

Credit Card Limit Amendment Form

Please complete your details and return to BOQ Specialist.
GPO Box 2539, Sydney, NSW, 2001 or fax to 1300 131 400

Products and services are provided by BOQ Specialist - a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian credit licence No. 244616.

Please use **BLOCK LETTERS**

1. CREDIT CARD DETAILS

Credit card type (please tick appropriate type)

Signature credit card Last 4 digits on the card

Platinum credit card Last 4 digits on the card

2. ACCOUNT HOLDER DETAILS

First name

Surname

Home telephone number ()

Mobile telephone number

Marital Status

Single Married Separated

Divorce De facto

How many dependants do you have?

3. CREDIT INCREASE / DECREASE REQUEST

I wish to apply for an increase to my credit limit to \$

I wish to decrease my credit limit to \$

Please state the reason for a credit limit increase?

If you are requesting a credit limit decrease, please proceed to section 5.

4. EMPLOYMENT DETAILS

Has your employment changed since you were approved for your credit card? Yes No

If yes, please complete the below details

Employment status

Tick multiple boxes if applicable

Full-time Part-time Self-employed Temp/Casual

Retired Student Unemployed

Profession

Date qualified / /

Intended start date of employment (Students and Graduates)

/ /

Occupation/Job title

Employer's name

Employer's phone number ()

Date commenced / /

Accountant's details (Complete if self-employed/retired)

Accountant's name

Accountant's company name

Accountant's telephone number (not a mobile)

()

Accountant's fax number

Accountant's email

5. FINANCIAL DETAILS

Has your financial position changed since you were approved for your credit card? Yes No

Please complete the below details and provide evidence of your current income i.e. copies of two (2) recent payslips, if self employed copies of your financial statements for the last two (2) years or if retired copies of your last two (2) tax returns.

INCOME

Gross annual rental income \$

Gross annual income (including rental income) \$

ASSETS

Cash \$

Primary Property \$

Motor vehicles \$

Other \$

Total assets \$

LIABILITIES

Overdraft \$

Loans \$

Monthly Payment \$

Interest Rate

Leases \$

Credit limit of all cards held \$

Other \$

Total liabilities \$

Net Assets \$

Do you share your expenses with anyone?

No Yes

If yes, only enter your share of expenses

GENERAL LIVING EXPENSES (EXCLUDING LOAN REPAYMENTS) PER MONTH

Groceries - Typical supermarket shop for groceries including food and toiletries (excluding alcohol & tobacco). \$

Clothing & Personal Care - Clothing, footwear, cosmetics and personal care. \$

Primary Residence Costs (excluding Insurance) - Includes rates, levies, repairs and maintenance, all other utilities and other household costs for fixtures and fittings (excluding land tax, body corporate and strata fees, telephone, internet, pay TV and Insurances). \$

Telephone, Internet, Pay TV & Media Streaming Subscriptions - Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify). \$

Transport - Public transport, motor vehicle running costs including fuel, servicing, registration, parking and tolls (excluding motor vehicle insurance). \$

Recreation & Entertainment - Recreation and entertainment costs including alcohol, tobaccos, gambling, restaurants, membership fees and holidays. \$

Medical & Health (excluding Health Insurance) - Medical and health costs including doctor, dental, optical and pharmaceutical etc. \$

General Insurance (Including Home & Contents on Primary Owner Occupied Residence) - Insurance costs such as personal belongings, travel and ambulance insurance, home and contents, building as well as any compulsory insurance of motor vehicles(excluding recreation vehicles). \$

Childcare - Childcare including nannies. \$

Public or Government Primary & Secondary Education - Education fees, books, uniforms and associated costs for public schooling (preschool, primary or secondary). \$

Higher Education & Vocational Training (excluding HECS/HELP) - Fees, accommodation, books and associated costs for higher education (tertiary) and vocational training e.g. university, TAFE, business college, drama, music, dance (excluding HECS). \$

Pet Care - Expenses related to pet care \$

TOTAL GENERAL LIVING EXPENSES (per month) \$

ADDITIONAL EXPENSES

O/Occ Strata, Body Corporate, Land Tax - Land tax, body corporate and strata fees on owner-occupied principal place of residence (excluding investment properties, secondary residences, and properties maintained for other purposes such as holiday properties or residences maintained for parents or children) \$

Private and Non-Government Education - Tuition fees, school fees, sports fees, books, uniforms and associated costs for private schooling (including independent schools), private tuition and compulsory age kindergarten/pre-primary/prep/reception. \$

