

Before you apply, check all the details of our cards on [westpac.com.au](http://westpac.com.au) to ensure that this is the right card for you. Please also read the *Acknowledgements and Consents* (including *Protection of Your Privacy*) and *'How to be credit savvy'* on the reverse of this form.

**Please do not attach any additional documents to this application. Should further information be required we will contact you.**

**Are you at least 18 years of age?**  Yes  No  
**For Gold: Do you earn more than \$50,000 p.a.?**  Yes  No  
**For Platinum: Do you earn more than \$65,000 p.a.?**  Yes  No  
**Are you a permanent Australian resident?**  Yes  No

## 1. PLEASE SELECT A CREDIT CARD

Singapore Airlines Westpac Platinum Visa Card and Singapore Airlines Westpac Platinum American Express® Card OR  
 Singapore Airlines Westpac Gold Visa Card and Singapore Airlines Westpac Gold American Express® Card.

For security purposes, your credit cards will need to be delivered to the Westpac branch you nominate below.

Street Name   
 Suburb  State  Postcode

## 2. YOUR DETAILS

If you have a passport, please enter your details as reflected in your passport below.

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 previous address (if current address is less than 3 years)

Unit No.  Street No.  Street name and type

Suburb  Postcode

Home ( )  Work phone ( )

Mobile phone  Driver's licence no.

Email address (optional)

If you supply your email address, we will use it to provide you with information about your application. If you provide us with your KrisFlyer membership details below or you complete section 7B, we will also pass your email address on to Singapore Airlines to be used by them to administer your membership account, which may include providing you with KrisFlyer news and promotions as applicable.

## 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

Time there  Years  Months

Your occupation

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

If the time with previous 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

## 4A. MONTHLY INCOME (excluding your partner's income)

Monthly Salary/Wage/Pension (amount after tax) \$

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

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

## 4B. MONTHLY EXPENSES (excluding your partner's share of any shared 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. 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. TRANSFER AND YOU COULD SAVE ON INTEREST

Do you wish to transfer a balance from a non-Westpac credit card(s), charge card(s) or store card(s) to your new Singapore Airlines Westpac credit card?

Yes  No, go to Section 6.

Balance transfers will be subject to the Balance Transfer Terms and Conditions (including the relevant special promotional interest rate) on the reverse of this form.

**Transfer Details** (Account[s] you wish to transfer from)

Your credit/store card account number

Bank/Store/Financial Institution  Amount you wish to transfer (min \$200) \$

Your credit/store card account number

Bank/Store/Financial Institution  Amount you wish to transfer (min \$200) \$

Your credit/store card account number

Bank/Store/Financial Institution  Amount you wish to transfer (min \$200) \$

Your credit/store card account number

## 6. ADDITIONAL CARDHOLDER

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 ( )  Work phone ( )

Mobile phone  Driver's licence no.

Email address (optional)

## 7. KRISFLYER

Are you enrolled in the Singapore Airlines KrisFlyer programme?

If **YES**, proceed to section 7A, if **NO** and you would like to enrol, proceed to section 7B.

If you do not wish to enrol in KrisFlyer at this time, please proceed to section 8.

### SECTION 7A (FOR KRISFLYER MEMBERS)

Please read KrisFlyer Acknowledgements and Consents overleaf carefully.

Full given name(s)  Family name

Please enter your KrisFlyer Membership Number:

### SECTION 7B (REQUEST TO ENROL IN KRISFLYER)

Please read KrisFlyer Acknowledgements and Consents overleaf carefully.

**YES**, I would like to enrol in the KrisFlyer Programme, I have read the KrisFlyer Programme Terms and Conditions available on [krisflyer.com](http://krisflyer.com), and I agree to be bound by the Membership Terms and Conditions stated on the website as well as by the KrisFlyer Acknowledgements and Consents on the reverse of this application form.

Please complete the following details (if you have a passport, please enter your details as reflected in your passport below):

Full given name(s)  Family name

Gender:  Male  Female

Please select if you would like to receive:

Promotions directly from Singapore Airlines and KrisFlyer.

Promotions directly from Singapore Airlines Partners.

Your Singapore Airlines Westpac Credit Cards Conditions of Use will explain what action to take should you not wish to receive information regarding Westpac Group Products and Services

## 8. 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 \$

(insert an amount to select this option) (multiples of \$100)

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.

## 9. PLEASE SIGN HERE

**IMPORTANT: BY SIGNING BELOW, I/WE AGREE TO THE ACKNOWLEDGEMENTS AND CONSENTS, INCLUDING (IF APPLICABLE) THE BALANCE TRANSFER TERMS AND CONDITIONS ON THE REVERSE OF THIS FORM.**

Your signature  Date  /  /

Signature of additional cardholder (if applicable)  Date  /  /

To apply now, return your completed application form to (no stamp required):

**Cards Reply Paid 4138 Sydney NSW 2001** OR **Fax: 1300 760 866**

Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 ACL 233714.  WAAS5  CC378 P/C2113

# 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 trust.

Are you or your additional cardholder (where you request one in Section 6) known by any other name?  Yes  No

