



BusinessChoice Facility Limit Increase – Joint and Several Liability

If you have Business Liability structure, please use form BusinessChoice Facility Limit Increase - Business Liability.

All fields are mandatory.

1. Facility details.

Facility no.

Note: This can be found on your BusinessChoice statement.

Primary/Principal 1 Card no. (16 digit card)

Current Facility Credit Limit

Requested Facility Credit Limit

Principal 2 Card no. (16 digit card)

2. Business details.

Type of business (please tick ✓) Sole trader Partnership Company Trust

Other (please specify)

Business name

ACN, ABN and/or ARBN

Registration date

 / /

Place of registration

Registered business address (cannot be a PO Box)

Suburb/town

State

Postcode

Postal address (if different to business address)

Suburb/town

State

Postcode

Business phone no.

Business fax no.

Primary Business Activity

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

Accountant's name

Accountant's contact no.

 ()

Accountant's email address

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

Business Financial Information

Latest year-end date for supporting financial statements

| | Last Financial Year | Previous Financial Year (i.e. 2yrs ago) | | Latest Financial Year | Previous Financial Year (i.e. 2yrs ago) |
|--------------------------|---------------------|---|---|-----------------------|---|
| Total Assets | | | Total equity | | |
| Total Liabilities | | | Net profit | | |
| Retained earnings | | | Year of supporting financial statement | | |

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 declaration in Section 7 of the application headed 'Joint and several liability of principal(s)' as a principal (if the BusinessChoice Cards Facility has a Joint and Several liability structure);
- the Business making the Business Purpose Declaration; and
- 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.

4. Business authorisation - executed by the business named in section 2 (continued).

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

By authorised signatory 1

Print name

Title

Date

By authorised signatory 2

Print name

Title

Date

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. Principal 1/Authorised Signatory 1 details.

This section must be completed by the following people for the appropriate business type:

- Company - Sole Director or 2 Directors
- Sole Trader - the Sole Trader
- Partnership - 2 Partners
- Trust with corporate trustee/s - Sole Director or 2 Directors of Trustee
- Trust with non-corporate trustee/s - each individual Trustee
- Other - Authorised signatory/ies as Principal/s

Customer no.

Personal customer no.

| | | | | | |
|----------------------|----------------------|----------------------|----------------------|--|--------------------------|
| Title | First name | Middle name | Surname | Date of birth | Aus driver's licence no. |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> | <input type="text"/> |

Are you known by any other name/s? No Yes ▶ Please specify

Marital Status Single Married De facto

| | | | | |
|-------------------------------------|----------------------|----------------------|----------------------|--|
| Home address (Cannot be a P.O. Box) | Suburb/town | State | Postcode | Duration at this residence |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> Yrs <input type="text"/> Mths |

| | | | | |
|---|----------------------|----------------------|----------------------|----------------------|
| Previous address (if at current address less than 3 yrs) | Suburb/town | State | Postcode | No. of dependants |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | | |
|---|---|----------------------|
| Home phone no. | Work phone no. | Mobile no. |
| <input type="text"/> (<input type="text"/>) | <input type="text"/> (<input type="text"/>) | <input type="text"/> |

Residential premises status?
 Rent Mortgage Own Other, please specify

| | |
|----------------------|--|
| Occupation | Time in current occupation |
| <input type="text"/> | <input type="text"/> Yrs <input type="text"/> Mths |

| | |
|--|--|
| Formal qualification held | Do you share household expenses? |
| <input type="checkbox"/> Tertiary <input type="checkbox"/> Trade <input type="checkbox"/> Other, please specify <input type="text"/> | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Principal 1 personal financial information.

