

# Credit Limit Increase Application Form



Please complete this application in full and return it in the reply-paid envelope (GPO Box 5422, Sydney NSW 2001)

I wish to increase my credit limit to \$

## SECTION A – PERSONAL DETAILS

Your American Express Card number (You MUST provide Card details)

3     -     -

Title (Please  tick as applicable) Mr  Mrs  Miss  Ms  Dr

Surname

Given Names

Date of Birth       Driver's Licence No.

Current residential address (Please do not provide a PO Box No.)

Unit No.  House No.

Street Name

Suburb

State  Postcode

Work Telephone No. (0 ) -

Mobile Telephone No.

Residential Status (Please  tick as applicable)

Owned Outright  Board/Living with parents  Mortgage  Rent

## SECTION B – EMPLOYMENT AND INCOME DETAILS

Current Occupation

Name of Employer (Company name if self-employed)

Employer's Address

Suburb

State  Postcode

Employer's Telephone No. (0 ) -

We may need to contact your employer to confirm your details and income.

Work Telephone No. (0 ) -

Time with Employer   Years   Months

Name of Accountant (If self-employed)

Accountant's Telephone No. (0 ) -

Gross Personal Income \$

Must attach proof of income, i.e. recent payslips or tax return.

## SECTION C – ASSETS

Liquid assets  \$   
*Assets in the form of cash or easily convertible into cash e.g. cash, shares, short term investments.*

Market value of home  \$

Market value of other property  \$

Market value of other investments  \$

Superannuation value  \$

## SECTION D – EXPENSES

Expenses Household/mortgage/rent (monthly)  \$

Household expenses, excluding housing (monthly)  \$

### Loans and Liabilities

Home loan balance  \$

Monthly repayments of other loans  \$   
(e.g. car loans, personal loans, investment property mortgage)

Total Balance outstanding for other loans  \$   
(e.g. car loans, personal loans, investment property mortgage)

## SECTION E – AUTHORISATION

Please read the following before signing:

I understand that the current interest rate applicable to my Credit Card will apply to any increased balances that result from this limit increase. I also understand that my continued use of the Credit Card is governed by the Credit Card Conditions as issued to me upon application for the Credit Card and as amended from time to time. I accept that the conditions of this increase are based on my Credit Card Account being in good standing at the time of my application being received at American Express. I acknowledge that, taking into consideration my current financial position, I have a continuing capacity to repay based on the increased limit.

Signature of Basic Applicant

Date

X

# DECLARATION

IMPORTANT: THE BASIC CARD APPLICANT MUST READ AND AGREE TO THIS INFORMATION BY SIGNING THE APPLICATION FORM BEFORE SUBMITTING THIS APPLICATION

## To American Express Australia Limited ("our", "us", "we" or "American Express"):

By submitting this application, you request American Express to assess your application to increase your Credit Card limit and you declare that:

- The information you have provided on this application is true and complete and you authorise American Express to check that information. You acknowledge that American Express relies on this information to consider this application;
- You are financially solvent and able to pay all your debts as they fall due;
- You will continue to comply with the Credit Card Conditions; and
- American Express may produce this application or a copy or other reproduction of it as evidence of your application to increase your credit limit and your agreement to this Declaration.

## Authority to American Express under the Privacy Act:

### Collection, Use and Disclosure

To assess your credit limit increase application, American Express needs to collect, use and disclose your personal information (including online and credit information) in accordance with the American Express Card Member Privacy Statement and Credit Reporting Policy. If you do not provide the information requested or give your agreement, American Express may decline your application and be unable to provide our products or services to you.

The American Express Card Member Privacy Statement sets out policies on management of credit information and personal information. You can view a copy of the Statement at [americanexpress.com.au/CMprivacy](http://americanexpress.com.au/CMprivacy).

### Collection of personal information

Generally, if you are applying for a Card account we collect your personal details (such as name, date of birth and address), details about your employment, financial circumstances and other information relevant to your Card account.

American Express collects information about you in a number of ways, including:

- directly from you, such as in your credit application or when you enter one of our competitions or promotions;
- from your use of our products and services, such as when you make a purchase using your Card account;
- from your use of or access to American Express websites, mobile applications any of our other online services or products (such as your IP Address and location, device type and browser version) ('Online Information') – For more information about how we collect and use Online Information see our Online Privacy Statement.
- from credit reporting bodies, as described above for credit information or for identity verification;
- from people or companies named in your credit application (for example your employer);
- from other information providers and sources that we may contact to verify your identity and financial information (such as, data aggregators, companies that process or administer your superannuation contributions, payroll providers, financial institutions and government bodies and agencies).

### Using personal information

We may use the information we collect about you (including Online Information) on its own or combine it with other information to:

- deliver products and services, including:
  - for the same purposes as for credit information listed above;
  - issuing your Card;
  - verify your identity when you contact us;
  - manage your Card account and your transactions;
  - tell you about new features, benefits and updates to your accounts, products, and services.
- advertise and market our products and services – and those of our business partners – including to:
  - send or provide you with marketing, promotions and offers;
  - analyse whether our marketing, promotions and offers are effective;
  - help us determine whether you may be interested in new products or services.
- conduct research and analysis, including to:
  - better understand our customers;
  - allow you to rate and review our products and services;
  - produce data analytics, statistical research, and reports;
  - review and improve our products and services and make them easier to use;
  - develop new products and services.
- manage fraud, security and credit risks, including to:
  - detect and prevent fraud or criminal activity;
  - safeguard the security of your information;
  - assess your credit worthiness, and make decisions about whether or not to approve your application for credit;
  - to manage your existing accounts and credit limits.
- verify your identity and your financial details, including to:
  - verify your income;
  - verify your identity and your identification documents.
- use it in other ways as required or permitted by law or with your consent.

