



## You're in business.

Better business banking starts with Westpac. Apply now.

### Who should complete this application?

To apply for:	This is who needs to complete and sign:
<b>Business/Personal Finance</b>	<b>Company:</b> All company directors.
<b>Business Merchant Solutions</b>	<b>Association:</b> (incorporated or unincorporated) The chairperson or chief officer, according to the association's constitution.
<b>Business Superannuation</b>	<b>A partnership or individuals:</b> All owners/borrowers.
<b>Business Insurance</b>	

**Trusts:** If applying for any products, all trustees must complete and sign this application in their capacity as trustees. If a trustee is a company, please follow the above guidelines for who needs to complete and sign on behalf of the company.

### Start here to apply for business finance.

What can we help you with? Please indicate the products or services you are applying for	Go To Section	Read & Sign
<b>Business/Personal Finance</b> <input type="checkbox"/> Business Finance (e.g. Business Loan, Overdraft, etc.) <input type="checkbox"/> Personal Finance (e.g. Home Loan, Investment Property Loan, etc.) <input type="checkbox"/> BusinessChoice Credit Card (apply in combination with a Business Finance product)	B1.1, B2 B1.2, B2 B3	B5 B5 B5
<b>Business Merchant Solutions</b> <input type="checkbox"/> Merchant Facilities	B4	B5
<b>Business Superannuation</b> <input type="checkbox"/> Business Superannuation – A Westpac Financial Planner will contact you to discuss your individual needs.		
<b>Business Insurance</b> <input type="checkbox"/> Business Insurance – An Insurance Advisor will contact you to discuss your individual needs.		

### Additional documentation checklist.

- Business financial statements (latest available profit and loss statements, balance sheets and tax returns); or
- Business plan for new start-up business.
- Personal tax assessment for last 2 years.
- Tenancy Schedule(s) if security offered is tenanted.
- Equipment Finance Schedule(s) as applicable.
- Copy of purchase contract(s)/licenses/permits/title particulars as applicable.

For new customers re-financing from another financial institution, you also need to provide:

- Bank statements from last 12 months (for your business trading account and loan being refinanced).

Note: By signing this application form you confirm that any financial statements provided with this application present an accurate view of your financial position.

### Look out for these words.

<b>Signature required</b>	<b>'Go to' shortcuts to help you save time.</b>	<b>Did you know? Helpful tips.</b>
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Complete the below section ONLY if assets and liabilities are in the company's name. Otherwise any Applicant who is an individual, any director, or other officer of an Applicant which is a company or an association and all guarantors (including directors who provide guarantees for company finance), complete your personal financial details in **section B2**.

**Business Assets and Liabilities.**

Details of business assets				Details of existing mortgages		
Description <i>(e.g. factory, plant &amp; equipment)</i>	Estimated market value	Property address <i>(if applicable)</i>	To be used as security?	Details of lender	Balance owing	Interest rate
	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No		\$	%
	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No		\$	%
	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No		\$	%
	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No		\$	%
	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No		\$	%

**Details of non-Westpac business cheque and deposit account details.**

Bank	Branch	Account number	Current balance (DR/CR)
			\$
			\$
			\$
			\$
			\$

**Details of non-Westpac loans, equipment finance and other liabilities (direct and contingent) – Attach list if required.**

Type of loan <i>(e.g. overdraft, lease, term, credit card, etc.)</i>	Name of bank/finance co.	Outstanding balance	Approved limit	Monthly payment	Interest rate	Value of security pledged	Type of security pledged
		\$	\$	\$	%	\$	
		\$	\$	\$	%	\$	
		\$	\$	\$	%	\$	
		\$	\$	\$	%	\$	
		\$	\$	\$	%	\$	

**This section has been left blank intentionally.**

## B1.2 Personal Finance – for Personal, Home Loan or Investment Purposes.

Please complete section B1.2 for loan applications for personal, home loan or investment purposes.

### Name of Applicant(s).

	Title	Given name(s)	Surname
Person 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
Person 2	<input type="text"/>	<input type="text"/>	<input type="text"/>

Are there to be any guarantors for this loan?  Yes  No If **yes**, please provide name of guarantors

Note: Guarantors must complete **section B2** and sign **section B5**.

