

PC Visa Credit Limit Increase / Decrease Application

I would like to apply for

Credit Limit Increase
Complete Section A, B, C, D & F

Credit Limit Decrease
Complete Section A, E & F

A. Personal Details

Member Number	Credit Card Account Number
<input type="text"/>	<input type="text"/>
Title	<input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Mrs <input type="checkbox"/> Mr <input type="checkbox"/> Dr
Surname	Given Name/s
<input type="text"/>	<input type="text"/>
DOB	Preferred Telephone
<input type="text"/>	<input type="text"/>
Home Address	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
Post Code	Years of Residence
<input type="text"/>	<input type="text"/>

Mailing Address (if different from Home Address)	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
Post Code	<input type="text"/>
Email	<input type="text"/>

Before completing application, ensure that you meet the initial approval criteria by affirming the following:

- I have a good credit rating
- I have not had a credit limit increase in the past 6 months

B. Credit Limit Increase

I wish to **increase** my limit*

New Credit Limit Request Amount \$
(increments of \$500)

* Your application is subject to Police Credit assessment procedures. If you do not meet the criteria for the new credit limit amount requested, Police Credit may determine a different credit limit increase. Maximum limit PC Visa Silver Credit Card \$10,000. Maximum limit PC Visa Gold Credit Card \$30,000.

C. Employment Details

Occupation	
<input type="text"/>	
<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="text"/> hrs p/w
<input type="checkbox"/> Wages	<input type="checkbox"/> Retired <input type="checkbox"/> Self Employed
Name of Employer/Accountant Name	Commencement Date
<input type="text"/>	<input type="text"/>

Work Address	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
Post Code	<input type="text"/>
Preferred Telephone No.	<input type="text"/>

D. Financial Details

Residential Status	
<input type="checkbox"/> Home owned	
<input type="checkbox"/> Mortgage	
<input type="checkbox"/> Renting	
<input type="checkbox"/> Living with parents/relatives	

Assets Non disclosure may result in your application being delayed or declined.

Value of Property	<input type="text"/> \$
Balance of Savings/Deposit accounts (incl. Police Credit)	<input type="text"/> \$
Total Other Assets (Motor vehicles, shares - excluding Super and contents)	<input type="text"/> \$

Your Monthly Financial Position

This information will be used to determine your ability to make repayments on this credit facility.

Your Total Gross Monthly Income (before tax)	<input type="text"/> \$
Your share of Total Monthly Expenses (rent/mortgage etc)	<input type="text"/> \$

Your share of Total Other Monthly Expenses (car, personal loans etc)	<input type="text"/> \$
Total limits of all Credit & Store Cards held	<input type="text"/> \$

E. Credit Limit Decrease

I wish to **decrease** my limit*

New Credit Limit Request Amount \$
(increments of \$500)

* Minimum limit PC Visa Silver Credit Card \$1,000. Minimum limit PC Visa Gold Credit Card \$5,000.

F. Declaration and Signature

I believe the above details to be true and correct and acknowledge that it is an offence under the Anti-Money Laundering and Counter Terrorism-Financing Act 2006 (Cth) (AML/CTF Act) to give false and misleading information.

I understand Police Credit will collect personal information from me as required by the AML/CTF Act and that it may take steps to verify the personal information it has collected. I consent to the collection, use, handling, disclosure and verification of personal information as required by the AML/CTF Act. I understand that if I provide Police Credit with incomplete or inaccurate information that Police Credit may not be able to provide me with the products or services that I am seeking.

I acknowledge that my PC Visa Credit Card account and, if applicable, participation in the Cash Back Reward program will be governed by the PC Visa Credit Card Conditions of Use and Terms and Conditions and, if applicable, the Cash Back Reward program Terms and Conditions, and any conditions specified by Police Credit from time to time; and I state that my PC Visa Credit Card account will be held in the name of a person and not in trust for any other person or entity. I declare that I hold and have read and accepted these conditions of use and terms and conditions.

I acknowledge that in assessing this application, Police Credit may obtain from a credit reporting agency or other business a credit report containing personal credit information about me and that credit infringement notifications and other provisions of the initial Privacy Act Declaration (PC Visa Credit Card Application) continue to apply.

I acknowledge having received a copy of the Privacy Statement of Police Credit. I authorise Police Credit to use personal information contained in this application for the purpose of considering this application, and if accepted, supplying and administering the facility to me for which I have applied. I understand that in order for Police Credit to supply the facility to me for which I have applied, it may be necessary for Police Credit to provide personal information contained in this application form to third parties used by Police Credit and its service providers and any referees nominated by me/us.

I acknowledge that I am authorised to provide to Police Credit personal information about any other person such as my employer or accountant named within this application. I agree to inform that person of who Police Credit is, how to contact you, that they can gain access to the information and that Police Credit will use and disclose the information only in connection with my facility.

I believe the above details to be true and correct and acknowledge that it is an offence under the AML/CTF Act to give false and misleading information.

I have read and understood this application and declaration. I acknowledge that all information provided in this application form is true and correct.

Signature of Applicant

Date

--	--

* Information on the terms and conditions, card conditions of use, interest rates and fees and charges are available on our website www.policcredit.com.au or request.

Note to Applicant of PC Visa Credit Card: If this application is approved the borrower will be subject to the liabilities and restrictions imposed by the Corporations Act 2001 and by the Constitution of the Police Association Credit Co-operative Limited.

Police Credit is committed to complying with the Mutual Banking Code of Practice and EFT Code of Conduct.

Office Use Only

	Initials	Branch	Date
Terms and Conditions/Conditions of Use issued			
Fees & Charges issued			
Privacy Statement issued			

	Initials	Branch	Date
Gold Insurance PDS issued			
Limit amended			
Advice to account holder issued			

Completed - Officer's Signature

Date

--	--