

Complete the form using blue or black pen and print in clear CAPITAL LETTERS

Complete this form to apply for an increase to the credit limit of your credit card. Your account must have been open for at least six (6) months and maintained in good order. Please allow 7 business days for processing.

✉ Mail the completed form to: **Reply Paid 4263, SYDNEY NSW 2001** **OR**  Fax to: **(02) 8987 5927**

HSBC Credit Card number

Please increase my limit to
 \$

PERSONAL DETAILS

Title First name(s) Surname

Date of birth DD / MM / YY Contact phone number Number of dependants under 18 years of age

Current residential address (cannot be a PO Box) Postcode

Marital status
 Single Married Defacto Separated/Divorced Widowed

EMPLOYMENT DETAILS

Current employment status
 Full-time Permanent part-time Casual Unemployed Self-employed Full-time education
 Contractor Specify contract length YY / MM Other (e.g. Retired/home duties)

Job title/Occupation

STATEMENT OF FINANCIAL POSITION

NOTE: Non disclosure may result in your application being delayed

Monthly Income

Applicant's salary/wage (after tax)	\$
Other income (after tax)	\$

Assets

Real estate property	\$
Motor vehicles and boats	\$
Cash/bank/shares/investments	\$

Monthly Expenses – Your share of:

Mortgage/rent/board payments	\$
Loan repayments (i.e. car, boat, personal loan)	\$
Living expenses (e.g. food, gas, phone, etc.)	\$

Other Credit and Store Cards

Total number of other cards held	
Total balance owing on all other cards	\$
Total limits of all other cards	\$

AUTHORISATION

By signing here, you're telling us that your objectives are to increase your credit card limit and that your requirements are to continue to use the features and pricing of your existing credit card. You're also telling us that the details in this form are true and correct, and that you don't think there will be any material adverse change to your financial position within the foreseeable future. You understand and authorise that we may obtain your personal credit file held with credit reporting bodies to help us assess this credit limit increase request. Information on how we handle your personal information can be found in our Privacy Policy, available on www.hsbc.com.au/privacy-statement. Information on how we handle credit information can be found in our Credit Information Management Policy, available on www.hsbc.com.au/credit-policy.

Primary Cardholder's signature

Date

DD / MM / YY

OUR CREDIT GUIDE

CREDIT GUIDE – HSBC Bank Australia Limited

What is this document and what does it apply to?

This credit guide belongs to HSBC Bank Australia Limited ABN 48 006 434 162 (“we”, “our” or “us”) Australian Credit Licence 232595 and provides important information that applies to all our credit cards.

If you have questions about this credit guide or our credit card products, you can contact us:

Mail: GPO Box 5302, Sydney NSW 2000

Phone: 132 152

Web: www.hsbc.com.au

What if the credit is unsuitable?

Then by law we’re not allowed to enter into a credit contract, or increase your existing credit limit, if the credit is ‘unsuitable’.

When will credit be unsuitable?

The credit contract or credit limit increase will be unsuitable if:

- it doesn’t meet your requirements and objectives; or
- you’re likely to be unable to comply with the financial obligations; or
- you could only comply with your financial obligations with substantial financial hardship (for example, by selling your principle place of residence); or
- the regulations deem the credit contract or credit limit increase to be unsuitable.

How do we assess if the credit will be unsuitable?

We must make reasonable inquiries about your requirements and objectives, and your financial situation, and take reasonable steps to verify your financial situation.

What if we approve your credit?

Then you may request a free written copy of your assessment up to seven (7) years after the credit contract date or credit limit increase.

When do we have to give you the written assessment?

If you request a copy of the written assessment:	Then we’ll give it to you:
Before you enter into the contract or the limit is increased	Before you enter into the contract or we increase the limit
Within 2 years of you entering into the contract or the limit is increased	Within 7 business days
After 2 years of you entering into the contract or the limit is increased	Within 21 business days

When don’t we have to give you the written assessment?

We don’t have to give you a copy of the written assessment if we decline your application, or we don’t proceed with lending to you or increasing your limit.

What if you’ve got a complaint?

Please let us know and we’ll do our best to resolve your complaint efficiently, honestly and fairly to your satisfaction.

You can contact us:

- through a branch; or
- by calling 132 152 (toll free) or +61 2 9005 8511 (from overseas, you may be charged by the telephone provider); or
- If you are d/Deaf, hard of hearing or have a speech communication difficulty you can contact HSBC Australia through the National Relay Service, and provide 1300 308 188.

Please note, you will need to be an Australian resident and have registered with NRS prior to using the service. International call charges will apply if you are calling NRS from overseas, or

- by emailing our Customer Relations Team at customerrelationsaustralia@hsbc.com.au or by mail at HSBC Bank Australia Limited, Tower 1 International Towers Sydney, 100 Barangaroo Avenue, SYDNEY NSW 2000.

Please refer to clause (‘Complaints, Disputed Transactions and Investigations’) of the Personal Banking Booklet for more details.

If you’re unsatisfied with our resolution or our complaints process, you may contact the Australian Financial Complaints Authority (AFCA). This is a free service established to provide you with an independent mechanism to resolve specific complaints. AFCA can be contacted by mail: GPO Box 3, MELBOURNE VIC 3001; by phone 1800 931 678; by email at info@afca.org.au and online at www.afca.org.au