| Assets | | Income (monthly) | |
|--|----|--|----|
| Home | \$ | Salary/wage/pension (net) | \$ |
| Other real estate | \$ | Other income (rent/dividend/investment) | \$ |
| Motor vehicles | \$ | Expenditure (monthly) | |
| Other | \$ | Home and investment loan (min contractual payment) | \$ |
| Liabilities | | Rent/Board | \$ |
| Home loan | \$ | Personal Loan/Lease Repayment | \$ |
| Other mortgages | \$ | Contractual monthly payments excluding loans and credit cards (e.g. mobile phone and internet bills) | \$ |
| Tax owed | \$ | | |
| Personal loan/leases | \$ | | |
| Other | \$ | | |
| Total limit on credit/store card (exc WBC) | \$ | | |
| Total balance on credit/store card (exc WBC) | \$ | | |

Principal 1 Declaration: I agree and acknowledge that my signature below evidences:

- the making of both the Business Purpose Declaration and the Joint and Several Liability declaration in Section 7 of this form; and
- I give each of the consents set out in Section 8 titled 'Privacy Statement and Consent Request'.

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.

Print name

Principal 1 signature

X

Date

/ /

6. Principal 2/Authorised Signatory 2 details.

Customer no.

Personal customer no.

Title First name Middle name Surname Date of birth / / Aus driver's licence no.

Are you known by any other name/s? No Yes ▶ Please specify Marital Status Single Married Defacto

Home address (Cannot be a P.O. Box) Suburb/town State Postcode Duration at this residence Yrs Mths

Previous address (if at current address less than 3 yrs) Suburb/town State Postcode No. of dependants

Home phone no. () Work phone no. () Mobile no.

Residential premises status? Rent Mortgage Own Other, please specify

Occupation Time in current occupation Yrs Mths

Formal qualification held Tertiary Trade Other, please specify Do you share household expenses? Yes No

Principal 2 personal financial information.

| Assets | |
|--|----|
| Home | \$ |
| Other real estate | \$ |
| Motor vehicles | \$ |
| Other | \$ |
| Liabilities | |
| Home loan | \$ |
| Other mortgages | \$ |
| Tax owed | \$ |
| Personal loan/leases | \$ |
| Other | \$ |
| Total limit on credit/store card (exc WBC) | \$ |
| Total balance on credit/store card (exc WBC) | \$ |

| Income (monthly) | |
|--|----|
| Salary/wage/pension (net) | \$ |
| Other income (rent/dividend/investment) | \$ |
| Expenditure (monthly) | |
| Home and investment loan (min contractual payment) | \$ |
| Rent/Board | \$ |
| Personal Loan/Lease Repayment | \$ |
| Contractual monthly payments excluding loans and credit cards (e.g. mobile phone and internet bills) | \$ |

Principal 2 personal financial information (continued).

Principal 2 Declaration: I agree and acknowledge that my signature below evidences:

- the making of both the Business Purpose Declaration and the Joint and Several Liability declaration in Section 7 of this form; and
- I give each of the consents set out in Section 8 titled ‘Privacy Statement and Consent Request’.

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.

Print name

Principal 2 signature

Date

7. Declaration for Principal(s)/Authorised Signatories.

JOINT AND SEVERAL LIABILITY OF PRINCIPAL(S)

Both the Business and each Principal understands that signing this application form indicates your agreement to be a joint debtor and jointly and severally liable for any amount, including the full amount, owed to Westpac under the BusinessChoice Facility. You also understand that you, another Principal or the Business may terminate their liability in respect of increases in the Business Credit Limit or a Cardholder’s Credit Limit but only by giving Westpac written notice and only if Westpac is permitted to terminate all of its obligations to all other joint debtors in relation to the further credit limit increase.

You understand that signing this application form confirms that you will benefit from agreeing to be a joint debtor in respect of the BusinessChoice Facility (e.g. while the card must be used predominantly for business purposes, you also understand you may use your card partly for your personal benefit).

8. 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/. 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 joint debtors;
- 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.

9. Other Acknowledgments and Consents.

- 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.

10. 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.

11. 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

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 number |
| <input type="text"/> | <input type="text"/> |
| Phone number (include area code) | Email |
| <input type="text"/> | <input type="text"/> |
| Signature | Date |
| <input type="text"/> | <input type="text"/> |

PRONTO-CCU-NB Card-BusinessChoice Facility