Name of guarantors

### Purpose of this loan.

**Loan use.**  Buy  Build  Renovate  
 Refinance  Increase  Other

**Predominant purpose.**  Owner occupied  Investment

Please provide details (e.g Purchase of first home, Upgrade to bigger home, Investment property, equity release to purchase shares)

Anticipated settlement/drawdown date / /

### All Loans.

If you are refinancing an existing loan, you must consider the costs of doing this including any exit and break costs. It is important you take this into account when applying for your loan(s).

#### Declaration of Purpose.

Please sign this declaration if the use of funds is predominantly for investment purposes other than investment in residential property.

Please note our consumer loans are not available if the predominant purpose is for business purposes.

Only sign this declaration if you are making this application as an individual, sole trader, in a partnership or you are one or more individuals acting as trustee of a trust and you intend to use the loan for investment purposes (other than investment in residential property). DO NOT sign it if it is not true.

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.

Signature of Person 1

Date

Signature of Person 2

Date

#### Nomination of Applicant to Receive Notices.

This section may be completed if you have not signed the Declaration of Purpose and the credit to be provided to you is intended to be used wholly or predominantly for personal, domestic or household purposes.

This is optional. It may be completed where there is more than one applicant and all applicants want to nominate one of the applicants to receive notices and documents on their behalf. The full name of the person nominated should be completed in the box below.

**I have/each of us has the right to receive a copy of any notice or other document under the National Credit Code directly from Westpac.**

**By signing this nomination I am/we are giving up the right to be provided with information from Westpac directly.**

I/We nominate

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

**We acknowledge that each of us has the right to cancel his/her nomination by advising Westpac in writing at any time.**

Signature of Person 1

Date

Signature of Person 2

Date

Is this loan for a property purchase?  Yes  No If **yes**, please complete following, otherwise proceed to **section B2**

<b>Contract price</b>	<b>Est. cost (e.g. legal fees, stamp duty, etc.)</b>	<b>Payment of existing liabilities</b>	<b>Total cost</b>	<b>Personal contribution</b>	<b>Total amount of loan</b>					
\$	+	\$	+	\$	=	\$	-	\$	=	\$

<b>Address of the property (incl post code)</b>	<b>Property type (e.g. house, unit)</b>	<b>Type of title (e.g. freehold, leasehold)</b>	<b>Situation</b>	<b>Market value</b>	<b>Property owner and ownership (%)</b>	<b>To be used as security?</b>
			<input type="checkbox"/> Owner-occupied <input type="checkbox"/> Rented - monthly rent \$	\$	<input type="checkbox"/> Person 1 % <input type="checkbox"/> Person 2 % <input type="checkbox"/> Other %	<input type="checkbox"/> Yes <input type="checkbox"/> No

Will this be the residential address for any applicant after settlement?  Yes  No If **yes**, for  Person 1  Person 2

**After Settlement Postcode.**

What postcode will you be living in after settlement?

Person 1	Person 2

Applicant(s) after settlement address will be outside Australia

**Valuation access.**

Who can Westpac contact to arrange access to the property used as security so that a valuation can be obtained?

Agent  Seller  Tenant  Applicant Name of contact  Contact number ( )

**Solicitor's/Conveyancer's details.**

Name and address of your solicitor/conveyancer (write 'self' if self-conveyancing)

Phone number ( ) Fax number ( )

**Loan Features.**

I would like my loan to have the following features and benefits:

You can tick (✓) as many boxes as you like:

- Repayments fixed for a set period - Fixed Rates
- Benefit from interest rate movements - Variable Rates
- Split my loan into part fixed rate and part variable rate - Combo loan
- Secure my fixed interest rate prior to settlement/drawdown - Fixed Rate Lock In
- Interest Only repayments:
  - Monthly
  - Yearly
- Have access to the extra funds I have repaid - Redraw
- Access my extra loan funds by a card (e.g. Debit Card or HandyCard access)
- Access my extra loan funds by cheque
- Pay off my loan sooner by using the money deposited in my transaction account to reduce the interest I pay on my loan - Offset
- Use my salary to reduce interest costs so that I can pay off the loan sooner but still meet my regular expenses - Smart Pay
- Be able to take my home loan with me if I move house - Portability
- Draw my loan in stages while building or renovating - Progressive draw
- Fund a new property purchase in the short term prior to an existing property being sold - Bridging
- A concessional loan for eligible defence service employees - Defence Services
- Reduce my repayments by up to 50% if I am on parental leave - Parental Leave
- Reduce my repayments by up to 50% for up to 6 months if I need - Reduced Repayment
- Reduce or suspend my repayments if I am ahead on my loan schedule - Repayment Holiday

