

BusinessChoice Facility Limit Increase

Section 1 – Facility Details

BusinessChoice facility number		Principal 1 card number (16 digit card number)
<input type="text"/>		<input type="text"/>
Current facility credit limit	Requested credit limit	Principal 2 card number (16 digit card number)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Section 2 – Company/Business Details

Type of business (please tick ✓): Sole Trader Partnership Company Trust Other

Mailing name for the business (e.g. Mr. J. Citizen, Managing Director)

Registered business name

ABN	ACN	and/or ARBN	Registration date	Place of registration
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>

Registered business address (No PO Box)	Suburb/town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Postal address (if different to business address)	Suburb/town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Business phone number	Business fax number	Primary Business Activity
() <input type="text"/>	() <input type="text"/>	<input type="text"/>

Business email address

Section 3 – Business Questions (Westpac may verify your details/income with your accountant)

Number of directors/partners/proprietors	<input type="text"/>	Business Customer Number	Customer no. <input type="text"/>
Number of employees	<input type="text"/>	Is your business a franchise?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Number of years operating this type of business	<input type="text"/>	Is your business involved in importing/exporting?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Number of years with current bank	<input type="text"/>	Does your business own property other than that from which it operates?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has your line of business changed over the past five years?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Business premises status?	Accountant's name	Accountant's phone number	
<input type="checkbox"/> Rent <input type="checkbox"/> Lease <input type="checkbox"/> Mortgage <input type="checkbox"/> Owner	<input type="text"/>	() <input type="text"/>	

Business Financial Information

	Last Financial Year	Previous Financial Year (ie 2yrs ago)		Last Financial Year	Previous Financial Year (ie 2yrs ago)
Total Assets	<input type="text"/>	<input type="text"/>	Total Equity	<input type="text"/>	<input type="text"/>
Total Liabilities	<input type="text"/>	<input type="text"/>	Turnover	<input type="text"/>	<input type="text"/>
Retained earnings	<input type="text"/>	<input type="text"/>	Date of supporting financial statement	<input type="text"/>	<input type="text"/>

Section 4 – Principal 1/Authorised Signatory 1 Details

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

- Sole Trader – the Sole Trader
- Partnership – 2 Partners
- Company (including any company acting as a trustee) – Sole Director or 2 Directors
- Trust with non-corporate trustee/s – Trustee/s
- Other – authorised signatory/ies as Principal/s

Personal Customer Number Customer no.

What is your gender? Male Female

Title	First name	Middle name	Surname	Date of birth	Drivers 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? No Yes ▶ Please specify

Marital Status Single Married Defacto

Home address (No PO Box)	Suburb/town	State	Postcode	Duration at this residence
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yrs <input type="text"/> Mths <input type="text"/>
Previous address (if at current address less than 3 yrs)	Suburb/town	State	Postcode	No. of dependents
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Home phone number	Work phone number	Mobile number	Residential premises status?
() <input type="text"/>	() <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Rent <input type="checkbox"/> Mortgage <input type="checkbox"/> Own <input type="checkbox"/> Other

Occupation	Time in current occupation	Formal qualification held	Do you share household expenses?
<input type="text"/>	years <input type="text"/> months <input type="text"/>	<input type="checkbox"/> Tertiary <input type="checkbox"/> Trade <input type="checkbox"/> Other	<input type="checkbox"/> Yes <input type="checkbox"/> No

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 & invst 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 1/Authorised Signatory 1 Declaration: I agree and acknowledge that my signature below evidences my understanding and consent to all matters set out in this form, including the Declaration in Section 6 of this form.

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 or investment purposes (or both purposes).

IMPORTANT
You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Code.

Principal 1/Authorised Signatory 1 signature Print name Date

Note: If a Sole Trader, the Principal must sign. If a Partnership, 2 partners must sign. If a Company, this must be signed in accordance with the company's constitution or the replaceable rules (if applicable).

Section 5 – Principal 2/Authorised Signatory 2 Details

Personal Customer Number Customer no.

What is your gender? Male Female

Title First name Middle name Surname Date of birth Drivers licence no.

