



HSBC Credit Card Credit Limit Increase Request

To enable us to process your credit limit increase request, your account must have been open for at least six (6) months and maintained in good order. Please return form to GPO Box 4263, Sydney NSW 2001 or fax to + 61 2 8987 5927.

CREDIT CARD DETAILS

HSBC Credit Card account number

:	:	:	:	:	:	:	:	:	:
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Please increase the credit limit on my Credit Card to:

\$ (allow 14 days for processing)

PERSONAL DETAILS

Title First name

Middle name Last name

Date of birth / / Marital status

Specify the number of dependants under 18 years

Driver's licence number Expiry date / / State of issue

Phone number (home) () Phone number (work) ()

Mobile number

RESIDENTIAL DETAILS

Current address (PO Box not acceptable) Time there yrs
 Postcode mths

Residential status
 Home owner Have mortgage Live with parents
 Rent or board

STATEMENT OF FINANCIAL POSITION

Please note: Non disclosure may result in your application being delayed.

Current monthly income (AFTER tax)

Applicant's monthly salary/wage \$
Other monthly income \$

Assets

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

Liabilities/Commitments	Monthly payment	Total owing
Mortgage or rent	\$ <input type="text"/>	\$ <input type="text"/>
Car loans	\$ <input type="text"/>	\$ <input type="text"/>
Personal loans/hire purchase	\$ <input type="text"/>	\$ <input type="text"/>
Other commitments eg. mobile phone, pay TV, school fees, etc	\$ <input type="text"/>	\$ <input type="text"/>

EMPLOYMENT DETAILS

Current employment status

Full time Part time Casual Not working

Type of employment

Employee Self employed
 Contractor - specify length of contract

Occupation Job Title

Employer's name or business name if self employed

Employer's address (not a P.O. box)

 Postcode

Time with employer yrs mths Employer's phone no. ()

If self employed, nature of business

If self employed/contractor, give details of your accountant/financial adviser who can confirm your financial details.

Name of accountant

Please advise this person to provide HSBC with this information.

Phone number () Fax number ()

Credit and Store cards

Card type eg. Visa	Card issuer eg. HSBC	Credit Limit
1.	<input type="text"/>	\$ <input type="text"/>
2.	<input type="text"/>	\$ <input type="text"/>
3.	<input type="text"/>	\$ <input type="text"/>
4.	<input type="text"/>	\$ <input type="text"/>

PRIMARY ACCOUNT HOLDER - SIGN HERE

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.

Primary Account Holder Signature Date / /

Fold this panel first.

Moisten glue and fold to seal envelope.

Fold this panel last.

PRIVACY CONSENT AND DECLARATION

HSBC Bank Australia Limited ABN 48 006 434 162 (“**HSBC**”) is a member of the HSBC Group (“**HSBC Group**”) which supplies banking, wealth management, insurance and other facilities, products and services globally.

In the application overleaf or an application taken electronically by a merchant or an agent for HSBC (“**this application**”) personal information is defined in the Privacy Act 1988 (Cth).

You agree that:

- HSBC and any company which is related to HSBC;
- any insurer, insurance broker or agent from whom or through whom any insurance policy is taken out, or to be taken out, in connection with the credit to which this form relates;
- any person authorised to operate an additional card;
- any person through whom you have applied, or by whom you are introduced to HSBC (e.g. merchant);
- any payment systems operators and participants in the payment system;

(collectively known as “**the recipient**”) may exchange with each other any personal information about you including:

- any information provided by or about you to HSBC in this application;
- any other personal information you provide to any Recipient or which any Recipient otherwise lawfully obtains about you;
- any transaction details or transaction history arising out of your arrangements with any Recipient; and
- any credit decision made by HSBC concerning this application.

You agree that if HSBC engages any person to do something on its behalf (a “**Service Provider**”), then HSBC and the Service Provider (and its contractors) may exchange with each other any personal information referred to above and any other personal information the Service Provider (and its contractors) lawfully obtains about you in the course of acting on HSBC’s behalf. Service Providers may include solicitors, accountants, mailing houses, mercantile agents and information technology professionals.