**Product Selection.**

- Combo Loan (select up to three loans including one fixed and one variable)
- Rocket Repay Home Loan
- Flexi First Option Home Loan
- Fixed Options Home Loan
- Rocket Investment Loan
- Flexi First Option Investment Loan
- Fixed Rate Investment Property Loan
- Equity Access Loan
- Defence Service Home Loan
- Bridging Loan

**Important Timeframes.**

I would like to repay the loan over the following term, if known:

Years  or Months  or  Maximum term

<b>'Go to' shortcuts to help you save time.</b>	<ul style="list-style-type: none"><li>• Go to section <b>B2</b> to complete your personal financial details for all borrowers, directors and guarantors</li><li>• All borrowers, directors and guarantors must also sign section <b>B5</b></li></ul>
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**SECTION B2 Personal Financial Details.**

**This section is to be completed by each Applicant who is an individual, any director, or other officer of an Applicant which is a company or an association, or any Principal named in this document and by each guarantor (including each Director who will guarantee finance applied for by a company). If there are more than two persons required to complete this section of the application, please photocopy the whole of section B2 and attach here.**

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

**Personal Details - Person 1.**

Title  Given name(s)

Surname

Are you known by another name?  Yes  No

If **yes**, please specify

My current residential address is:

Postcode  Country

Mailing address (if different from residential address)

Postcode

Home phone number  Work/Mobile phone number

Email address

Existing customer  Yes  No

If **yes** → Customer number/Card number/BSB & Account number

Only complete the following details if you are new to Westpac, or you are an existing customer and your details have changed. Otherwise, leave this shaded section blank.

Gender  M  F Date of birth  /  /  Marital status

Occupation  Driver's licence number

First home buyer  Yes  No Number & Age of dependants

Current residential status  Owns  Buying  Rents  Lives with parents/relatives

Date moved in  /  /

**Previous address** (if less than three years at current address)

Postcode

Date moved in  /  /

Previous residential status  Owned  Home had mortgage  Rented  Lived with parents/relatives

**Employment Details - Person 1.**

Employer's name

Employer's address  Postcode

Date started  /  /  Self-employed  Yes  No

Nature of employment  Full-time  Part-time  Temporary  Other

Name of contact person at your employer  Phone number  (  )

**Personal Details - Person 2.**

Title  Given name(s)

Surname

Are you known by another name?  Yes  No

If **yes**, please specify

My current residential address is:

Postcode  Country

Mailing address (if different from residential address)

Postcode

Home phone number  Work/Mobile phone number

Email address

Existing customer  Yes  No

If **yes** → Customer number/Card number/BSB & Account number

Only complete the following details if you are new to Westpac, or you are an existing customer and your details have changed. Otherwise, leave this shaded section blank.

Gender  M  F Date of birth  /  /  Marital status

Occupation  Driver's licence number

First home buyer  Yes  No Number & Age of dependants

Current residential status  Owns  Buying  Rents  Lives with parents/relatives

Date moved in  /  /

**Previous address** (if less than three years at current address)

Postcode

Date moved in  /  /

Previous residential status  Owned  Home had mortgage  Rented  Lived with parents/relatives

**Employment Details - Person 2.**

Employer's name

Employer's address  Postcode

Date started  /  /  Self-employed  Yes  No

Nature of employment  Full-time  Part-time  Temporary  Other

Name of contact person at your employer  Phone number  (  )

**Previous employment** (if less than two years with current employer)

Previous employer's name

Previous employer's address

  
 Postcode

Previous occupation

Self-employed  Yes  No

Date employed From / / to / /

My previous employment was

 Full-time  Part-time  Other**Accountant's Details - Person 1.**

Accountant's name (leave blank if you do not have an accountant)

Accountant's phone number

Accountant's fax number

 ( ) ( )**Financial Details - Person 1.****Gross annual income**

Employees - specify your current gross annual income \$

Self-employed - specify gross annual income shown on:

