



Westpac Credit Card Application Migrant cover sheet

Thank you for choosing to apply for a Credit Card with Westpac. Please provide the information and the required documents to us with the application to ensure the prompt assessment of your application.

Contact details for the next 2 weeks

Applicant Name:

Phone number:
(Incl: Country & Area Code)

E-mail address:

Please note you must provide an Australian address for your application.

Attach the following documents to your completed application form:

- A copy of the pages of the passport with your personal details and confirmation of your resident or citizenship status.
- Letter of employment or payslip, or documents showing income from investments/rental properties which can include the bond lodged as part of the conditions of the visa.

If you are applying prior to your arrival from overseas, please email the completed application (with the relevant attachments) to:

migrantbank@westpac.com.au

If you are applying from within Australia, please visit your local Westpac branch.

Please note: satisfying the requirements in this form does not imply that your application will be approved. All applications for credit are subject to Westpac's normal lending criteria.

BRANCH USE ONLY:

For information on Migrant Credit Cards, please visit our **INTRANET** page by:

Branch > CSR2 > My Products > Migrant & Multicultural Banking > Credit Card for Migrants

Before you apply, check all the details of our cards on westpac.com.au to select the right card for you. Please note that to apply for some Westpac cards on our website you need to be an Australian resident. Ask at a Westpac branch for more details. Please read the *Acknowledgements and Consents*, including *Protection of Your Privacy* and *How to be Credit Savvy* on the reverse of this form.

Please attach the Westpac Credit Card Application Migrant cover sheet along with any additional documents to this form. Should further information be required we will contact you.

Are you at least 18 years of age? Yes No

i) You must answer 'Yes' to either (a), (b) or (c) in Section i.

(a) Do you have a minimum fixed salary of AUD\$50,000 p.a.? Yes No or

(b) Do you have a minimum deposit balance of AUD\$250,000 in a Westpac account? Yes No or

(c) Do you have an ongoing source of income after arriving in Australia? Yes No

ii) You must answer 'Yes' to either (a), or (b) in Section ii.

(a) An Australian/New Zealand Citizen or Permanent Resident Yes No or

(b) Employee sponsored visa (long stay or temporary), Skilled Permanent or Skilled Independent Regional (Provisional) visa, Business Skills, Investor or Talent visa (please contact us for eligible visa subclasses) Yes No

iii) You must answer 'Yes' to both (a) and (b) in Section iii.

(a) Are you (and any additional cardholder) moving to Australia within 6 to 8 weeks from completing this application? Yes No

(b) Do you (and any additional cardholder) have an Australian residential address, excludes hotels and hostels? Yes No

1. PLEASE SELECT A CREDIT CARD

If the credit limit for which you're approved does not meet the minimum credit limit of your selected card, we may offer you an alternative card in the same product family.

Altitude: American Express® Card and Visa Card OR American Express Card and MasterCard®

Altitude Gold: American Express Card and Visa Card OR American Express Card and MasterCard

Earth: American Express Card and MasterCard

Earth Gold: American Express Card and MasterCard

All Earth applications: Please supply your Qantas Frequent Flyer member number so we can transfer any points directly to your account

55 Day Card: Visa Card OR MasterCard

55 Day Gold Card: Visa Card OR MasterCard

Low Rate: Visa Card OR MasterCard

For security, income verification or identification or other purposes, your card(s) will be delivered to a Westpac branch in Australia that you nominate below. If unsure, please state the suburb and state.

Branch street address

Suburb State Postcode

2. YOUR DETAILS

Are you a Westpac customer? Yes No

Title Full given name(s)

Family name Date of birth / /19

Your current residential address (no PO Box addresses please)

Unit No. Street No. Street name and type

Suburb Postcode Time there Years Months

Your residential address in Australia

Unit No. Street No. Street name and type

Suburb Postcode

Home phone () Work phone ()

Mobile phone Driver's licence no.

Email address

3. YOUR WORK DETAILS

Name of your current employer/own business

Address of your current employer/own business

Unit No. Street No. Street name and type

Suburb Postcode Time there Years Months

Your occupation (e.g. electrician, shop assistant etc.)

Employment Mode Full time Part time Casual/Seasonal Retired Home duties Unemployed

If the time with current employer is less than 3 years:
Name of your previous employer/own business

Time there Years Months

Address of your previous employer/own business

Employment Mode Full time Part time Casual/Seasonal Retired Home duties Unemployed

Are you self-employed? Yes No

(Please complete all fields in AUD. Write '0' if not applicable.)

Monthly Salary/Wage/Pension (amount after tax)

Other income (monthly amount before tax) e.g. Rent/Dividends/Investments/Interest

Please state the total balance of all savings/investment account(s) you have: approx

4. MONTHLY EXPENSES (excluding your partners share of any expenses)

Which of the following apply to you? (One or more)

I have a home loan I pay rent I pay board I own my own home

Do you share household expenses (e.g. mortgages) with anyone else? Yes No

Number of dependants (excluding spouse)

Please fill out the information below based on MONTHLY calculations. (Please complete all fields in AUD. Write '0' if not applicable.)

Home and/or investment loans (Minimum contractual payment)

Rent/Board

Total credit limit on non-Westpac credit cards (e.g. store and charge cards, lines of credit)

Any other loans (e.g. personal loans, overdrafts)

All other expenses (e.g. food, regular bills, transport, insurance, child support)

Total amount owing on non-Westpac credit cards (e.g. store and charge cards, lines of credit)

5. STATEMENT OF POSITION

ASSETS	VALUE (AUD)	LIABILITIES	VALUE (AUD)
Home	<input type="text"/>	Secured Loans	<input type="text"/>
Investments	<input type="text"/>	Unsecured Loans	<input type="text"/>
Cash at Bank	<input type="text"/>	Other Loans/credit card balances	<input type="text"/>
Others	<input type="text"/>		
Total	<input type="text"/>	Total	<input type="text"/>

6. ABOUT YOUR ADDITIONAL CARDHOLDER (optional)

Would you like an additional card on the same account? Yes No

Please provide the following details (additional cardholders must be 16 years of age or over) and ensure additional cardholder signs below.

Is this additional cardholder a Westpac customer? Yes No

Title Full given name(s)

Family name Date of birth / /19

Their current residential address

Unit No. Street No. Street name and type

Suburb Postcode

Home phone () Work phone ()

NOTE: it is an offence under the Anti-Money Laundering and Counter-Terrorism Act 2006 to give a false or misleading statement.

7. CREDIT LIMIT REQUESTED (minimum card limits apply)

I would like to apply for (tick a box to select an option):

The maximum credit limit available to me based on my application details OR A credit limit up to a maximum of \$ (multiples of \$100) (insert an amount to select this option)

Important: In requesting your preferred credit limit please take into account any potential adverse changes to your personal financial circumstances. If you are not eligible for the requested maximum limit we may provide you with a lower limit.

8. PLEASE SIGN BELOW

IMPORTANT: BY SIGNING BELOW, I/WE AGREE TO THE ACKNOWLEDGEMENTS AND CONSENTS ON THE REVERSE OF THIS FORM.

Your signature Date / /

Signature of additional cardholder (if applicable) Date / /

OFFICE USE ONLY IN AUSTRALIA

Would the customer like to apply for CCRP? Yes No

If yes, customer to sign below:

I acknowledge: (a) that I have been provided with a Financial Services Guide, Statement of Advice and Product Disclosure Statement in respect of Credit Card Repayment Protection; (b) that premiums will be deducted automatically from my credit card account if my application is approved; (c) that I am aged between 18 and 65 years, and working at least 15 hours per week; and (d) that this insurance is optional.

For CCRP, Bank staff member to obtain customer's signature below.

BSB SALARY NUMBER

Acknowledgements and Consents

ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING ACT 2006 REQUIREMENTS

I state that:

- The account will be held in the name of a person.
- The account will not be held in a trust.

Are you or your additional cardholder (where you request one in section 6) known by any other name? No Yes (if Yes, provide details)

Note: It is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to give false or misleading information.

PROTECTION OF YOUR PRIVACY – PERSONAL INFORMATION

I agree that the Bank and any other member of the Westpac Group (the "parties") may exchange with each other any information about me including:

- any information provided by my in this document;
- any other personal information provided to any of them of which they otherwise lawfully obtain about me; and
- transaction details or transaction history arising out of my arrangements with the Bank.

If the parties engage anyone (a "Service Provider") to do something on their behalf (for example a mailing house or a data processor or a rewards program provider) then I agree the Parties and the Service Provider may exchange with each other any information referred to above.

The Bank might give any information referred to above to entities other than the Parties and any Service Provider where it is required or allowed by law or where I have otherwise consented (this includes consents I have provided below).

I agree that any information referred to above can be used by the Parties and any Service Provider to assess my credit card application, to administer and market the relevant program, and for account administration, planning, product development and research purposes.

I understand that I can access most personal information that the Parties hold about me (sometimes there will be a reason why this is not possible in which case I will be told why).

