

Credit Card Switch Application Form – Altitude Business Limited Edition Card

Before you complete this application form, please read the section *Protection of Your Privacy* shown on page 2 of this form.

1. PLEASE TELL US ABOUT YOURSELF *(Please print)*

Title Full given name(s)

Family name Date of birth / /

Your current residential address *(no PO Box addresses please)*

Unit No. Street No.

Street name and type

Suburb Postcode

Home phone number () Work phone number ()

Are you or your additional cardholder known by any other name?

Yes No

If yes, please provide details

Note: It is an offence under the Financial Transaction Reports Act (1988) to make a false or misleading statement.

2. YOUR EXISTING WESTPAC CREDIT CARD DETAILS

Name on card

Account number

3. ISSUE MY NEW CARD AS

- Altitude Business card
 Altitude Business Gold card*

*To switch to a Gold card, you must currently have a \$5,000 or more credit limit on your existing card.

4. YOUR CARD COLLECTION DETAILS

For security purposes, your credit card(s) will need to be delivered to the Westpac branch you nominate below.

Street name

Suburb Postcode

If your application is approved, a letter will be sent to you within 10 days, advising that your card is ready for collection.

PURPOSE DECLARATION

I declare that the credit to be provided to me by the credit provider is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

IMPORTANT

You should **not** sign this declaration unless this credit is wholly or predominantly for business or investment purposes.

By signing this declaration you may **lose** your protection under the Consumer Credit Code.

Primary customer name

Primary customer signature

Date / /

PLEASE SIGN BELOW

IMPORTANT: BY SIGNING BELOW, I AGREE TO THE ACKNOWLEDGEMENTS AND CONSENTS CONTAINED ON PAGE 2 OF THIS APPLICATION.

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

Your signature

Date / /

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

Business Cards
Reply Paid 4138
Sydney NSW 2001

OR

Fax: (02) 8833 9056

Office Use Only
 BSB -
 Salary No.

689 BS001

Acknowledgements and Consents

FINANCIAL TRANSACTION REPORTS ACT (1988) REQUIREMENTS

I state that:

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

Are you known by any other name?

No Yes. If Yes, please provide details below.

NOTE: It is an offence under the Financial Transaction Reports Act (1988) to make a false or misleading statement.

PROTECTION OF YOUR PRIVACY

Personal information

I agree that the Bank, 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 the Bank.

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.

The Bank 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 Altitude Rewards Program 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 the Bank.

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 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 obtain 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 creditworthiness of persons, information about my commercial activities or commercial creditworthiness.

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, 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 an Altitude Business Gold card, I authorise the Lender to issue me with a standard Westpac Altitude Business card.

Members of the Westpac Group would like to be able to contact you or send you information regarding other products and services. Your Conditions of Use will explain what action to take should you not wish to receive information.