Last tax assessment notice

Previous tax assessment notice

\$\$

My monthly income		\$ per month
Wage/salary <b>AFTER</b> tax (include self-employed income)		\$
Social security - specify type:		\$
Private pension		\$
Interest income		\$
Other income - specify type: (e.g. Bonus, Directors Fees, Dividends etc)		\$
<b>Bank use only</b>	<b>Rent</b>	<b>\$</b>
	<b>Total monthly income</b>	<b>\$</b>

My monthly expenses*		\$ per month
Rent/Board <i>(Which you will continue to pay after drawing this loan)</i>		\$
Child Maintenance/Alimony		\$
Clothing/Personal Care <i>(e.g. Clothing, footwear, cosmetics, personal care)</i>		\$
Reason for \$0.00 expense		
Groceries <i>(e.g. Typical supermarket shop for groceries including food and toiletries)</i>		\$
Reason for \$0.00 expense		
Medical/Health <i>(e.g. Doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under insurance))</i>		\$
Reason for \$0.00 expense		

**Previous employment** (if less than two years with current employer)

Previous employer's name

Previous employer's address

  
 Postcode

Previous occupation

Self-employed  Yes  No

Date employed From / / to / /

My previous employment was

 Full-time  Part-time  Other**Accountant's Details - Person 2.**

Accountant's name (leave blank if you do not have an accountant)

Accountant's phone number

Accountant's fax number

 ( ) ( )**Financial Details - Person 2.****Gross annual income**

Employees - specify your current gross annual income \$

Self-employed - specify gross annual income shown on:

Last tax assessment notice

Previous tax assessment notice

\$\$

My monthly income		\$ per month
Wage/salary <b>AFTER</b> tax (include self-employed income)		\$
Social security - specify type:		\$
Private pension		\$
Interest income		\$
Other income - specify type: (e.g. Bonus, Directors Fees, Dividends etc)		\$
<b>Bank use only</b>	<b>Rent</b>	<b>\$</b>
	<b>Total monthly income</b>	<b>\$</b>

My monthly expenses*		\$ per month
Rent/Board <i>(Which you will continue to pay after drawing this loan)</i>		\$
Child Maintenance/Alimony		\$
Clothing/Personal Care <i>(e.g. Clothing, footwear, cosmetics, personal care)</i>		\$
Reason for \$0.00 expense		
Groceries <i>(e.g. Typical supermarket shop for groceries including food and toiletries)</i>		\$
Reason for \$0.00 expense		
Medical/Health <i>(e.g. Doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under insurance))</i>		\$
Reason for \$0.00 expense		

<b>My monthly expenses*</b>	<b>\$ per month</b>
Owner Occupied Property Utilities/Rates/ Related Costs <i>(e.g. Rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV))</i>	\$
Reason for \$0.00 expense	
Rented Property Utilities/Related Costs <i>(e.g. Repairs and maintenance, other household items and utilities (excluding rent, insurance, telephone, internet and pay TV))</i>	\$
Reason for \$0.00 expense	
Transport <i>(e.g. Public transport, motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under insurance))</i>	\$
Reason for \$0.00 expense	
Childcare Fees <i>(e.g. Childcare including nannies)</i>	\$
Reason for \$0.00 expense	
Education Expenses <i>(e.g. Public and private education fees and associated costs (preschool, primary, secondary and tertiary) including books and uniforms etc.)</i>	\$
Reason for \$0.00 expense	
Insurance <i>(e.g. Health, home and contents, motor vehicle, life, income protection)</i>	\$
Reason for \$0.00 expense	
Investment Property Utilities/Rates/ Related Costs <i>(e.g. Rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV))</i>	\$
Reason for \$0.00 expense	
Telephone/Internet/Pay TV/Media Streaming Subscriptions <i>(e.g. Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions)</i>	\$
Reason for \$0.00 expense	
Recreation/Entertainment <i>(e.g. Alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays)</i>	\$
Reason for \$0.00 expense	

