

STUDENT CREDIT CARD APPLICATION FORM

3 SIMPLE STEPS TO APPLYING FOR A KBC STUDENT CREDIT CARD

THE BANK OF YOU



(Tick ✓ when complete)

1

Complete this checklist

In order to consider your application for a KBC Student Credit Card, please confirm the following;

You are between the ages of 18 and 27

☐

You are a resident of the Republic of Ireland

☐

You are in full time 3rd level education in an Irish institution

☐

2

Provide the following

Application Form

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

☐

Photo ID

Copy of photo ID e.g. passport, driving licence. For non face to face applications please provide two copies of photographic ID

☐

Proof of Address

One proof of address e.g. Utility Bill, Credit Card Statement. For non face to face applications, please provide two copies of proof of address

☐

Bank Statements

If you are a first year student please provide your most recent bank statement. If you are in 2nd year or above, please provide your last 3 months bank statements.

☐

If you wish to transfer a balance from an existing credit card, please supply the most recent 3 months credit card statements

☐

Confirmation of College

You will be required to prove that you are in full time third level education. Please provide a copy of your student card or a copy of your college registration letter.

☐

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

3

Simply drop your application into your local KBC Hub or post your application to us at the address below. Don't forget to provide the required documentation.

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

On receipt of all required documentation, we will be in a position to review your application for a Student Credit Card

If you have any questions please call and speak to a member of our Direct Sales Team on
1800 51 52 53

Our Sales Team is available from
Monday to Friday 8:00am - 8:00pm
Saturday from 10:00am - 2:00pm.

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: The maximum limit for 1st year students is €300. The maximum limit for 2nd year students onwards is €1000.

Name to appear on card

A credit card can display up to 21 characters including spaces, if your name is longer than this please abbreviate to fit.

Please note that the minimum monthly payment is the greater of €5 or 5% of the statement balance.

Personal Details of Applicant (Block Capitals please)

Title Mr ☐ Mrs ☐ Miss ☐ Ms ☐

First Name

Surname

Maiden Name (if applicable)

Marital Status

Date of Birth

Gender Male ☐ Female ☐

Address

Home Address

(if different from above)

☐ Yes ☐ No I am agreeable to KBC corresponding with me at my home address from time to time.

Postcode

Country of Birth

Country of Residence
(In order to proceed with this application, you must be a resident in the Republic of Ireland.)

Nationality

Home Number

Mobile Number

Work Number

Email Address

Occupation

College

Year of College (1st Year, 2nd Year etc.)

Expected Date of Completion

Employment Type

Permanent Full-time ☐ Permanent Part-time ☐

Contract ☐ Temporary ☐ Probation ☐

Other ☐ please specify

Monthly Net Income €

Salary/Income Frequency

Weekly ☐ Fortnightly ☐ Monthly ☐

Other Income Amount €

Other Income Source If applicable

Other Income Frequency

Weekly ☐ Fortnightly ☐ Monthly ☐

Highest Level of Education Achieved

University Degree (or higher) ☐ Primary Education ☐

Secondary Education ☐ Professional Trade ☐

Diploma/Certificate ☐

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 Years / Months

Previous Address(es)

Applicable if less than 3 years at current address

Are you aware of any known future changes to your circumstances which may affect your ability to repay the proposed credit facility? Yes ☐ No ☐

If YES, please provide details: _____

Are you a citizen of the United States of America?* Yes ☐ No ☐

Are you resident in the United States of America for tax purposes?* Yes ☐ No ☐

If yes, enter your TIN number (Taxpayers Identification No.) _____

* For further information on FATCA please refer to KBC.IE

Security Questions (required for account queries)

City/Town of Birth _____

Favourite Colour _____

Mothers Maiden Name _____

Balance Transfer

Do you wish to switch the balance of an existing credit card? Yes ☐ No ☐

Credit Card Number: _____ Bank: _____

Amount to be transferred: € _____

If we agree to you transferring the balance, you will be required to close the other account within 90 days and provide us with a letter confirming the account has been closed. If the other credit card account is not closed within 90 days you will lose the benefit of the reduced interest rate and our standard interest rate applicable to the Account shall apply to the agreed Balance Transfer Amount and we may also at our discretion close the Account without further notice to you. You may only have one Student Credit Card Account at any one time with us and any other financial institution.

Outstanding Borrowings

Mortgages / Loans

Product Type	Current balance	Name of lender	Monthly Repayment	Drawdown Date	Term (Years)
				mm / yy	
				mm / yy	
				mm / yy	
				mm / yy	
				mm / yy	
				mm / yy	

Credit Cards / Overdraft

Product Type	Approved Limit	Name of lender	Start Date
			mm / yy
			mm / yy
			mm / yy
			mm / yy

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?

☐ Yes ☐ No

For example a spouse, domestic partner or child?

If YES, please provide details of connection: _____

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?