Personal Insurance (Life, Health, Sickness and Personal Accident) - Hospital, medical and dental health insurance, sickness and personal accident insurance, life insurance. \$

Other Insurances - Insurance of recreational vehicles such as motorcycle, caravan, trailer, boat and aircraft including combined insurance and registration \$

Secondary Residence and Holiday Home Costs (including insurance) - Costs associated with any secondary residences, either rented or owned for non-investment purposes, such as a holiday property that is not rented to generate income, or a property that family members (parents or children) are allowed to live in rent-free. Includes building/contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance. \$

TOTAL	\$
Rent - Ongoing rent commitments that will continue to be paid after settlement	\$
Board - Ongoing board commitments that will continue to be paid after settlement	\$
Investment property costs (including Insurance) - All costs associated with an Investment Property including building/ contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance	\$
Child & Spouse Maintenance - Child and/or spousal maintenance payments.	\$
Other regular or recurring expenses	\$
TOTAL ADDITIONAL LIVING EXPENSES (per month)	\$

Do you foresee any major change to your financial circumstances such as a change in your employment status or a change to your income and/or expenses that may make it difficult for you to meet your repayments?

No Yes

If yes, please provide details:

6. DECLARATION/SIGNATURE

I request that BOQ Specialist consider my application for an increase/decrease to my credit limit. I acknowledge that BOQ Specialist may call on me to verify my current financial details.

I confirm that I can meet any additional repayments if my request is approved and I am not aware of any pending changes to my current financial position.

I have read and agreed to the Acknowledgment and Consent contained in this application. I acknowledge that you will rely on this information and that obtained from a credit reporting agency to make a decision as to increase/decrease my credit limit. I am not an undischarged bankrupt or have not been bankrupt in the last five (5) years. I confirm my current financial position will enable me to meet the minimum repayments on the requested credit limit.

I understand I can request a copy of my not unsuitable assessment, free of charge.

Primary cardholder's signature

Date / /

ACKNOWLEDGEMENT AND CONSENT

BOQ Specialist - a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian credit licence No. 244616 ("BOQ Specialist"), is the credit provider and a member of Visa. I agree that this acknowledgement and consent is additional to the one I provided in my initial application to BOQ Specialist in respect of the facility provided by BOQ Specialist to me ("Facility").

1. Request for increase/decrease in credit limit

By submitting application, I request BOQ Specialist to consider an increase/decrease in my credit limit in respect of the Facility.

2. Protection of your privacy and personal information

I acknowledge and agree that the information provided in this application is true and correct and I have disclosed to BOQ Specialist all matters that are material to enable BOQ Specialist to assess my creditworthiness.

By completing this application I acknowledge that I am or will be providing personal information to BOQ Specialist about myself. BOQ Specialist may also collect personal information about me in the course of my dealings with BOQ Specialist.

As well as collecting personal information from me directly, BOQ Specialist may collect personal information from public sources, information brokers, other credit providers and third parties such as those described in this Acknowledgment and Consent (e.g. under 'Authority to disclose information'). Some of the personal information BOQ Specialist collects about me is collected as required or authorised by laws such as the *National Consumer Credit Protection Act 2009* (Cth) and the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

I acknowledge that this personal information, and any other personal information BOQ Specialist collects about me (Personal Information) (whether directly from me or through a credit reporting body or other third party) may be collected, used and disclosed by BOQ Specialist:

- (a) to enable it to assess my application;
- (b) to review my Facility now and on a periodic basis or in connection with changes (e.g. credit limit), as though assessing a new application at that time;
- (c) for the administration and management of the Facility (including portfolio analysis, security and risk management);
- (d) to produce its own assessments and ratings in respect of my credit worthiness; and
- (e) for the purposes described in my initial application.

I acknowledge that not providing the Personal Information may result in BOQ Specialist being unable to process my application.

I understand that BOQ Specialist may store personal information it collects about me in its information systems and physical records.

Subject to the provisions of the *Privacy Act 1988* (Cth) (Privacy Act), I acknowledge that I may access and correct my Personal Information collected and held by BOQ Specialist by making a request to BOQ Specialist. BOQ Specialist suggests that I provide as much detail as I can about the particular information I seek, in order to help BOQ Specialist locate it. BOQ Specialist will provide reasons if it denies any request for access to or correction of personal information. Where BOQ Specialist decides not to make a requested correction to my personal information and I disagree, I may ask BOQ Specialist to record a note of my requested correction with the information.

