

Purple Visa Credit Card Application Process

Important before
starting

- The customer must have their Mobile phone with them - SMS verification is required
- Does the customer have a current Purple Visa Card? – if 'yes', complete an Add-On Purchase (no application is required)
- Existing FNL customer? Use customer search feature (their information will partially populate in the application form)
- **Do NOT use the customers 16 Digit credit card number in any communications or discussions**

Privacy Disclosure

- The customer must understand and agree to the Privacy Declaration prior to collecting information for this application
- A credit check will be completed

Credit Card
Application form

- Similar to the Consumer Goods form, but includes some additional fields required to comply with Responsible Lending Obligations (household expenses and Liabilities and other debt)
- The more information entered enables a better informed outcome for the customer

Identification
requirements

- Original photo ID **must** be sighted for the applicant and the image must match the likeness of the customer
- All ID used must be current

Electronic
Disclosure

- The customer must provide their **personal email and mobile numbers** - these will be used to complete SMS verifications
- This must be confirmed with the customer prior to submitting their application

Application
evaluation

- Conditionally Approved applications are reviewed by a NLG dedicated team
- If Declined, there maybe the opportunity to refer for Consumer Goods assessment, please contact the NLG Retailer Support team
- Approved, proceed to Commit & Continue

Commit & Continue

- The customer is required to view the T&C's and Rates & Fees before Commit & Continue can be clicked

SMS verification &
Credit Card account
creation

- The Credit Limit selected by the customer must be greater than the amount to be financed under the interest free plan and > \$1500 but < the Maximum Credit Limit approved
- After the customer selects the credit limit they are sent a SMS verification code to confirm acceptance of the Purple Visa Credit Card Terms & Conditions and Credit Limit
- An Interest Free purchase can now be completed for this customer

Purple Visa Credit Card Interest Free Purchase

