

# APPLICATION FOR LIMIT REDUCTION ON VISA CARD



## Member details

Membership number \_\_\_\_\_ Date \_\_\_\_\_ Member name \_\_\_\_\_  
Phone \_\_\_\_\_ Mobile \_\_\_\_\_  
Email \_\_\_\_\_

## Application

I/we request that a Limit Reduction be processed on my/our Visa.

Reduce Limit to \$ \_\_\_\_\_

Note: The balance owing on your account must be below the requested limit, on the day Heritage is to process your request.

Your current Visa product will not be affected, unless your new credit limit is less than the minimum limit for the product you currently hold.

Please contact Heritage on 13 14 22 for more information as you will be required to complete a Switch Request to a Visa product that allows a lower minimum limit. All applications are subject to approval by Heritage.

I/we understand that the following conditions apply to this limit reduction application:

- The processing of this application will reduce (to the amount requested) the limit on your Visa and the amount of credit left available to you
- Heritage will confirm with you in writing the amended credit limit
- Once the limit reduction has been processed by Heritage, you will not be able to increase your limit without making an application to do so
- If you do apply to increase your limit at a later date, Heritage will advise you if the application to increase your limit is approved or declined

The signatures of both Cardholders are required to process this application.

### Membership party 1

Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

### Membership party 2

Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

## Return details

Please return to the address below or visit your local branch:

Heritage Bank - Credit Department  
PO Box 190, Toowoomba QLD 4350

OR via email:  
credit.department@heritage.com.au

Branch use only	Processed	Processed by	Processed date	Signature/s verified