I understand that if I fail to provide any information requested in this form, or do not agree to any of the possible exchanges or uses detailed above, my application will not be accepted by the Bank. To find out what sort of personal information the Parties have about you, or to make a request for access, please contact (612) 9293 9270 (international call rates apply, check with your telephone/mobile provider for international calling charges).

The Westpac Group means Westpac Banking Corporation and its related bodies corporate.

PROTECTION OF YOUR PRIVACY – CREDIT INFORMATION

The Lender means the Bank, any manager, any servicing company or any authorised agent of the Lender who for the purposes of the Privacy Act is a credit provider.

NOTICE THAT CREDIT INFORMATION MAY BE GIVEN TO A CREDIT REPORTING AGENCY

The Privacy Act (1988) allows the Lender to give a credit reporting agency certain personal information about me that I authorise the Lender to do. This information includes:

- my identification;
- that credit has been applied for and the amount;
- that the Lender is a current credit provider to me;
- details of payments which become overdue for more than 60 days and for which collection activity has commenced;
- that payments are no longer overdue;
- details of cheques drawn by me which have been dishonoured more than once;
- that in the Lender's opinion I have committed a serious credit infringement; and
- that the credit provided to me by the Lender has been paid or discharged.

AUTHORITY TO PROVIDE CERTAIN CREDIT INFORMATION

To enable the Lender to assess my application for personal or commercial credit, I authorise the Lender to obtain:

- from a credit reporting agency, a credit report containing personal or commercial information about me in relation to personal or commercial credit provided to me; and
- from a business that provides information about the commercial credit worthiness of persons, information about my commercial activities or commercial credit worthiness.

AUTHORITY TO PROVIDE INFORMATION TO ADDITIONAL CARDHOLDERS

I authorise the Lender to disclose to the holder of an additional card on my account, information relating to:

- account balance;
- amount of available credit;
- minimum payment due; and
- transactions on the account.

AUTHORITY TO EXCHANGE CREDIT INFORMATION WITH OTHER CREDIT PROVIDERS

I authorise the Lender to give to and obtain from other credit providers named either in this application or in a credit report issued by a credit reporting agency any information about my credit worthiness, credit standing, credit history or credit capacity.

This information may be used to:

- assess my application for credit and/or my credit worthiness;
- assist me to avoid defaulting on my credit obligations; and
- notify other credit providers of a default by me.

BANKER'S OPINION

I authorise the Lender to give and receive a banker's opinion for purposes connected with my business, trade or profession.

OTHER ACKNOWLEDGEMENTS AND CONSENTS

- I confirm that the information contained in this application and the financial information supporting it are in all respects complete and correct.
- I acknowledge that the Lender will rely on this information when making its decision.
- I acknowledge that the Lender has the right to confirm the details of the information provided in this application
- I acknowledge that this application form is not to be regarded as an offer or acceptance of credit under any legislation relating to the provision of credit. The information I have provided in this form will not become part of any contract for credit that may come into existence between me and the Lender.
- I understand that only the Lender can decide whether this application is approved and that any person who may have introduced me to the Lender has no authority to give that approval.
- I consent to the Lender exchanging information concerning my financial affairs with any person acting on my behalf, including my agent, accountant, solicitor or broker.
- I acknowledge the Lender may contact me through Short Messaging Service (SMS) for any purpose related to my application and in relation to the administration of my account, if approved. I acknowledge that the Lender will send these SMSs to any mobile phone number it has on record for me and that I need to contact the Lender if I want to nominate a mobile phone number to be used or opt out of this service.

HOW TO BE CREDIT SAVVY

Westpac's lending policies and guidelines are designed to ensure we lend responsibly. Make sure the credit limit you apply for is realistic and you have checked the interest rates, fees and charges on your selected card before you apply. Always aim to pay off more than your minimum monthly repayment amount as making minimum payments is not an effective way to manage credit card debt. There can be reasons, such as job loss or illness, which can mean that even the most responsible borrower might get into temporary financial difficulty. If you find yourself in this position, just call us on 1300 651 089 or the number on the back of your card.

We may share your personal information with other members of the Westpac Group to contact you or send you information regarding other products and services.

We respect your privacy: If you do not wish to receive marketing communications from Westpac Banking Corporation about Westpac branded products or services, please call us on (612) 9293 9270 (international call rates apply, check with your telephone/mobile provider for international calling charges); write to us at GPO Box 3433, Sydney NSW 2001; or call into any of our branches. The information we collect on this form will be used to process your request and will be disclosed to our service providers who will help us do this. If you do not provide your information to us, we may not be able to process your request. You can access the personal information we have collected, if we have retained it, by contacting (612)92939270. You can view our privacy policy at westpac.com.au