You agree that any personal information referred to above may be used by any Recipient and Service Provider for any purpose related to this application and to carry out any associated payments, administration and account services. In addition, such information may be used:

- to assess any application you make for a different product or service;
- for planning, product development and research purposes and to seek your feedback on HSBC products and services; and
- to build peer/individual group profiling to enable HSBC to compare your account behaviour with your peer groups (e.g. occupation group, age group, account type) to detect fraud or money laundering activities or terrorist finance activities.

HSBC may give any personal information about you to entities other than the Recipients and the Service Providers referred to above where it is required or allowed by law or where you have otherwise consented (including in the other sections of this Privacy Declaration above).

Credit Information may be given to a Credit Reporting Agency

You understand that the Privacy Act 1988 (Cth) allows HSBC to give a credit reporting agency certain personal information about you provided you have been told that might happen. The information which may be given to a credit reporting agency includes:

- your identifying details;
- the fact that you have applied for credit and the amount;
- the fact that HSBC is a credit provider to you;
- payments which become overdue more than 60 days and for which collection action has commenced;
- advice that payments are no longer overdue;
- cheques in excess of \$100 drawn by you which HSBC has dishonoured more than once;
- in specified circumstances, that in the opinion of HSBC, you have committed a serious credit infringement; and

- that the credit provided to you by HSBC has been discharged.

This information may be given before, during or after the provision of credit to you.

Authority for HSBC to Obtain Certain Credit Information

HSBC gives the above information to a credit reporting agency to enable it to obtain a consumer credit report about you to assess your application for commercial or personal credit and for the purposes set out below under the heading Use of Credit Information, and to update any credit report held about you. You authorise HSBC where you are applying for personal credit, to obtain a report about your commercial activities or commercial credit worthiness for the purpose of assessing your application from any business which provides information about the commercial credit worthiness of persons.

Authority to Contact Employers/Accountant

To check that information given in this application is correct you also authorise HSBC to contact your employer/accountant and your employer/accountant is authorised to provide such information to HSBC.

Use of Credit Information

You understand that credit information obtained by HSBC and exchanged with another credit provider may be used for the following purposes:

- to assess this application by you for credit and subsequent reviews thereof;
- to assist you to avoid defaulting on your credit obligations;
- to notify other credit providers of a default by you;
- to allow another credit provider to ascertain the status of your finance arrangements with HSBC where you are in default with one or more other credit providers; and
- generally to assess your credit worthiness.

If we refuse this application for credit we will not give you a reason unless our refusal is based on an adverse credit report.

You agree that should you not meet the lending criteria for the Product selected, you may be considered for other credit facilities.

You understand that you can access most personal information that HSBC and its related companies hold about you by contacting The Privacy Officer, HSBC Bank Australia, GPO 5302, Sydney 2001. Sometimes that access will not be possible, in which case you will be told why.

You also declare that where you have provided personal information about an individual (such as a relative, spouse or partner) in this application:

- you have made or will immediately make the individual aware of the fact and;
- that their personal information has been collected by HSBC for the purposes described above;
- that their personal information may be disclosed to other organisations involved in the provision, management and administration of the credit the subject of this application;
- that you may not be able to obtain the credit the subject of this application if that individual’s personal information is not provided; and
- that the individual can gain access to their personal information by contacting HSBC.

Members of the HSBC Group would like to contact you from time to time with various product offers and special promotions. This may happen via mail, email or telephone. If you do not wish to receive this information, you may tell us by telephoning us on 1300 308 008 or writing to us at HSBC Bank Australia Limited, Marketing Department, GPO Box 5302 Sydney NSW 2001.



No postage stamp required
if posted in Australia



HSBC Credit Cards
Reply Paid 4263
SYDNEY NSW 2001