

VISA CREDIT CARD APPLICATION



Level 9, Kina Bank Haus
Douglas Street PO Box 1141
Port Moresby NCD 121
PAPUA NEW GUINEA

OFFICE USE ONLY (Visa Credit Card number)

Existing Limit (if any):

K

New Approved Limit:

K

TYPE OF CARD

I am applying for: Visa Classic Visa Gold

New Visa Credit Request Increase Credit Limit Decrease Credit Limit

REQUESTED LIMIT

K500 min K1,000 K2,000 K3,000 K4,000 K7,500 (Gold min) K10,000 K15,000

K20,000 Other K

*If Other, please state reason, eg. travel:

PERSONAL DETAILS

Title: Mr Mrs Ms Miss Other* (Please state):

First Name:

Middle Name:

Surname:

D.O.B

Age:

Full Residential Address:

How long have you lived there: Years Months Home Phone Number:

Housing Situation: Own Home Rent Living with relatives Mobile Number:

Previous Residential Address:

Time at Address: Years Months Residential Status: Citizen Resident Non-Citizen Resident

Country of Citizenship: Do you hold a work permit: Yes No (if yes, please provide a copy)

Marital Status: Married Single Defacto Separated Other Divorced

Number of Dependants:

Age of Dependants:

Spouse's Name:

Spouse's Occupation:

Spouse's Phone Number:

EMPLOYMENT DETAILS

Name of Employer/Business:

Business Phone Number:

Occupation:

Current Employment:

Years

Months

Employer Address:

How long in previous employment: Years

Months

Are you self Employed: Yes No

If Self-employed, name of accountant:

Phone Number:

IDENTIFICATION DETAILS

Passport, or Drivers Licence:

Issuing City or Branch:

Country of issuing Passport:

Your Mother's Maiden Surname:

Name of relative or friend not living with you:

Relationship:

Address of relative or friend:

Phone Number:

CARD COLLECTION

For security reasons you must collect your card from any Kina Bank Branch. Please specify the address of the Kina Bank branch where you wish to collect your card(s).

OFFICE USE ONLY - OFFICER DETAILS

First Name: _____ Last Name: _____
 Place of birth: _____
 Embossing Line: _____ Signature: _____
 2nd email (if any): _____ Date: _____

APPLICANT SIGNATURE

Signature: _____

ADDITIONAL CARDHOLDER DETAILS

Up to two additional cardholders, who must be 18 years of age or over, may be nominated. To nominate more than one cardholder, see branch staff for details. Please note the applicant is responsible for all transactions made by the additional cardholder.

Cardholder 1:

Title: _____ Surname: _____ Given Name(s): _____
 Issuing City or Branch: _____ Your Mother's Maiden Surname: _____
 Allocated Card Limit: K _____

Additional Cardholder's Signature: _____

Cardholder 2:

Title: _____ Surname: _____ Given Name(s): _____
 Issuing City or Branch: _____ Your Mother's Maiden Surname: _____
 Allocated Card Limit: K _____

Additional Cardholder's Signature: _____

BANKING DETAILS (Includes details of all accounts that you have open)

Account Type	Name of Bank	Branch and Account Number	Balance	Age of Account
Saving			K	
Cheque			K	
Term Deposit			K	

Existing Kina Bank Credit Card Account Number:

*X marked area not required to fill

FINANCIAL DETAILS - ASSETS AND LIABILITIES

Account Type	Total value of assets	Total amount owing	Total monthly payments	Lenders names	Number of loans
House/s (incl. investment)	K	K	K		
Motor vehicle/s	K	K	K		
Furniture and household goods	K	K	K		
Other asset/s (eg. Superannuation)	K	K	K		

Total limit

No. of Accounts

Overdraft/s	K	K	K		
Other loan/s	K	K	K		
Credit card/s	K	K	K		
Total of credit limits	K	K	K		
Gross annual income (before tax)	K				

Monthly Average Income		BANK USE	Monthly Average Commitments and Expenses		BANK USE
Income after tax - self	K		House repayments/rent/board	K	
Income after tax - spouse	K		Other loan (details)	K	
Part time employment	K		Hire purchase	K	
Board paid by family	K		Credit card/s	K	
Dividends/Interest	K		Taxation (if not deducted from income)	K	
Rent received	K		Car registration, insurance and running expenses	K	
Commission	K		Rates - council and water	K	
Other (details)	K		Fuel, light and power	K	
	K		Education and fares	K	
Total monthly income	K		Living expenses (food, clothing and personal)	K	
	K		Other (eg. medical benefits, telephone)	K	
Less total monthly outgoing	K			K	
Uncommitted monthly income	K		Total monthly outgoing	K	

PRIVACY AND CONFIDENTIALITY STATEMENT

Kina Bank collects your information for the purpose of identifying you, assessing your application and, if approved, to provide you with the product or service applied for. If you do not provide some or all of the information requested, Kina Bank will not process your application.

Kina Bank may disclose your information:

- (a) To help Kina Bank provide or tell you about other Kina Bank products or services which may interest you
- (b) To related bodies corporate (including subsidiaries) of Kina Bank for internal and administrative and operational purposes (including risk management, systems development and testing)
- (c) To obtain a credit report about your commercial activities and commercial credit worthiness from any business which provides that type of information to assess your application
- (d) To another credit provider: to assess your application, to assess your credit worthiness, to help you avoid a default on your obligations or to tell a credit provider of any default you have made
- (e) To credit reporting or debt collecting agencies, any outsourced provider, agents, contractors or advisers Kina Bank engages to carry out its functions and activities, Kina Bank's alliance partners, and to other parties authorised and/or required by law

DECLARATION AND SIGNATURE

I acknowledge use of the card will be governed by Kina Bank Credit Card Conditions of Use and Kina Bank Electronic Banking Conditions of Use. I understand the applicable acknowledge use of the card will be governed by the Kina Bank Credit Card Conditions of Use and Kina Bank Electronic Banking Conditions of Use. I understand the applicable terms and conditions will be provided to me if Kina Bank approves my application. By signing this declaration, I confirm that the written details in this application are true and correct and are given in support of this application. I have provided required details on collateral for security purpose on this product and service. My signature below evidences my stated understanding, acknowledgment, authority, agreement and consent to all matters set out in application form, including the Privacy and Confidentiality Statement above.

Applicant Signature:

Date of application:

OFFICE USE ONLY (Checking Officer Details)

Please check your application, processing will be delayed if you do not complete all sections.

Officer Name:

Approved Limit: K

Officer Signature:

Date:

IMPORTANT INFORMATION ABOUT YOUR KINA BANK CREDIT CARD APPLICATION

A) Salary Earner

- Should be employed for at least 6 months.
- Letter of confirmation from employer or letter of contract (showing employment status, commencement date and gross annual income).
- Latest 3 payslips (or one pay slip and latest statements showing salary credits if salary is directed to account).
- 3 months bank statements including other bank loans/Superannuation Statement.
- If application is submitted under joint names, both applicants payslips must be attached.
- Documents of other income if any eg. Rental Income. Statements and Tenancy Agreement for last 6 months.

B) If Self Employed:

- Should be in the same business for at least 2 years.
- Copy of business financials and Income Tax Return.

C) Identification

- All ID documentation must contain the customer's official name and the names on all documents supplied must be identical to official name.
- 2x IDs (Copy of Passport, Drivers License, Superannuation, NID or Work ID).
- Work Permit or Permanent Residency Visa (Non PNG Citizens).