

Credit Card Limit Increase Application Form

2 Simple Steps to Applying for a Credit Card Limit Increase

(Tick ✓ when complete)

1

Submit the following

In order for us to process your limit increase application, you must supply us with some documentation. Should you have any queries on this documentation, please do not hesitate to contact a member of our Customer Service Team on **1890 93 92 44**

Application Form

Complete in full and sign. Please ensure that all declarations are signed and fully completed

Bank Statements

3 months most recent consecutive original bank statements for your current account to which your salary is mandated to (only required if your salary is not mandated to a KBC current account)

Verification of Personal Public Service Number

KBC is required to request your PPS number and verification of same upon account opening. Please provide a copy of ONE of the following:

- P60.
- P21 Balancing Statement.
- Letter from the Department of Social Protection.
- PAYE Notice of Tax Credits.
- Payslip (where employer is identified by name or tax number).

From time to time, KBC Bank Ireland may ask for further documents.

2

Simply post your application to us

Post this application and all of the documents to

**KBC Credit Cards,
FREEPOST, PO Box 12485,
KBC Bank Ireland plc, Sandwith Street, Dublin 2**

Or in person at any KBC Hub. To find your local KBC Hub visit www.kbc.ie/contact-us

If you have any questions please call and speak to a member of our Customer Service Team on **1890 93 92 44**

Our Customer Service team is available from

Monday to Friday 8:00am - 8:00pm

Saturday from 10:00am - 2:00pm.

KBC Bank Ireland plc is regulated by the Central Bank of Ireland.

The registered number is 40537 and registered office is Sandwith Street, Dublin 2.

THE BANK OF YOU

Credit Card Limit Increase Application Form

IF THIS FORM IS INCOMPLETE, WE WILL NOT BE ABLE TO ASSESS YOUR APPLICATION.

Credit Card Details

(BLOCK CAPITALS PLEASE)

Requested Credit Card Limit €

Note: Minimum limit is €500. Maximum limit is €25,000. Minimum payment is the greater of €5 or 5% of the statement balance.

Existing KBC Credit Card

Personal Details of Applicant

(BLOCK CAPITALS PLEASE)

Title Mr Mrs Miss Ms

First Name

Surname

Marital Status

Date of Birth

Address

Postcode

Nationality

PPSN

Home Number

Mobile Number

Work Number

Email Address

Public/Private Sector

Public Private

Employment Status

PAYE Self-Employed

Employment Type

Permanent Full-time Permanent Part-time
 Contract Temporary Probation

Other (please specify)

Length of Time Self-Employed (if applicable)

Nature of Business (If self-employed)

Monthly Net Income €

Salary/Income Frequency

Weekly Fortnightly Monthly

Other Income Amount €

Other Income Source (if applicable)

Other Income Frequency

Weekly Fortnightly Monthly

Employer's Name

Employer's Address

Employer's Phone Number

Time With Present Employer

Residential Details

Home Owner Tenant
 Living with Family Cohabiting

Monthly Rent Payable €

No. of financial dependants

Is there another person (e.g. spouse/partner) contributing to household expenses? Yes No

Length of Time at current Address

Previous Address(es)

Applicable if less than 3 years at current address

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Outstanding Borrowings

Mortgages / Loans

| Product Type | Current balance | Name of lender | Monthly repayment | Drawdown Date (MM/YY) | Term (Years) |
|--------------|-----------------|----------------|-------------------|-----------------------|--------------|
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Credit Cards / Overdraft

| Product Type | Approved Limit | Name of lender | Start Date (MM/YY) |
|--------------|----------------|----------------|--------------------|
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| | | | |
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| | | | |

Savings and Current Account Details

(BLOCK CAPITALS PLEASE)

| Financial Institution | Amount € |
|-----------------------|----------|
| | € |
| | € |
| | € |
| Total | € |

Information must reflect total savings of the applicant

Are you an employee or director of KBC Bank Ireland plc?

Yes No

If YES, please provide details:

Are you connected to an employee of KBC Bank Ireland plc? For example a spouse, domestic partner or child?

Yes No

If YES, please provide details:

Credit History

Applicant

Have you ever been made bankrupt, applied for a Protective Certificate or been the subject of a Debt Relief Notice, Debt Settlement Arrangement or Personal Insolvency Arrangement under the Personal Insolvency Act 2012, made any arrangements with creditors, had any court judgements for debt made against you or been in arrears with any existing or previous loan?

Yes No

If Yes please fill in details below

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Authorisation & Application

I confirm and acknowledge that:

- I wish to apply to KBC Bank Ireland plc. (the Bank) for a credit card limit increase and I meet the criteria set out above for this application.
- The information and details given in this application and any documentation provided in support of it are true, accurate and complete and I understand they are subject to verification by the Bank.
- I have no criminal convictions or pending prosecutions.
- The Bank may offer me a lower credit limit than that which I have requested in the application.

By signing hereunder I confirm and acknowledge the above statement.

Signed Date

Understanding our Credit Decisions

KBC, will undertake searches with credit reference agencies (including the Irish Credit Bureau and/or the Central Credit Register) as part of the application process and during the period of any credit facility provided by KBC to establish your credit record. These searches will be conducted each time you apply for a new loan, overdraft or other credit facility and at the time of any extension or variation of an existing credit arrangement (e.g. request for a mortgage arrears resolution option). Searches may also be conducted in the event of any breach of any credit agreement with KBC. Credit reference agencies may retain a record of such searches for a period of at least five years and they may disclose to anyone else carrying out a similar search of the other searches made against you in the previous two years. KBC may use and retain any information received as a result of a credit search to (i) make credit decisions in relation to you, (ii) to review the operation, management and performance of a credit facility provided by KBC, (iii) to help detect or prevent fraud and recover its property and/or (iv) for statistical purposes. To help us assess your application for credit we use an automated credit decision process which takes account of different types of information available to us to evaluate your ability to meet loan repayments. This process is designed to ensure that your application for credit is treated fairly and efficiently. Further information is available in the section of the Data Protection Notice entitled 'How does KBC make use of Automated Decision Making'.

NOTICE: UNDER THE CREDIT REPORTING ACT 2013 LENDERS ARE REQUIRED TO PROVIDE PERSONAL AND CREDIT INFORMATION FOR CREDIT APPLICATIONS AND CREDIT AGREEMENTS OF €500 AND ABOVE TO THE CENTRAL CREDIT REGISTER. THIS INFORMATION WILL BE HELD ON THE CENTRAL CREDIT REGISTER AND MAY BE USED BY OTHER LENDERS WHEN MAKING DECISIONS ON YOUR CREDIT APPLICATIONS AND CREDIT AGREEMENTS.

How we use your Personal Information

In our Data Protection Notice, we explain how we collect your personal information, what information we collect, why we collect it and how we use that information as well as your privacy rights. We recommend that you read our Data Protection Notice in full. This is available on the data protection section of KBC.ie and on our KBC Mobile App. You can also request a copy from any of our Hubs or alternatively contact us by phone on 1800 51 52 53 or email on salesenquiries@kbc.ie.

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR ACCOUNT, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.