

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 HSBC 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, I acknowledge that I have read and understood the declaration overleaf and declare that the details contained in this application are true and correct. If all the available credit on my Card is used I confirm that I will have sufficient surplus income to afford my minimum monthly payment on my Credit Card, which would amount to approximately 3% of the new credit limit.

I declare that my sole requirements and objectives in requesting this credit limit increase is to obtain a general purpose transaction facility to facilitate my future purchases. I further declare that I envisage no adverse change in my financial circumstances in the foreseeable future.

Primary Cardholder's signature

Date
 DD / MM / YY

This Credit Guide is issued by HSBC Bank Australia Limited ABN 48 006 434 162, Australian Credit Licence Number 232595 of 580 George Street Sydney NSW 2000 ("HSBC", "we", "our") as part of our responsible lending obligations under the National Consumer Credit Protection Act. Please read this document carefully as it will help you.

Our legal obligations to you

As at 1 January 2011, we are obliged not to enter into a credit contract with you or increase the credit limit of a credit contract if we deem these as being unsuitable for you. We can deem a credit contract or credit limit increase to be unsuitable for you if we believe that you can only comply with its contractual terms by incurring substantial financial hardship, such as if you would have to sell your home to make repayments or if you can only make repayments with extreme difficulty, or if we believe the credit contract does not meet your requirements or objectives.

In certain circumstances, we will provide you with a copy of a written assessment of how we arrived at the decision to enter into a credit contract or credit limit increase with you. You can request a copy of our written assessment free of charge.

We are obliged to provide you with a copy of the written assessment within 7 business days if you make the request within two years of the date of your credit contract with us. If you make such request after two years of the date of your credit contract, we have 21 business days to provide you with a copy of our written assessment.

We do not have to give you a copy of the written assessment where we have not entered into a credit contract with you or have not provided a credit limit increase to you.

Our complaints handling process

If you have a complaint about our products, services or processes, we would like to hear about it. If you took out a product or service via one of our branches, please contact your branch at first instance. Otherwise, we can be contacted as follows:

Customer Relations Team
HSBC Bank Australia Limited
580 George Street
SYDNEY NSW 2000
Toll Free: 1300 308 188
Overseas callers: + 61 2 9005 8181
Fax: + 61 2 9255 2647

You can also lodge a complaint online by going to the "Contact Us" link on our website www.hsbc.com.au and following the link under "Complaints and Feedback".

We will investigate your complaint in confidence and aim to provide you with a response within five working days. If we cannot resolve your complaint within this period, we will provide you with regular updates as to the status of your complaint.

If we do not resolve your complaint within 45 days or if you are otherwise not satisfied with the outcome or our handling of your complaint, you can go to the Financial Ombudsman's Service. This is an impartial, independent and free service for personal and small business customers, of which we are a member. They can be contacted as follows:

Financial Ombudsman's Service
GPO Box 3
MELBOURNE VIC 3001
Tel: 1300 780 808
Fax: 03 9613 6399
E: enquiries@fos.org.au
www.fos.org.au