

Suncorp Clear Options Credit Limit Increase Application Form

Email to **clearoptions@suncorp-mail.cardservicesdirect.com.au**
Post to **Suncorp Reassessment, Reply Paid 5413, SYDNEY NSW 2001.**

Before you complete this Application, please be sure that you can say "Yes" to the initial approval criteria:

- Do you have a good credit rating?**
- Have not had a credit limit increase in the past 6 months?**
- I have had my Suncorp Clear Options Credit Card for at least 9 months?**

Your Suncorp Credit Card Number:

Expiry Date /

PLEASE COMPLETE THE FORM IN BLOCK CAPITALS.

1. Desired credit limit

What is your desired maximum credit limit? \$

Please note, your assigned credit limit will be determined by your desired maximum credit limit, Citigroup's credit policy and the limits of the product.

2. Please tell us about yourself

Title

First name

Middle name

Surname

Marital status Married Single Defacto Divorced/Separated Widowed

Number of dependants (including self)

Residential status Own home Rent Mortgage Boarding

3. Professional details

1. Primary employment details

Employment status Full-time Part-time Casual Self-employed
 Retired Student Home duties Unemployed

Other

Current employer/Trading name

Occupation/Job title

Industry

Employer's phone (payroll) ()

2. Accountant's details

Name of accountant

Accountant's trading name

Accountant's phone ()

Offer subject to Citigroup's credit criteria, your existing Suncorp Bank accounts being in good order at time of processing and provided that you have not accepted a Credit Limit Increase offer or another Suncorp Bank offer in the last 6 months. Citigroup Pty Limited ABN 88 004 325 080 AFSL No. 238098 ("Citigroup") is the credit provider and issuer of Suncorp Clear Options Credit Cards. Suncorp-Metway Ltd ABN 66 010 831 722 ("Suncorp Bank") promotes and distributes Suncorp Clear Options Credit Cards on Citigroup's behalf under an agreement with Citigroup. Suncorp Bank will not guarantee or otherwise support Citigroup's obligations under the contracts or agreements connected with the Credit Cards (other than those relating to Suncorp Bank internet banking and telephone banking). All references to "Suncorp Bank, we, us or our" either as the credit provider or issuer of Suncorp Clear Options Credit Cards or in relation to other agreements, refer to Citigroup but if the context requires, these words do refer to Suncorp Bank when undertaking actions or making decisions on behalf of Citigroup.

4. Your monthly financial position

This information will be used to determine your ability to make repayments on this credit facility.

Monthly Income

Total monthly gross salary (before tax)	\$
Other monthly gross income before tax (e.g. dividends)	\$
Total net monthly income	\$

Your share of monthly expenses

- If you share expenses, what is your share? e.g. 50% %
- Your share of general monthly living expenses (e.g. groceries, utilities, rent, medical, school fees, etc)
- Total credit card limits or total outstanding balances, whichever is the greater
- Your share of other loan expenses (e.g. home loan, personal loan, car loan, charge cards)

Type	Current outstanding balance	Your share of monthly repayments
e.g. Home loan	\$200,000	\$1,000
	\$	\$
	\$	\$
	\$	\$
	\$	\$

Declaration

- To assist in the approval of my application, I authorise my accountant/employer to verify my details to Suncorp Bank and/or Citigroup.
- I understand that for every \$1,000 increase in my balance that an additional \$30 minimum repayment is required every month, should the credit be fully used. I confirm that I can afford to repay this extra amount without undue hardship. I acknowledge that a Credit Limit Increase may increase my liability in the case of unauthorised transactions.
- I confirm that I envisage no adverse change in my financial circumstances in the foreseeable future. If my financial circumstances do or are likely to change, I will notify Suncorp Bank on 13 11 55 to discuss.
- I understand that this application will be dealt with directly by Citigroup, not Suncorp Bank. I confirm Suncorp Bank has not assisted me to make this application and does not suggest I apply for an increase to the credit limit on my Suncorp Clear Options Credit Card. Citigroup, not Suncorp Bank, will be assessing my application.

Signature:

Date: