



BusinessChoice Credit Card – New Facility Application or Increase Existing Facility Credit Limit

This form is for customers applying for a new BusinessChoice Credit Card facility or increase to their existing BusinessChoice facility credit limit.

Section 1 – Your Business Details

Business, company or organisation name (as registered with ASIC)

Business Westpac customer number ABN

Have you provided the latest financial statements, which must include any debts to lenders outside Westpac?
 Yes No

Has there been any changes to the business' assets, liabilities and equities position since the financial statement you have provided?
 Yes No
(If yes, provide details to your Bank Representative)

Section 2 – What would you like to apply for?

Please tick (✓) which card you wish to apply for:

- New Facility
- BusinessChoice – Rewards Platinum Mastercard®
- BusinessChoice – Everyday Mastercard

Business name to appear on all cards (max. 21 characters inc. spaces) Total Business Credit Limit requested¹

¹ Subject to credit approval.

Please specify your preferred payment cycle Any date between 2 and 28 of each month

One of the Principals who signs this application form must be a cardholder

Card details	Card limit allocation \$ ²	Daily Cash Limit at ATM/Bank/Branch counter ³ (please tick ✓) ⁴
Principal 1		<input type="checkbox"/> \$200 <input type="checkbox"/> \$300 <input type="checkbox"/> \$400 <input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,000
Principal 2		<input type="checkbox"/> \$200 <input type="checkbox"/> \$300 <input type="checkbox"/> \$400 <input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,000

¹ You can allocate different amounts of your requested limit to different nominated Cardholders. If the approved Business Credit Limit is less than what you have requested, the approved Business Credit Limit will be proportionally allocated to all cardholders on a pro-rata basis based on the credit limit allocation requested in this application, but subject to the minimum credit limit for any card being \$1,000. You can change the individual Card limits at any time after the cards are issued.

² Minimum \$1,000 per card.

³ Limit selected will apply to each available source.

⁴ If no Daily Cash Limit is selected, default limit is \$0.

Please select which Liability Structure you are applying for:

- Business Liability *(Not available to sole traders or Unincorporated Associations)*

Who is authorised to make this application on behalf of the business?

Other than sole traders, a second Authorised Signatory is required for all applications.

Authorised signatory name Customer number

Authorised signatory name Customer number

Things you should know: Mastercard is registered trademark and the circle design is a trademark of Mastercard International Incorporated.

Section 2 – What would you like to apply for? (continued)

Who should we contact regarding this facility, including receipt of monthly statements?

Business contact name and position

Westpac Customer Number

Business contact email

Mobile number

Business Postal address

Suburb/town

State

Postcode

Joint & Several (Available only via your Relationship Manager)

Principal 1 name

Customer number

Principal 2 name

Customer number

Increase the limit on my existing facility

Existing Facility Number, located on your BusinessChoice Statement:

Current Facility Credit Limit

Requested Facility Credit Limit

Business Liability

Who is authorised to make this application on behalf of the business?

Other than sole traders, a second Authorised Signatory is required for all applications.

Authorised signatory name

Customer number

Authorised signatory name

Customer number

Joint & Several (Available only via your Relationship Manager)

Principal 1 name

Customer number

Principal 2 name

Customer number

Section 3 - Principal Financial Information - Required for both new and increase limit Joint & Several Applications

Principal 1

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

Principal 2

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

Section 4 - Do you require any additional cardholders on your facility?

Additional Cardholder name Westpac Customer Number

Address Credit Limit Allocation *Min \$1,000 per card*

Daily Cash Limit at ATM/Bank/Branch counter³ (please tick ✓)

- \$0 \$200 \$300 \$400 \$500 \$1,000 \$2,000

Additional Cardholder's consent.

By signing below, you, the person named in this application as an Additional Cardholder, agree to give each of the consents set out in Section 5 of this form and consent to the issue of a BusinessChoice Credit Card, as requested in this form ('the Card'), in your name for your use as agent of the Business and Principal(s) (where applicable). You acknowledge that use of the Card will be governed by the BusinessChoice Cards Terms and Conditions which will accompany the Card and by which you agree to be bound.). You further acknowledge that the Card will only be used by you predominantly for business purposes.

Additional Cardholder signature

Print name

Date

Section 4 – Do you require any additional cardholders on your facility? (continued)

Additional Cardholder name

Westpac Customer Number

Address

Credit Limit Allocation *Min \$1,000 per card*

Daily Cash Limit at ATM/Bank/Branch counter³ (please tick ✓)

\$0 \$200 \$300 \$400 \$500 \$1,000 \$2,000

Additional Cardholder’s consent.

By signing below, you, the person named in this application as an Additional Cardholder, agree to give each of the consents set out in Section 5 of this form and consent to the issue of a BusinessChoice Credit Card, as requested in this form (‘the Card’), in your name for your use as agent of the Business and Principal(s) (where applicable). You acknowledge that use of the Card issued will be governed by the BusinessChoice Cards Terms and Conditions which will accompany the Card and by which you agree to be bound. You further acknowledge that the Card will only be used by you predominantly for business purposes

Additional Cardholder signature

Print name

Date

If more additional cardholders are required, please copy this page and attach to this application.