<b>My monthly expenses*</b>	<b>\$ per month</b>
Owner Occupied Property Utilities/Rates/ Related Costs <i>(e.g. Rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV))</i>	\$
Reason for \$0.00 expense	
Rented Property Utilities/Related Costs <i>(e.g. Repairs and maintenance, other household items and utilities (excluding rent, insurance, telephone, internet and pay TV))</i>	\$
Reason for \$0.00 expense	
Transport <i>(e.g. Public transport, motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under insurance))</i>	\$
Reason for \$0.00 expense	
Childcare Fees <i>(e.g. Childcare including nannies)</i>	\$
Reason for \$0.00 expense	
Education Expenses <i>(e.g. Public and private education fees and associated costs (preschool, primary, secondary and tertiary) including books and uniforms etc.)</i>	\$
Reason for \$0.00 expense	
Insurance <i>(e.g. Health, home and contents, motor vehicle, life, income protection)</i>	\$
Reason for \$0.00 expense	
Investment Property Utilities/Rates/ Related Costs <i>(e.g. Rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV))</i>	\$
Reason for \$0.00 expense	
Telephone/Internet/Pay TV/Media Streaming Subscriptions <i>(e.g. Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions)</i>	\$
Reason for \$0.00 expense	
Recreation/Entertainment <i>(e.g. Alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays)</i>	\$
Reason for \$0.00 expense	



My monthly expenses*		\$ per month
Other (Unique items not covered in other categories)		\$
Details of expense		
<b>Bank use only</b>	<b>Total loan repayments</b>	<b>\$</b>
<b>Total monthly expenses</b>		<b>\$</b>

\* Completion of the My Monthly Expenses is mandatory

My monthly expenses*		\$ per month
Other (Unique items not covered in other categories)		\$
Details of expense		
<b>Bank use only</b>	<b>Total loan repayments</b>	<b>\$</b>
<b>Total monthly expenses</b>		<b>\$</b>

\* Completion of the My Monthly Expenses is mandatory

#### Significant Changes in Financial Situation – Person 1.

Do you expect any significant change to your financial situation over the next 3 years that would ADVERSELY impact your ability to meet your loan repayments?

Yes  No

If yes, what is the nature of the expected change?

- Temporary decrease in disposable income  
 Permanent decrease in disposable income  
 Anticipated large expenditure

Please specify nature of expected change such as maternity leave, loss of employment, reduced working hours, retirement, full time study, carer responsibilities, medical treatment or end of interest free period:

How will you continue to make payments (select one)?

- Using savings  
 Securing additional income  
 My application reflects these changes  
 Reducing expenditure  
 Sale of asset

#### Significant Changes in Financial Situation – Person 2.

Do you expect any significant change to your financial situation over the next 3 years that would ADVERSELY impact your ability to meet your loan repayments?

Yes  No

If yes, what is the nature of the expected change?

- Temporary decrease in disposable income  
 Permanent decrease in disposable income  
 Anticipated large expenditure

Please specify nature of expected change such as maternity leave, loss of employment, reduced working hours, retirement, full time study, carer responsibilities, medical treatment or end of interest free period:

How will you continue to make payments (select one)?

- Using savings  
 Securing additional income  
 My application reflects these changes  
 Reducing expenditure  
 Sale of asset

## Assets and Liabilities – All People.

List all assets and liabilities individually or jointly owned. Attach details if there is insufficient space.

### Assets (What I own).

#### My real estate property assets.

	Address of the property	Property type (e.g. house, unit)	Type of title (e.g. freehold, leasehold)	Situation	Market value	Property owner and ownership (%)	To be used as security?
(1)				<input type="checkbox"/> Owner-occupied <input type="checkbox"/> Rented - monthly rent \$	\$	<input type="checkbox"/> Person 1 % <input type="checkbox"/> Person 2 % <input type="checkbox"/> Other %	<input type="checkbox"/> Yes <input type="checkbox"/> No
(2)				<input type="checkbox"/> Owner-occupied <input type="checkbox"/> Rented - monthly rent \$	\$	<input type="checkbox"/> Person 1 % <input type="checkbox"/> Person 2 % <input type="checkbox"/> Other %	<input type="checkbox"/> Yes <input type="checkbox"/> No
(3)				<input type="checkbox"/> Owner-occupied <input type="checkbox"/> Rented - monthly rent \$	\$	<input type="checkbox"/> Person 1 % <input type="checkbox"/> Person 2 % <input type="checkbox"/> Other %	<input type="checkbox"/> Yes <input type="checkbox"/> No

#### Building insurance.

Westpac requires the security property to be insured. Please provide details separately if property is already insured by you and attach here. If not currently insured, would you like Westpac to contact you to discuss your building insurance requirements?  Yes  No

#### Valuation access.

Who can Westpac contact to arrange access to the property used as security so that a valuation can be obtained?

