Hume Visa Card Application for Increase / Decrease in Credit Limit

Hume Bank

Hume Bank Limited.
ABN 85 051 868 556 AFSL No. 244248

Section 1 - Limit Increase / Decrease

Credit Card Account Number

Current Limit
$

New Limit Requested
$

If applying for a decreased limit, you only need to complete sections 1, 2, 3 and 6.

Section 2a – Personal Details (Applicant 1)

Title | First Name

Middle Name | Surname

Date of Birth | Driver's Licence No. | Member No.

Single ☐ Married/Defacto ☐ No. of Dependants

Section 2b – Personal Details (Applicant 2)

Title | First Name

Middle Name | Surname

Date of Birth | Driver's Licence No. | Member No.

Single ☐ Married/Defacto ☐ No. of Dependants

Section 3a – Contact Details (Applicant 1)

Current Residential Address

Suburb | State | Postcode

Home Phone / Mobile | Work Phone

Email

Postal Address *(If same as above, please leave blank)*

Suburb | State | Postcode

Previous Address *(If at current address for less than 3 years)*

Suburb | State | Postcode

Time at Current Address: Years Months | Time at Previous Address: Years Months

Residential Status

Own outright ☐ Mortgage ☐ Boarding ☐ Renting ☐ Living with parents ☐

Name of Relative or Friend not living with you | Phone *(not mobile)*

Section 3b – Contact Details (Applicant 2)

Current Residential Address

Suburb | State | Postcode

Home Phone / Mobile | Work Phone

Email

Postal Address *(If same as above, please leave blank)*

Suburb | State | Postcode

Previous Address *(If at current address for less than 3 years)*

Suburb | State | Postcode

Time at Current Address: Years Months | Time at Previous Address: Years Months

Residential Status

Own outright ☐ Mortgage ☐ Boarding ☐ Renting ☐ Living with parents ☐

Name of Relative or Friend not living with you | Phone *(not mobile)*

Section 4a – Employment Details (Applicant 1)

Employment/Income details may be verified with your Employer/Accountant

Employment Status

Full time ☐ Part time ☐ Casual ☐ Self Employed ☐ Unemployed ☐

Your occupation

Professional ☐ Retail ☐ Social Security/Pension ☐ Student ☐

IT/Computers ☐ Trade/Labour ☐ Home Duties/Retired ☐

Your Position

Employer's Name/Accountant's Name (if Self-Employed)

Employer's/Accountant's Phone No. | How long have you worked here? Years Months

Previous Employer's Name | How long did you work there? Years Months

Section 4b – Employment Details (Applicant 2)

Employment/Income details may be verified with your Employer/Accountant

Employment Status

Full time ☐ Part time ☐ Casual ☐ Self Employed ☐ Unemployed ☐

Your occupation

Professional ☐ Retail ☐ Social Security/Pension ☐ Student ☐

IT/Computers ☐ Trade/Labour ☐ Home Duties/Retired ☐

Your Position

Employer's Name/Accountant's Name (if Self-Employed)

Employer's/Accountant's Phone No. | How long have you worked here? Years Months

Previous Employer's Name | How long did you work there? Years Months

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Section 5 - Financial Details

Please state the total amount for each of the items listed below.
If this is for a joint application, we will assume the amounts you state for assets and liabilities are combined.

Income

Monthly Salary

Applicant 1 Net Income *(amount after tax)* $

Applicant 2 / Partner's Net Income *(amount after tax)* $

Monthly Rental Income *(both applicants)* $

Monthly Other Income *(both applicants)* $
(Social Security Payments, Dividends, Interest etc)

Assets

Property Address/es	Value
	$
	$

Motor Vehicle Model/Year	Value
	$
	$

Other Assets *(eg. Shares, Savings etc)* $

Expenses & Liabilities

Outgoing Expenses

Monthly Residential Mortgage / Investment Mortgage / Rent / Board Payments $

Total Balance owing on Home $

Monthly Payment on Car Loan $

Total Balance owing on Car Loan $

Monthly General Living Expenses *(Utilities, Food and Clothing etc)* $

Any other Fixed Monthly Commitments *(School Fees, Child Maintenance, Mobile Phones etc)* $

Credit Card(s) / Store Card(s) / Overdrafts

How many Credit Card / Store Cards do you have?

What is your Total Credit Limit? $

What is your Total Outstanding Balance? $

When requesting this increased credit limit, I/we have taken into account any expected change to my/our financial circumstances that would affect my/our ability to meet our repayments and other commitments.

Privacy Statement

> Your personal information will be treated strictly in accordance with our privacy policy as set out on our website at www.humebank.com.au and which is available on request at any time, and in most cases, you may request access to your information by calling 1800 808 550. We are collecting your personal information in order to assess and process your application for a credit card. Without this information, we may not be able to consider or approve your application or administer your card account.

> You authorise us to obtain and exchange personal information about you with credit reporting agencies, other credit providers and, if relevant, your referees, employer or accountant. This information may include any third party providing you with a product or service in connection with us, our contractors or service providers (such as a mailing house), credit reporting agencies, your referees (including your employer), and other persons we are authorised or required by law to disclose information (and other persons where you have consented to the disclosure).

> If you supply us with personal information about another person, such as an additional cardholder, we will assume and you will ensure that you are authorised to do so and you have made such other person aware that you have provided us with his/her personal information, the purposes involved in the collection, use and disclosure of his/her personal information and their ability to access that information.

> In order to assess your application, we may obtain from a credit reporting agency a credit report containing information about your commercial credit activities. Also, we may give your personal information to a credit reporting agency to obtain a consumer credit report about you (including information about your identity, the fact you have applied for credit and the amount of credit you have applied for).

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Declaration

By signing this application form, I/we declare that I/we have read and accept the above and that I/we:

> Wish to apply to Hume Bank Limited for an increased credit limit on my/our Hume Visa credit card facility as set out on the previous page >
Have checked and understand the information contained in this application form and confirm that no relevant information has been withheld

> Confirm that where an increased credit limit has been applied for that I/we can repay this increased credit limit without substantial hardship

> Am/are not an undischarged bankrupt or insolvent, nor are there any unsatisfied court judgements made or likely to be made against me/us.

Section 6 - Signature

Account holder 1

✗

Date / /

Account holder 2

✗

Date / /

Checklist

I/We have included:

- ☐ **Copies of 2 most recent pay slips or 2 years' tax returns for each applicant**
- ☐ **Current Payment Summary/Notice of Assessment**
- ☐ **Most recent statement for personal loan, credit cards and home loans (not held with Hume)**
- ☐ **If applying for a balance transfer, the last 3 months of credit card statements for accounts to be transferred**

Mail this application to Hume Bank 492 Olive St, Albury NSW or hand it in to any Hume Bank branch. Alternatively apply online at www.humebank.com.au