



Credit Card Limit Adjustment Application Form

JN Visa Credit Card Account Number:

Principal Cardholder's Details

Title: First Name: Middle Initial: Last Name:

Physical Address:

Door: Street: Street 2: Street 3:

Sector: City/Town: PO/Zip Code: Parish: Country:

Previous Address: *(Please complete if living at physical address for less than 2 years)*

Door: Street: Street 2: Street 3:

Sector: City/Town: PO/Zip Code: Parish: Country:

Employment Details:

Occupation: Length of time with Current Employer: (Years) (Months)

Employer's Name: Phone Number: Fax Number:

Employer's Address:

Door: Street: Street 2: Street 3:

Sector: City/Town: PO/Zip Code: Parish: Country:

Previous Employment Details: *(Please complete if living at physical address for less than 2 years)*

Occupation: Length of time with Current Employer: (Years) (Months)

Employer's Name: Phone Number: Fax Number:

Previous Employer's Address:

Door: Street: Street 2: Street 3:

Sector: City/Town: PO/Zip Code: Parish: Country:

Credit Limit Adjustment Details

Current Credit Limit Adjustment Request: Increase Decrease
(From) (To)

Have you requested a credit limit adjustment recently? Yes No Date of Last Request:
(YYYY/MM/DD)

How long have you had the JN Visa Credit Card? 0-6 Months 7-12 Months 13-24 Months 36 Months +

What is your credit rating? Very Good Good Ok Bad Very Bad

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

**** Kindly submit your last three (3) payslips on submission of this application form**

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, etc)

Your share of other loan expenses (e.g. home loan, personal loan, car loan, charge cards)

Assets: *(If investment, list type of investment and bank)*

Asset Type	Amount	Type of Investment / Account	Financial Institution
Value of Home	<input type="text"/>	<input type="text"/>	<input type="text"/>
Property / Real Estate	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Assets <i>(Card, Furniture, etc)</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Liabilities

Liability Type	Name of Lender	Current Outstanding Balance	Your Share of Monthly Repayments
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Applicant's Declaration

Regardless of whether credit is granted, the Applicant consents to JN exchanging information with other parties, including law enforcement authorities, entities within the JN Group and overseas associates, contractors, card issuers and card processors, concerning the Applicant's credit history, income and/or employment. Further, the Applicant agrees that JN Bank Limited may share information about the Credit Card Account through licensed credit reference agencies, credit bureau and other financial institutions. Shared information from these agencies or institutions is to make lending decisions to prevent fraud. The Applicant certifies under penalties of perjury that the information provided in this Application is accurate and correct. By signing below the Applicant and all authorized users agree to the conditions contained herein.

Signature of Applicant:

Date:
(YYYY/MM/DD)