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

Home address (No PO Box) Suburb/town State Postcode Duration at this residence

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

Home phone number Work phone number Mobile number Residential premises status? Rent Mortgage Own Other

Occupation Time in current occupation Formal qualification held Tertiary Trade Other Do you share household expenses? Yes No

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 & invst 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/Authorised Signatory 2 Declaration: I agree and acknowledge that my signature below evidences my understanding and consent to all matters set out in this form, including the Declaration in Section 6 of this form.

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 or investment purposes (or both purposes).

IMPORTANT
You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Code.

Principal 2/Authorised Signatory 2 signature Print name Date

Note: If a Sole Trader, the Principal must sign. If a Partnership, 2 partners must sign. If a Company, this must be signed in accordance with the company's constitution or the replaceable rules (if applicable).

Section 6 – Declaration for Principal(s)/Authorised Signatories

Westpac

In the following declaration of Westpac means Westpac Banking Corporation Limited ABN 33 007 457 141.

Joint & Several Liability of Principal(s)

I understand that signing this application form indicates my 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. I also understand that I, 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.

I understand that signing this application form confirms that I will benefit from agreeing to be a joint debtor in respect of the BusinessChoice facility and indemnifying Westpac for any loss it might suffer in providing the facility; including, if I am a director of a company applying for the facility, as a shareholder of that company, or if I am a director of a company or an individual applying for the facility in a trustee capacity, as a beneficiary of the trust.

Credit Reports and Banker's Opinions

I authorise Westpac to obtain a credit report containing my personal information (including information such as personal or commercial credit applied for by, or provided to, me etc.) and to use it in assessing this application. I also authorise Westpac to obtain and give a banker's opinion about me and to obtain from other credit provider(s) information about my credit arrangements.

Westpac's collection, use and disclosure of personal information

Westpac is collecting your personal information to enable it to assess your application and, if it is approved, to provide you with the product you are applying for. Without this information Westpac may not be able to process your application or if you are approved, provide you with the product.

Westpac may disclose your personal information (including information such as: the fact you have applied for, or received, credit, that repayments are more than 60 days overdue etc) to:

- any service provider Westpac engages to carry out or assist its functions and activities;
- any other Principal or party to the contract;
- any third party providing you with a product or service in relation to the Westpac product;
- credit reporting agencies;
- your referee;

- your professional adviser(s) (such as accountant or lawyer etc) and
- any credit provider to assess a credit application, to assess your credit worthiness, to help you avoid default on your obligations or to inform them of your default.

By signing this application form, you consent to Westpac disclosing your information to these persons and consent to Westpac and these persons using this information to assess this application, account administration purposes, planning, product development and research purposes. You may request access to your information by calling **132 032**. Access will be granted in accordance with the Privacy Act 1988 for a reasonable fee, if any of your information is inaccurate, you may request that it is corrected.

Promotion of other products or services

Westpac may use your personal information to promote its products or those of its related companies and alliance partners and may disclose your personal information to its related companies or alliance partners to enable them or Westpac to market their products or services. Where you do not want Westpac to tell you about its products or services or those of its related companies or alliance partners, you may withdraw your consent by calling **132 032** at any time.

Personal Information

Your agreement to the use and disclosure of your personal information applies to any personal information collected by Westpac in the course of your relationship with Westpac.

If you provide Westpac with the personal information of someone else (e.g. an Additional Cardholder), you agree to obtain the consent of that person to do so and to inform that person of their privacy rights, which are the same as yours as set out in this Section 6.

Additional Information

I authorise Westpac to make any enquiries it considers relevant to this application.

Privacy Policy

I acknowledge I have read & understood Westpac's Privacy Policy located at www.westpac.com.au

Authority to communicate via facsimile and/or email

I authorise the Bank to accept instructions and directions in connection with my BusinessChoice facility that are made by facsimile and/or email and agree to indemnify Westpac against any losses in reliance on such fax and/or email instruction.

If you do not wish to communicate via facsimile and/or email, please call Card Business Solutions on 1300 650 107.

Section 7 – Completed Applications

Once you have completed the application form, please send to:

Fax: (02) 9374 [5] 7003

Mail: Card Business Solutions
Level 3, 12-22 Langston Place
Epping NSW 2121

Deliver to: Any Westpac branch

Bank Use Only

Office Use Only			
Banker Name		Salary No.	
<input type="text"/>		<input type="text"/>	
Phone No.	BSB	RM	Requested Credit Limit
(<input type="text"/>)	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

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