3. Acknowledgement and authority that credit information may be given to a credit reporting body

I acknowledge and agree that BOQ Specialist is allowed to give a credit reporting body personal information about me including, when permitted by law:

- the fact that I have applied for an increase/decrease in credit and the amount and type of credit I have applied for;
- start and end dates of my credit and certain terms and conditions relating to my credit;
- information about new payment arrangements where my repayments are overdue;
- other repayment history information;
- information about court judgments against me;
- publicly available information relevant to my credit worthiness;
- information about new payment arrangements where my repayments are overdue; and
- certain insolvency information from the National Personal Insolvency Index; and
- any other types of information described for these purposes in my initial application.

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

I also hereby consent to BOQ Specialist disclosing my name, residential address and date of birth to a credit reporting body and BOQ Specialist can ask the credit reporting body to provide an assessment of whether the personal information so provided matches (in whole or in part) personal information contained in a credit information file in the possession or control of the credit reporting body to assist in verifying my identity for the purposes of *Anti-money Laundering and Counter-Terrorism Act 2006*. The credit reporting agency may prepare and provide BOQ Specialist with such an assessment and may use my personal information including names, residential address and dates of birth contained in their credit information files for the purpose of preparing such an assessment.

4. Authority to disclose information

In addition to disclosing my Personal Information to a credit reporting body, I understand and agree that BOQ Specialist may disclose my Personal Information, to the extent permitted by law, to:

- its agents, credit managers and related service providers who assist BOQ Specialist in the management and administration of my application and Facility;
- its other agents and service providers (including without limitation organisations providing valuation, insurance, data processing, data analysis, investigation or other services described in my initial application);
- relevant dispute resolution schemes;
- my executor, administrator, trustee, guardian or attorney;
- my agents, such as financial or legal advisers; and
- other entities as described in my initial application.

Some of the third parties to whom BOQ Specialist may disclose my personal information may be located in South Africa, United Kingdom, New Zealand, The Philippines, India, Singapore, The United States of America and other countries. BOQ Specialist is required to comply with certain provisions of the Privacy Act to protect my privacy in relation to these disclosures. While these third parties outside Australia will often be subject to privacy and confidentiality obligations, I acknowledge that: (a) they may not always comply with those obligations or those obligations may differ from Australian privacy laws; (b) BOQ Specialist will not be accountable for the third party under the Privacy Act; (c) I may not be able to seek redress under the Privacy Act; and (d) the third party may be subject to foreign laws which might compel further disclosures of personal information (e.g. to government authorities).

5. Authority for BOQ Specialist to confirm application details

I authorise BOQ Specialist to contact my current or past employers, my accountants, my bank, financial advisor and/or solicitors, landlords, real estate agent, relative or friend nominated in this application form to verify the details contained in this application form. I agree that I will only provide personal information about other individuals to BOQ Specialist on this application form where I have informed those individuals that I am doing so.

6. Authority to exchange information with agents

I authorise BOQ Specialist to exchange information concerning my financial affairs with any person acting on my behalf, including my agent, accountant, landlord, real estate agent, financial advisor, solicitor or broker, provided that the information relates to my personal credit worthiness (including a credit report). Except as otherwise set out above, BOQ Specialist will only give the information to a person authorised in writing by me to seek access to that information.

7. Credit limit change

All credit limit decrease requests that are received by BOQ Specialist will be approved. In circumstances where the outstanding balance on your credit card account exceeds the new requested credit limit, your account will be over limit.

All credit limit increases are subject to BOQ Specialist's credit approval criteria and all your existing BOQ Specialist accounts being in good order at the time of processing.

8. Recording

I acknowledge that BOQ Specialist may keep records of communications including emails and telephone calls for purposes including training and verification.

9. Further information

If I have any questions, concerns or feedback about privacy, I may contact BOQ Specialist's Privacy Officer as follows:

- address: GPO Box 2539, Sydney NSW 2001;
- email: privacy@boqspecialist.com.au; or
- telephone: 1300 160 160.

Where I raise any concerns that BOQ Specialist has interfered with my privacy, BOQ Specialist will respond to let me know who will be handling my matter and when I can expect a further response.

I understand that I can access BOQ Specialist's Privacy Policy via www.boqspecialist.com.au or on request. The Privacy Policy contains further details about how BOQ Specialist handles personal information and credit reporting information, and matters such as website privacy, credit reporting bodies used and my access, correction and complaint rights in relation to BOQ Specialist and those credit reporting bodies.