Asset item ( )	<input type="checkbox"/> Agent <input type="checkbox"/> Tenant <input type="checkbox"/> Applicant	Name of contact	<input type="text"/>	Contact number	( )
Asset item ( )	<input type="checkbox"/> Agent <input type="checkbox"/> Tenant <input type="checkbox"/> Applicant	Name of contact	<input type="text"/>	Contact number	( )
Asset item ( )	<input type="checkbox"/> Agent <input type="checkbox"/> Tenant <input type="checkbox"/> Applicant	Name of contact	<input type="text"/>	Contact number	( )

#### My cheque, savings, term deposit and other accounts.

Name of institution (e.g. bank, building society, etc.)	Account type (e.g. cheque, savings, etc.)	Owner	Current balance
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

#### My investments and other assets (including superannuation, shares, motor vehicles, etc.).

Details (e.g. name of super fund, company, vehicle make and model, etc.)	Investment/Asset type	Owner	Market value
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
Personal effects and household items (including furniture, electrical goods, clothing, jewellery, etc.)		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

### Liabilities (What I owe).

My housing loans, overdrafts and other loans (including those from my business/company) that are secured by mortgages

Name of lender and account number	Secured by Asset <i>(write asset item number from previous page)</i>	Interest rate per annum	Min. monthly repayment	Borrower	Debt to be cleared (C) or reduced (R) or not clearing (N) with the requested loan	Amount to be repaid with this loan	Amount owing or limit <i>(whichever is greater)</i>	New amount owing or limit <i>(whichever is greater)</i>
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$

### My credit cards, store cards, unsecured overdrafts, etc are:

Include details of credit cards, store cards, etc even if you have a nil balance

Name of lender <i>(e.g. name of bank, store, etc)</i>	Credit type <i>(e.g. MasterCard, Visa etc)</i>	Credit Limit	Min. monthly repayment	Borrower	Debt to be cleared (C) or reduced (R) or not clearing (N) with the requested loan	Amount to be repaid with this loan	Amount owing	New amount owing or limit <i>(whichever is greater)</i>
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$

**My other loans, including personal loans, vehicle leases, hire purchase, commercial bill, contingent liabilities etc are:**

Name of lender <i>(e.g. name of bank, finance company, etc)</i>	Credit type <i>(e.g. personal loan, lease, HP, etc)</i>	Interest rate per annum	Min. monthly repayment	Debtor/ Guarantor	Debt to be cleared (C) or reduced (R) or not clearing (N) with the requested loan	Amount to be repaid with this loan	Amount owing	New amount owing
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$

**My other liabilities, including provisional taxation, HECS, guarantees on loans/leases, etc are:**

Brief description of other liabilities	Debtor/ Guarantor	Debt to be cleared (C) or reduced (R) or not clearing (N) with the requested loan	Amount to be repaid with this loan	Amount owing	New amount owing
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$

**'Go to' shortcuts to help you save time.**

- Go to **section B3** if you are also applying for a BusinessChoice Credit Card
- Go to **section B4** if you are also applying for merchant facilities
- Go to **section B5** to complete your application for business/personal finance

## Section B3 BusinessChoice Credit Card.

### Use this section of the application to apply for a BusinessChoice Credit Card.

In this form, this product can only be applied for if an application for business finance is also being made (i.e. **section B1.1** and **section B2** have been completed).

### Who should complete this section?

This section must be completed by the following people, who will then become **Principals** for the BusinessChoice Credit Card facility, and each will be issued with a card. The people nominated to become Principals must also have completed **section B2**. If additional cards are required for someone who does not qualify as a Principal, please contact Westpac.

- Sole trader – the sole trader.
- Partnership – two partners.
- Domestic Public Company (including any company acting as a trustee) – two directors.
- Domestic Proprietary Company (including any company acting as a trustee) – the sole director or two directors.
- Trust with non-corporate trustee(s) – trustee(s).

**Every person nominated as a Principal should carefully read, and ensure they understand and agree to, the sections headed ‘Joint and Several Liability of Principal(s)’ and ‘BusinessChoice Rewards Points’ below (in those sections “I” includes each Principal).**

### Contract.

If approved, this application form and the BusinessChoice Terms and Conditions of Use and Establishment Letter (contract) forms part of the legally binding agreement between Westpac, the Business and the Principals who sign this form and are issued with a card. We recommend that the Applicant(s) and the Principal(s) carefully read all these documents before any card is first used.