Section 5 – Privacy Statement and Consent Request

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 or request.

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.

You consent to us:

- Obtaining credit information about you from a credit reporting body so we can assess your creditworthiness;
- 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.
- Disclosing your personal information (including information we already hold about you) to other co-applicants.

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.

Section 6 – Acknowledgements and agreements

Acknowledgements and agreement.

- You acknowledge and agree to us confirming any or all of the information provided in this application.
- This application form is not an offer or acceptance of credit.
- The Business and each Principal (where applicable) agree it is asking us to send it a credit card(s) to the persons nominated if the application is approved.

Tax reporting obligations.

By making this application the Business and each Principal (where applicable) declare that there has been no change to the foreign tax residency status since it last confirmed the foreign tax residence status to Westpac including for the Business itself, any shareholder, named beneficiary, settlor or controlling person.

You may contact us to provide foreign tax residence information by calling 1300 725 863. We cannot give tax advice, so please contact your independent tax advisor if you need help finding out whether any person is a foreign tax resident.

Section 7 – Joint & Several Liability

Joint & Several applications only. The Business and each Principal understand that signing this application form indicates 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 declare 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).

Section 8 – Business Authorisation – executed by the Business named in Section 1 (all applications)

The signature(s) below evidence:

- The Business executes this application as a Principal cardholder, agrees to be bound by the BusinessChoice Credit Card Terms & Conditions including (where applicable) that it is jointly and severally liable with other Principal Cardholders and to repay any credit provided under the facility.
- Authority has been given to each authorised signatory to enter the agreement, execute the application, give the consents and make the declarations in the application on behalf of the Business.
- Each authorised signatory has read and understood this application, including acknowledging and making the declarations in Sections 5 and 6 on their own behalf.
- 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; – neither an authorised signatory nor the Business are aware of any litigation, petition or action that may ultimately result in the bankruptcy or external administration of the Business; – 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 agrees Westpac may disclose information about the Business to co-applicants, Westpac's related bodies corporate and Business Partners to assist Westpac assess the Business' creditworthiness, process the application and to continue to provide the BusinessChoice Credit Card facility to the Business.
- The making of the Business Purpose Declaration by the Applicants and the Business.

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.

Section 8 – Business Authorisation – executed by the Business named in Section 1 (all applications) (continued)

By authorised signatory 1

X

Print name

Title

Date

/ /

By authorised signatory 2

X

Print name

Title

Date

/ /

Section 9 – Joint & Several Applications – Declarations, Consents and Acceptance

Principal 1 Declaration: I authorise the establishment of the credit facility in the name set out in Section 1 and authorise Westpac to issue BusinessChoice Cards to person(s) nominated by the Business or me either in this application form or in the future. I agree and acknowledge that my signature below evidences my understanding and agreement to all matters set out in this form, including the declarations and consents in Sections 5, 6 and 7 and the Business Purpose Declaration and my obligation to repay any credit provided under the facility.

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;
- 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.

Principal 1 signature

X

Print name

Title

Date

/ /

Principal 2 Declaration: I authorise the establishment of the credit facility in the name set out in Section 1 and authorise Westpac to issue BusinessChoice Cards to person(s) nominated by the Business or me either in this application form or in the future. I agree and acknowledge that my signature below evidences my understanding and agreement to all matters set out in this form, including the declarations and consents in Sections 5, 6 and 7 and the Business Purpose Declaration and my obligation to repay any credit provided under the facility.

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;
- 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.

Section 9 – Joint & Several Applications – Declarations, Consents and Acceptance (continued)

Principal 2 signature

Print name

Title

Date

Section 10 – Westpac use only

Office Use Only.

I have confirmed that the Principals (where applicable), Authorised Signatories, Additional Cardholders (where applicable), and business profiles in Service Online have been Westpac Identified and are FTR compliant, including that the business profile has the correct ABN recorded. All profiles have been updated to reflect the details declared by all parties in this application prior to making this attestation.

Where the business is a company, it is not deregistered, and I have confirmed ASIC directorship.

I have recorded and sent the T&Cs to the customer, prior to the customer signing this application.

I confirm that I have validated Authorised Signatory 1 and Authorised Signatory 2 (if applicable) named in Section 8 are authorised to act on behalf of the Business via validating ASIC directorship, trust and/or partnership agreement, company constitution or meeting minutes and that the applicant is **not** a Sole Trader or unincorporated association.

Banker name

Salary number

Signature

Date

Credit Approval – to be declared by the banker submitting the deal.

Banker name

I,

Salary no.

attest that the named entity on this

application form has been approved for a credit limit of \$ through TLW deal number .

Banker signature

Date

For New Facility Applications:

If credit approval is complete in TLA, please email to businesscards@westpac.com.au

If credit approval is required, please email to: BusinessChoiceDigitalApplication@westpac.com.au

For Increase to Existing Facility Credit Limits:

Please email to commercialcards@westpac.com.au