



# BusinessChoice Facility Limit Increase – Business Liability

If you have Joint and Several Liability structure, please use form BusinessChoice Facility Limit Increase - Joint and Several Liability.

All fields are mandatory.

## 1. Facility details

Facility no.

**Note:** This can be found on your BusinessChoice statement.

Current Facility Credit Limit

Requested Facility Credit Limit

## 2. Business details

Type of business (please tick ✓)  Partnership  Company  Trust  Incorporated Associations  Other (please specify)

Business name

ACN, ABN and/or ARBN

## 3. Business questions (Westpac may verify your details/income with your accountant)

Number of directors/partners/trustees/proprietors  Business customer no. (if known)

Number of employees  Is your business a franchise?  Yes  No

Number of years operating this type of business  Is your business involved in importing/exporting?  Yes  No

Number of years with current bank  Has your line of business changed over the past five years?  Yes  No

Does your business own property other than that from which it operates?  Yes  No

Principal Place of Business status?  Run from Home  Lease  Owned

Latest year-end date for supporting financial statements

Business assets and liabilities	Latest Financial Year	Previous Financial Year (i.e. 2yrs ago)	Business income and expenses	Latest Financial Year	Previous Financial Year (i.e. 2yrs ago)
Total Assets			Net Profit before tax		
Total Liabilities			Interest		
Total Equity			Leasing/hire purchase		
			Depreciation		
			The one-off income		
			Other one-off expense		

**3. Business questions (Westpac may verify your details/income with your accountant) (continued)**

Please provide further details about the one-off income/expense listed above (if any).

Do you have any existing debt with lenders outside of Westpac?  Yes  No

If 'Yes', please provide details of outstanding non-Westpac loans, equipment finance and other liabilities (direct and contingent).

Financial Institution	BSB	Account Number	Loan Type (e.g. Overdraft, Credit Card, Lease, etc.)	Current Limit (\$)	Current Outstanding Balance (\$)	Repayment Type* (I/O, PI&F, P&I)	Maturity Date (DD/MM/YY) (if applicable)	Interest rate (%)	Actual Monthly Repayments (\$)
							/ /		
							/ /		
							/ /		
							/ /		
							/ /		
							/ /		

\*Please indicate whether Repayment Type is Interest Only (I/O), Principal + Interest & Fees (PI & F) or Principal & Interest (P&I).

Accountant's name

Accountant's contact no.

( )

Accountant's email address

**4. Business authorisation - executed by the business named in section 2**

The signature(s) below evidence:

- authority has been duly given by resolution passed at a legally constituted meeting of the Business in accordance with its rules, to the authorised signatory(ies) to execute the application on behalf of the Business requesting the changes set out in the application;
- the Business making the Business Purpose Declaration;
- the Business making the following declarations:
  - the statutory obligations of the Business and all members of their corporate group (including employee superannuation and other entitlements) have been met, and are not under any form of arrangement;
  - the financial statements provided with this application present an accurate view of the Business' financial position;
  - neither the authorised signatory(ies) nor the Business are aware of any litigation, petition or action that may ultimately result in the bankruptcy or external administration of the Business; and
  - all of the Business' existing financial commitments are current/not in dispute, and the Business is under no pressure to repay or refinance any of its commitments.

The Business and the authorised signatory(ies) consent to Westpac, its related bodies corporate and/or other members of the Westpac group disclosing information or having information disclosed to Westpac about the authorised signatories or the Business to assist Westpac assess the Business' creditworthiness and process the application.

**Business Purpose Declaration:** I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

**IMPORTANT**

You should **only** sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration, you may **lose** your protection under the National Credit Code.