If Yes please fill in details below

☐ Yes ☐ No

Authorisation & Application

I confirm and acknowledge that:

- I am between the ages of 18 and 27 and in full time third level education in an Irish third level institution.
- I wish to apply to KBC Bank Ireland plc. (the 'Bank') for a credit card and I meet the criteria set out above for this application.
- I will pay all fees and charges payable in connection with the credit card as set out in the Credit Card Fees and Charges Booklet.
- 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.
- I consent to the Bank contacting my employer for the purposes of verifying my employment details and/or salary information for the purposes of underwriting this application.
- The Bank may offer me a lower credit limit than that which I have requested in this application.
- The credit card is provided on the basis of the authorisations, acknowledgements and consents contained in this application form, the Credit Card Fees and Charges Booklet and the Credit Card Terms and Conditions (the "Agreement").
- I apply to the Bank to activate KBC Bank Ireland Online Banking as required.
- I accept the terms of the Agreement and subject to my application being approved on the first use of the credit card by me I will be bound by the Agreement.

By signing hereunder I confirm and acknowledge the above statement.

Signed: _____ Date: _____

Reference Searching and Reporting

I note that KBC Bank Ireland plc, its successors and assigns ("KBCI") may undertake searches with credit reference agencies (including the Irish Credit Bureau) during the period of any credit facility provided by KBCI. These searches will be conducted each time I 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. annually in the case of an approved overdraft facility). Credit reference agencies may retain a record of such searches and they may disclose the fact that a search has been conducted to their other members. KBCI may use and retain any information received as a result of a credit search to (i) make credit decisions in relation to me and (ii) to review the operation, management and performance of a credit facility provided by KBCI and/or (iii) to help detect or prevent fraud and/or (iv) for statistical purposes.

Signed: _____ Date: _____

Please sign below

Data Protection Notice

Your Information: By signing below, you consent to a member of KBC contacting you by phone to assist you should you not fully complete this application. The details provided in this application form, together with any other information that is furnished to us in connection with this application and any associated loan, guarantee or other account(s) ("Information"), will be retained and processed by KBC Bank Ireland plc and its subsidiary companies ("we"/"us") for the following purposes:-

- processing and assessing the loan application(s), including where applicable by automatic means;
- verifying the Information, including in the case of credit cards, contacting the employers or professional advisers of the applicants;
- conducting credit searches against the applicants prior to and during the term of any credit card facility;
- administering any resulting loan(s), including for debt collection and enforcement purposes and as otherwise required for the performance of your credit agreement or any associated agreements;
- meeting our legal and compliance obligations (which include those relating to the prevention of money laundering, financing of terrorism and fraud);
- undertaking credit and other checks and making credit decisions;
- quality control and group reporting and management; and
- if you have consented, for marketing purposes.

Disclosures: We may disclose Information in the following circumstances:

- to other companies within the KBC Bank Group;
- to our agents, advisers, service providers and contractors for the above purposes. These may include insurance, pension or investment companies with whom we have a contractual relationship;
- to credit reference agencies;
- to other persons connected with your account (e.g. guarantors, additional borrowers, company directors etc) and to your financial advisers or other intermediaries;
- in the context of any assignment, purchase or securitisation of your credit card or in the context of a sale of our business; or
- where we are required by any regulatory body, law enforcement agency, court or other legal process.

Electronic Communications and Phone Calls: Your Information will be processed, recorded and retained by us in electronic form. You agree that KBC Bank may communicate with you electronically in relation to your accounts, and that it may rely on such electronic communications, records, originals and documents in any dealing with you. We may monitor and record telephone calls made to and from us for fraud and crime prevention, to assist in improving customer services, to evidence instructions or to prevent or resolve disputes.

Right of Access: You have the right to receive a copy of all personal data (within the meaning of the Data Protection Acts 1988 and 2003) relating to you which is held by us following a written request (for which a small fee will be charged) and to have any inaccuracies in your personal data corrected. You may be required to provide us with sufficient information to verify your identity and locate your data.

Sensitive Data Consent:

Sensitive personal data (such as health or criminal conviction data) will be obtained and processed only where necessary to process your application or account. By signing below, you are explicitly consenting to the use, retention and reproduction of sensitive personal data for such purposes and you acknowledge that if you do not permit such processing, it will not be possible to provide you with certain services or products.

Signed: _____ Date: _____

Marketing Consent

A member of the KBC Bank Ireland plc (KBCI) team may contact the person identified above in connection with this application. In addition, from time to time, KBCI would like to notify our customers of promotional offers, competitions and information on products and services available from the KBCI Group and carefully selected third parties. The personal data provided on this form may be used to send marketing material or to electronically communicate (by email or text message) or to telephone named customers about such products and services.

If you do not want to receive these communications, please tick this box: ☐

If you later decide that you do not want to receive this information you can write to
Marketing Department,
KBC Bank Ireland, Sandwith Street, Dublin 2
or email: marketing@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.