### B3.1 Business Details.

Registered company/business name  Business name to appear on all cards (maximum of 25 characters including spacing)

Please select (✓) which card you wish to apply for.  BusinessChoice Rewards  
 BusinessChoice Everyday

Business Credit Limit \$  Please specify your preferred statement cycle i.e., any date from 2-28 of the month

### B3.2 Principal(s) Details.

#### Principal 1.

#### Cardholder details.

Given name(s)  Surname

Cardholder's Credit Limit  
\$  Limit to be in multiples of \$100;  
Minimum of \$1,000 per card

Access to cash advances at ATM/branch?

Yes  No If **yes**, please specify Daily Cash Limit  
 \$200  \$300  \$400  \$500  \$1,000

*Note: If no cash advance amount selected, default limit is \$0.*

Limit selected will apply to each available source. Maximum limit at ATM is \$1,000.

Nominated branch for collection of card

#### Principal 2.

#### Cardholder details.

Given name(s)  Surname

Cardholder's Credit Limit  
\$  Limit to be in multiples of \$100;  
Minimum of \$1,000 per card

Access to cash advances at ATM/branch?

Yes  No If **yes**, please specify Daily Cash Limit  
 \$200  \$300  \$400  \$500  \$1,000

*Note: If no cash advance amount selected, default limit is \$0.*

Limit selected will apply to each available source. Maximum limit at ATM is \$1,000.

Nominated branch for collection of card

### Joint and 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, or another Principal of 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 use of the BusinessChoice facility.

I understand that signing this application confirms that I will benefit from agreeing to be a joint debtor in respect of the BusinessChoice facility (e.g. while my card must be used predominantly for business purposes, I understand I may use my card partly for my personal benefit).

I confirm that I am not known by any names other than those shown in section B2. I acknowledge that, before a card is issued to me, I will have to meet Westpac's identification requirements.

### BusinessChoice Rewards Points.

I/We acknowledge that if the BusinessChoice Rewards option is selected, rewards points will accrue at the individual cardholder level where (and only if) the individual cardholder provides Westpac with their valid Qantas Frequent Flyer Membership number. Rewards points will accrue in accordance with BusinessChoice Rewards Card Rewards Terms and Conditions.

I/We acknowledge that Westpac has not given and does not purport to give any taxation advice and that Westpac recommends that I/we obtain my/our own independent taxation advice.

**Applicant(s) Declaration.**

I/We authorise the establishment of the credit facility in the name set out in section B3.1 and authorise Westpac to issue BusinessChoice cards to person(s) nominated by me/us either in this application form or person(s) nominated by me/us subsequently or in the future. I/We nominate Principal 1 to receive reports, statements of account and other documentation and information in relation to the BusinessChoice facility.

<b>Bank use only</b>	Customer number	ABN/ACN/ARBN
Company/Business	<input type="text"/>	<input type="text"/>
Principal 1 customer number	<input type="text"/>	Principal 2 customer number <input type="text"/>
Is the BusinessChoice Facility secured? <input type="checkbox"/> Yes <input type="checkbox"/> No	Campaign code <input type="text"/>	
Name <input type="text"/>	Salary no. <input type="text"/>	Fax no. ( <input type="text"/> ) <input type="text"/>
<b>Fax to Cards: (02) 9374 7916</b>	Signature <input type="text"/>	Date <input type="text"/> / <input type="text"/> / <input type="text"/>

<b>'Go to' shortcuts to help you save time.</b>	Go to <b>section B4</b> if you are also applying for merchant facilities Go to <b>section B5</b> to complete your application
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## Section B4 Merchant Facilities.

Use this section of the application to apply for Merchant Facilities.

What is your Trading name and address?

Contact person to discuss your merchant needs

Phone number

Email address

Do you currently have Merchant Facilities?  Yes  No If **yes**, who is your provider?

Are you a member of an association or is your business a franchise?  Yes  No If **yes**, please specify

What is your average transaction size? \$

Please complete sections B4.1 and, if applicable, B4.2. The authority in section B4.1 will only be acted on if you finalise your application by agreeing to the pricing we offer you and your application is approved. Signing the authority in section B4.1 now will speed up the establishment of your Merchant Facility if your application is approved.