### When we might share your Personal Information

We do not share Personal Information with anyone except as described below. We only share Personal Information as required or as permitted by law as follows:

- people you authorise to use or access your account (for example, additional Card Members);
- with credit reporting bodies;
- the provider of any payment service you use to make payments to American Express;
- with regulatory authorities, courts, and governmental agencies to check your identity, comply with legal orders, legal or regulatory requirements, and government requests and to detect and prevent fraud or criminal activity, and to protect the rights of American Express or others;
- within the American Express Family of Companies;
- with government agencies (such as official record holders or document issuers) to verify your identity;
- with other information providers and sources (such as, data aggregators, companies that process or administer your superannuation contributions, payroll providers and financial institutions) that we may contact to verify your identity and financial information;
- with Service Providers who perform services for us and help us operate our business (for example, card manufacturers, collection agents, mail houses and reward redemption partners). We require Service Providers to safeguard Personal Information and only use your Personal Information for the purposes we specify;
- share and exchange information with business partners and co-brand partners with whom we jointly offer or develop products and services for marketing, planning, product development and research purposes (but they may not use your Personal Information – in particular your email address – to independently market their own products or services to you unless you provide your consent);

- with third parties in the context of a sale of all or part of the American Express Family of Companies or their assets;
- any other purpose you have consented to.

The American Express Credit Reporting Policy is available at [americanexpress.com.au/creditinfo](http://americanexpress.com.au/creditinfo) and contains additional information about:

- credit reporting including credit reporting bodies to which American Express is likely to disclose your credit information;
- how you may access and seek correction of your credit information held by American Express, and
- how you may complain about a failure of American Express to comply with the Privacy Act and how American Express will deal with a complaint.

In particular, you agree that American Express may:

- Obtain credit information about consumer credit and commercial credit from credit reporting bodies for uses permitted by the Privacy Act, including:
  - assessing your creditworthiness;
  - assessing this application;
  - collecting overdue payments;
  - American Express' internal management purposes relating to the provision or management of consumer credit, and
  - helping you to avoid defaulting on your obligations with American Express.
- Disclose personal information to credit reporting bodies as permitted by the Privacy Act, including:
  - that you have applied for a Card and the credit limit;
  - that American Express is a credit provider to you, including the type of credit, account opening and closing dates, and credit limit;
  - 24 months repayment history on your Card Account;
  - default information relating to payments that are at least 60 days overdue (and advice that overdue payments have been paid in full);
  - that you have committed a serious credit infringement;
  - that you have made a request to correct your personal information.
- Exchange personal information with other credit providers for purposes including:
  - assessing your credit worthiness, this application and any subsequent application for credit;
  - notifying other credit providers of a default by you;
  - exchanging information about your Card Account when you are in default with other credit providers;
  - our approval process as to any transactions you wish to make with the Card;
  - our administration of your account;
  - that you have made a request to correct your personal information.
- Exchange personal information with a debt collector for the purpose of collecting overdue amounts.
- Exchange personal information with any person whose details you have given to American Express. For example, for the purpose of confirming your employment, income and other details with any employer, landlord/mortgagee, accountant, financial adviser or tax agent.
- Monitor and record our telephone conversations with you from time-to-time in order to train American Express' staff and control service quality.
- Provide personal information to any organisation whose name, logo or trademark appears on this application or on the Card issued to you for marketing, planning, product development and research purposes.

### Transfer of your personal information and credit information overseas

American Express is a global organisation and we may use international entities to help our business functions. As a result, American Express may need to share your information outside Australia. It is impracticable to list each and every country that we may share your information with, but such countries include the United States of America, Malaysia, India and the United Kingdom. American Express will ensure that any transfer of your personal information and credit information is subject to appropriate conditions of confidentiality to ensure your information is handled consistently with the Australian Privacy Principles.

### Access and corrections

You may access your personal information and credit information held by American Express, and advise if you think it is inaccurate, incomplete or out-of-date. You may do so by contacting:

### The Privacy Officer American Express Australia Limited

GPO Box 1582, Sydney NSW 2001

Phone: 1300 132 639

### How we store your personal information

American Express stores personal information in a combination of secure computer storage facilities and paper based files and other records. American Express has taken a number of steps to protect the personal information we hold from misuse, loss and unauthorised access, modification or disclosure. American Express uses generally accepted technology and security so that we are satisfied that your information is transmitted safely to us through the internet or other electronic means. American Express will take reasonable steps to securely destroy or permanently de-identify personal information when we no longer need it.

### Information about other individuals

If you provide personal information about someone else to American Express, you must make sure that the individual has seen, understood and agreed to:

- their personal information being collected, used and disclosed by American Express in accordance with this declaration;
- their ability to access that information in accordance with the Privacy Act 1988 and to advise American Express if they think the information is inaccurate, incomplete or out-of-date, and
- the contact details of the American Express Privacy Officer.

Contact American Express for enquiries on 1300 363 687  
8.00am–7.00pm AEST 7 days  
[americanexpress.com.au](http://americanexpress.com.au)



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