If yes, please provide details

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

### BALANCE TRANSFER TERMS AND CONDITIONS

- Balance transfers can only be made from Australian-issued credit or store cards.
- Interest will accrue on amounts transferred from the date the transfer is debited to your Singapore Airlines Westpac credit card account.
- Payment to the institution(s) which issued your other card(s) will normally be completed within 10 working days. We will not be responsible for any delays that may occur in processing such payment. We will not be liable for any overdue payment or interest incurred on your other card account(s).
- On the date of the balance transfer, we will transfer the amount(s) requested up to 95% of the credit limit on your Singapore Airlines Westpac credit card. However, if your balance will exceed 95% of the credit limit immediately after the transfer, we will transfer only the amount that will cause your balance to equal 95% of that limit.
- Your Singapore Airlines Westpac credit card account must be activated prior to the balance transfer being processed.
- At our discretion, any special promotional rate is only available at point of application for your card. Each balance transfer must be a minimum amount of \$200.
- We reserve the right to withdraw any balance transfer promotion at any time.
- If you are transferring balances from your existing Westpac issued card to your new Singapore Airlines Westpac credit card, you will not be eligible for the promotional balance transfer interest rate, but will be charged at the standard variable purchase interest rate for your credit card type listed in the leaflet Credit Cards, Interest Rates and Fees.
- The special promotional rate applicable to balance transfers requested on this form to be made to your Singapore Airlines Westpac Platinum card or Singapore Airlines Westpac Gold card is 0.99% p.a. for up to 6 months.
- The applicable special promotional rate will apply to any balance transfer amount requested at card application for the period from the time the balance transfer is made to your new Westpac account for six complete monthly statement periods unless these amounts are paid off earlier. The balance transfer amounts are treated as purchases under the terms and conditions applicable to your Singapore Airlines Westpac credit card account. If at the end of the six month statement period applicable to any balance transfer amount, any portion of that amount is owing, that amount will attract interest at the standard variable purchase interest rate then applicable to your credit card account. Payments to your account will be applied to the balance transfer amounts before any other cash advance or purchase amounts and in the order detailed in the terms and conditions applicable to your Singapore Airlines Westpac credit card account. This will mean that the portion of your outstanding account balance that is subject to a lower interest rate will be paid off first.
- For any balances transferred after the point of card application, the standard variable purchase interest rate applicable to your credit card type listed in the leaflet Credit Cards, Interest Rates and Fees will apply.
- Please note that you will not get the benefit of any interest-free days on credit purchases unless you pay the closing balance in full (including any balance transfer or any other promotional amount) by the statement due date each month.

### PROTECTION OF YOUR PRIVACY PERSONAL INFORMATION

I agree that Westpac Banking Corporation (Westpac), its subsidiaries and any other member of the Westpac Group (the "Parties") may exchange with each other any information about me including:

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

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

Westpac might give any information referred to above to others 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 KrisFlyer programme or other relevant programs, and for account administration, planning, product development and research purposes.

I can access most personal information that the Parties hold about me. To find out what sort of personal information the Parties have about you, or to make a request for access, please contact 132 032.

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 may not be accepted by Westpac.

### CREDIT INFORMATION

The Lender means Westpac, 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 which 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 which 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 creditworthiness, credit standing, credit history or credit capacity.

This information may be used to:

- assess my application for credit and/or my creditworthiness;
- 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 acknowledge that the Lender has the right to confirm the details of the information provided in this application which includes contacting my employer to confirm salary, address or other personal details.
- 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 which may come into existence between me and the Lender.
- 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.
- If, upon assessment, I am only eligible for a credit limit less than the minimum for the Singapore Airlines Westpac Platinum Cards, but at least the minimum for the Singapore Airlines Westpac Gold Cards, I authorise the Lender to issue me with the Singapore Airlines Westpac Gold Cards.
- I acknowledge the Lender may contact me through Short Messaging Service (SMS) for any purpose related to my application.
- If I have provided my email address in section 2, I consent to the disclosure and use of my personal information as set out in that section.

### KRISFLYER ACKNOWLEDGEMENTS AND CONSENTS

- If I have completed section 7A or 7B, I authorise Westpac to include in my personal information it discloses to Singapore Airlines the type of Singapore Airlines Westpac credit card for which I am approved, so Singapore Airlines can administer my KrisFlyer membership.

### IF YOU HAVE COMPLETED SECTION 7B

- I confirm that I am not an existing member of the KrisFlyer programme.
- I agree that my enrolment in KrisFlyer through this application process will not be processed unless my application for a Singapore Airlines Westpac credit card is approved. If my credit card application is not approved I acknowledge that I may separately apply to enrol in KrisFlyer on krisflyer.com
- I acknowledge that if my credit card application is successful and my request to enrol in KrisFlyer is processed, I will be enrolled in the KrisFlyer programme as a basic tier member, my enrolment will be subject to the KrisFlyer Membership Terms and Conditions and Singapore Airlines will send me a separate KrisFlyer Welcome Pack to my postal address as set out in this application.

**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 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.

**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 132 032; 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 132 032. You can view our privacy policy at westpac.com.au**

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