

# First Citizens Bank Limited

## INCREASE IN CREDIT CARD LIMIT FORM



First Citizens

<b>BRANCH:</b>		<b>CIF #:</b>
<b>Cardholder Name:</b>		
<b>Credit Card Number:</b>		
<b>Present Limit:</b>		<b>New Requested Limit:</b>
<b>Type of Increase:</b>	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary: required until:	
<b>Cardholder Address:</b>	<b>Years at present address:</b> <b>If at current address for less than 3 years, please provide previous address:</b>	
<b>Residential Status:</b>	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents <input type="checkbox"/> Other	
<b>Marital Status:</b>	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Common Law	<b>No. of Dependents:</b>
<b>Employer Name:</b>		
<b>Employer Address:</b>		
<b>Occupation:</b>		<b>Time in Job:</b>
<b>Previous Employer and Address if employed less than 3 years in current job</b>		
<b>Employment Status:</b>	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/> Other	

Contact No: Cell: \_\_\_\_\_ Work: \_\_\_\_\_ Home: \_\_\_\_\_ Email: \_\_\_\_\_

### MONTHLY INCOME AND EXPENSE STATEMENT:

INCOME	\$	EXPENSES	\$
Gross Salary		Mortgage/Rent	
Other Income (Details/evidence to be provided)		Credit Union/Loan Payment	
		Other Payments, (e.g. Hire Purchase, new credit card payment)	
		Total Payments	
		Income Tax, NIS, Pension, Health surcharge	
		Insurance Premium	
		Food/Housekeeping, etc	
		Travel	
		Vehicle Maintenance	
		<b>TOTAL EXPENSES</b>	
<b>TOTAL INCOME</b>		<b>SURPLUS INCOME</b> (Total income less Total expenses)	

<b>Debt Service Ratio (DSR)</b> (For Bank use only)	
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### ASSETS AND LIABILITIES STATEMENT:

Note: Completion of the Assets and Liabilities section is not applicable if Personal Financial Statement (PFS) is required or to be submitted

ASSETS	\$	LIABILITIES	\$
Deposits		Mortgage	
Credit Union Shares		Bank Loan/Overdrafts	
Life Insurance C.S.V.		Insurance Policy Loans	
Real Estate		Hire Purchase	
Vehicles		Credit Union Loans	
Other		Other	
<b>TOTAL ASSETS</b>		<b>TOTAL LIABILITIES</b>	
		<b>NET WORTH</b> (Total Assets minus Total Liabilities)	

Please note that this form must be printed as a single page document, printed on the front and back.

**REQUIRED DOCUMENTS:**

Certified copies of:

- Salary slip dated one month OR Job letter dated three months
- Up to date ID e.g. electoral ID, passport, drivers permit

Please note:

- Proof of address dated within three months may be required if the increase in limit results in a change in the type of credit card
- A Personal Financial Statement (PFS) may be required if the increase in limit results in a change in the type of credit card

**I/ WE AGREE TO THE FOLLOWING:**

- (i) "I/We, authorize and consent to the Bank obtaining further information on my / our credit and employment history from any financial institution, credit bureau or any other person/ corporation with whom I / we may have had dealings with from time to time and any such source is hereby authorized to provide the Bank with the requested information. You are authorized to disclose to any Credit Bureau and other credit grantors any information about my/our credit history. I/We jointly and severally agree to indemnify you against any loss, claims, damages, liabilities, actions and proceedings: legal and or other expense which may be directly or reasonably incurred as a consequence of such disclosure on your part."
- (ii) Subject to terms and conditions of original Credit Card Agreement and in addition to terms and conditions of the original application dated \_\_\_\_\_.

**Principal Cardholder's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Bank Officer: Print Name:** \_\_\_\_\_ **Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Recommendations:**

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**Recommending Officer: Print Name:** \_\_\_\_\_ **Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Decision:** **Approved**  **Amount Approved TT\$** \_\_\_\_\_ **Declined**

**APPROVING OFFICER: Print Name:** \_\_\_\_\_ **Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

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