you must:

- be 18 years of age or older and a New Zealand resident;
- not presently, or ever have had a debt lodged with a debt collection agency, such as Veda Advantage.

If you don't meet the above criteria, we're unable to approve your application for an overdraft. Please do not continue with this application.

2. Requested limit and account details

An overdraft can only be accessed from a Now, Bill Blaster, Free Up or Front Runner account.

I/We would like an overdraft of \$

Accessible from my/our Kiwibank account number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bank	Branch Number	Account number	Suffix

3. About you

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
 Rent
 With relatives
 Board
 In accommodation provided by my employer

Street address

Suburb

Town/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?

Work

Mobile

Home

What's your email address? (mandatory)

Email

Driver's Licence No. Field 5a on your licence Version Field 5b

Expiry date Field 4b

What's your postal address?

The same as my residential address
 The address below

Street or PO Box number

Suburb

Town/City Postcode

4. 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.

Name

What's their relationship to you?

What are their phone numbers and email address?

Work

Mobile

Home

Email

Where do they live?

Street or PO Box number

Suburb

Town/City Postcode

5. Joint applicant

Complete this section if you want to jointly own your Kiwibank Overdraft. Each overdraft owner is responsible for paying any balance owed on the overdraft.

What's your access number?

What's your email address?

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?

Work

Mobile

Home

Driver's Licence No. Field 5a on your licence **Version** Field 5b

Expiry date Field 4b

6. Your financial position

We'll use the following information to establish a credit limit for your Kiwibank Overdraft. 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 \$

Credit card(s)/store card(s) \$

Other loans and hire purchases \$

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

What is the total combined limit of your credit card(s)/store card(s)? \$

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 \$

7. Things you need to send us

If your transaction accounts, such as your cheque and savings accounts, are new to Kiwibank, or have been with Kiwibank for less than three months, please provide copies of your bank statements for the last three months from the other bank(s) your accounts are/were with.

If all income sources are not direct credited to your Kiwibank account, or are not included in the other bank statements above, then you'll need to provide other documents with this application to prove your income.

8. Declaration

Receiving your terms and disclosures

Kiwibank is responsible for sending me/us certain information required by any law. Kiwibank calls these disclosures. By applying for this overdraft, I/we each:

- consent to Kiwibank emailing me/us information about my/our overdraft, including the terms and conditions of my/our overdraft (and, in each case, any other overdraft I/we get with Kiwibank in the future)
- consent to Kiwibank making disclosures or giving notices under any law to me/us in electronic form by email, or by emailing me/us a website link

I/We acknowledge that Kiwibank will send the emails described above to the email address I/we've given in this application (or any email address I/we give Kiwibank in the future).

For joint applicants only

If I'm a joint applicant who has not given an email address in this application, I specify that my disclosures and the other things described above are to be made available to the other applicant (on my behalf) at the email address they've given in this application (or any email address they give Kiwibank in the future).

Marketing messages

I/We acknowledge that Kiwibank can communicate marketing or promotional messages to me/us electronically and understand that those messages will include an unsubscribe option. I/We will need to unsubscribe with Kiwibank if I/we don't want to receive those emails.

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.

Application must be signed by all signatories on the account that will be used to access the overdraft.

My signature

Joint applicant's signature

Date

D	D	M	M	Y	Y	Y	Y
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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.