Business name	ABN	ACN	and/or ARBN
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
By authorised signatory 1	Print name		
<input type="text" value="X"/>	<input type="text"/>		
	Title	Date	
	<input type="text"/>	<input type="text" value="/ /"/>	
By authorised signatory 2	Print name		
<input type="text" value="X"/>	<input type="text"/>		
	Title	Date	
	<input type="text"/>	<input type="text" value="/ /"/>	

**Note:** If a Sole Trader, the application must be executed by that Sole Trader. If a Partnership, the application must be executed by two partners. If a Company, the application must be executed in accordance with the *Corporations Act 2001* or the company's constitution or the replaceable rules (as applicable). If an Incorporated Association, the application must be executed in accordance with the association's constitution or the replaceable rules under the relevant law governing that Incorporated Association (as applicable). If a Trust, the application must be executed by the trustee(s) in their capacity as trustee. If the type of business is indicated as "Other" in Section 2 (e.g. Government Authority, Statutory Corporation, etc.) the application must be executed by an authorised person(s) in accordance with relevant laws which govern the entity.

## 5. Privacy Statement and Consent Request

### Privacy Statement.

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at [westpac.com.au/privacy/privacy-statement/](https://westpac.com.au/privacy/privacy-statement/). You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application.

Section 10 of our Privacy Statement contains important information you should be aware of in relation to the use and disclosure of your credit-related information including:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and not to use or share your credit-related information for a period if you believe you are a victim of fraud; and
- where to find more information about our management of credit-related information and how to obtain the policies of credit reporting bodies about their management of credit-related information.

Our Privacy Statement also explains how you can access and correct your personal information (including credit-related information) or make a complaint. You can call us on 132 032 or visit us in branch to request a hard copy of our Privacy Statement.

### Your Consent.

By making an application, you consent to us:

- obtaining credit information about you from a credit reporting body so we can assess your creditworthiness;
- disclosing your personal information (including information we already hold about you) to other co-applicants.
- exchanging personal information and credit information about you with other credit providers in order for us or them to:
  - assess your applications for credit and your creditworthiness (including exchanging information about any defaults by you); and
  - manage credit borrowed by you.
- Where a guarantee may be given in connection with your loan, you consent to us disclosing credit information and personal information that we hold about you to a guarantor or proposed guarantor:
  - for the purpose of that person considering whether to act as a guarantor or offer property as security for the credit;
  - as required by the Australian Banking Association's Banking Code of Practice; or
  - as otherwise permitted by law.
- If you are a proposed guarantor, you consent to us obtaining credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

### Marketing Communications.

We will use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or one of our third-party partners. If you do not want to receive direct marketing offers from us, you can manage your marketing preferences in your online banking profile, let us know using the contact details in our [Privacy Statement](#) or follow the opt-out instructions in the message.

## 6. Other Acknowledgments and Consents

- This Privacy Statement applies to, and you must provide a copy or make all office bearers of the Business (e.g. a director of a company; partner in a partnership; trustee of a trust; chairman, secretary or treasurer of an incorporated association or co-operative) aware of the content of this Privacy Statement.
- You acknowledge and consent to us confirming any or all of the information provided in this application, including from the accountant named in the application.
- This application form is not an offer or acceptance of credit.

## 7. Definitions

'We', 'our', 'us' or 'Westpac' means Westpac Banking Corporation ABN 33 007 457 141.  
'Westpac Group' means Westpac Banking Corporation and its related bodies corporate.

## 8. Completed applications

**Deliver to your Relationship Manager or any Westpac Branch for verification.**  
**Westpac staff only: Once verified, please email to [commercialcards@westpac.com.au](mailto:commercialcards@westpac.com.au)**

## Westpac Use Only

The below fields are mandatory to be completed by the banker:

- Has the customer completed all of the required fields in this form?
- Has the customer provided relevant documentation required to fulfill request?
- Westpac representative has verified signature(s) and that the form is signed in terms of authority held. Complete details below.

**OR**

- Where this form has not been signed in Section 4, tick this box to confirm written authorisation (email/letter) has been obtained and signature(s) have been verified.

Banker name	Salary no.
<input type="text"/>	<input type="text"/>
Phone no.	Email
( <input type="text"/> ) <input type="text"/>	<input type="text"/>
Signature	Date
<input type="text"/>	<input type="text"/>

**PRONTO-CCU-NB Card-BusinessChoice Facility**