### B4.1 Direct Debit Request.

By providing the account details described below, you authorise and request Westpac to debit or credit, as the case may be, this account with amounts payable by or to you/merchant/Westpac under the agreement relating to your Merchant Facility. These amounts include:

- Merchant Fees (User ID 1556) - these are service charges, fees and other charges (including government charges and taxes) and any other money owed under the Agreement payable by you, excluding rental fees.
- Merchant Adjustments (User ID 1555) - these are adjustments arising from refunds and errors or omissions or the like.
- Merchant Chargebacks (User ID 1557) - these are the amounts processed as a result of the Chargebacks.
- Westpac Handyway (User ID 21712) - these are amounts to settle transactions processed as part of the Merchant Facility.
- Westpac Card Services (User ID 31338) - these are the rental fees (such as terminal rental fees) payable by you.

### Billing account details.

Name and address of financial institution at which your account is held (Financial Institution)

Name

Address

Name of account which is to be debited or credited (as the case may be)

BSB number

Account number

**Note: If account is a non-Westpac account, please provide a recent statement or proof of account from your Financial Institution.**

The Direct Debit Request operates under the terms of the Direct Debit Request Service Agreement set out in section B5.4. By signing this Direct Debit Request, you agree to those terms.

Name	Signature	Date
<input type="text"/>	X	/ /
<input type="text"/>	X	/ /
<input type="text"/>	X	/ /
<input type="text"/>	X	/ /

### B4.2 Settlement Transactions.

Please complete this section only if you would like Westpac to credit amounts to settle transactions processed as part of the Merchant Facility to a different account to that specified in section B4.1.

**Did you know? Helpful tips.**

**If you want faster access to your funds, simply nominate a Westpac account for settlement.**

### Settlement account details.

Name and address of financial institution at which your account is held (Financial Institution)

Name

Address

Name of account which is to be debited or credited (as the case may be)

BSB number

Account number

**Note: If account is a non-Westpac account, please provide a recent statement or proof of account from your Financial Institution.**

### B4.3 Data Security.

If your business stores card details in any format, you will be required to meet the minimum data security standards. Please refer to the brochure entitled, "Your guide to the Payment Card Industry Data Security Standards (PCIDSS)", included in your Welcome Pack.

**'Go to' shortcuts to help you save time.**

Go to **section B5** to complete your application

## Section B5 Authorisation, Declarations and Signatures.

Before signing below, please ensure you have read and understood the following terms and conditions.

### B5.1 General information.

All Applicants who have applied for finance in section B1 and who are individuals, all persons nominated as guarantors, all BusinessChoice Principals named in section B3 and all Applicants who have applied for Merchant Facilities in section B4 who are individuals must carefully read this section B5.1. By signing below, they each agree to the following:

#### Agreement to obtaining credit information.

I agree:

(a) to the Bank and any other person or company who acts as an agent for Westpac in processing this application or managing the loan applied for if this application is approved or who at any time performs a task that is reasonably necessary for purchasing, funding or managing, or processing an application for, a loan by means of a securitisation arrangement (each referred to as a 'Loan Party') doing the following unless the law says they cannot even if I consent:

(i) obtaining a report about my commercial activities or commercial creditworthiness from any business which provides information about the commercial creditworthiness of persons or from my accountant, for the purpose of:

- (A) where I am an Applicant, assessing my application; or
- (B) where I propose to guarantee a loan, assessing whether to accept me as guarantor in respect of the loan application,

and, in either case, for the purpose of assisting in collection of overdue payments in respect of the loan or facility applied for;

(ii) where I am an Applicant applying for a business or investment loan, or Merchant Facilities, or I am a BusinessChoice Principal, obtaining from a credit reporting agency a credit report containing information about my personal creditworthiness for the purpose of assessing my application and for the purpose of assisting in collection of overdue payments in respect of that loan or facility;

(iii) where I propose to guarantee a loan, obtaining from a credit reporting agency a credit report containing information about my personal creditworthiness for the purpose of assessing whether to accept me as guarantor in respect of the loan application;

(iv) giving to and obtaining from any credit provider named in this application or in a credit report on me issued by a credit reporting agency, information about my credit arrangements for the purposes of:

- (A) where I am an Applicant, assessing my application and any subsequent application by me or the Applicant or notifying a default by me;
- (B) where I propose to guarantee a loan, assessing my application to act as guarantor or notifying a failure by me to observe my obligations as guarantor;
- (C) allowing another credit provider to ascertain the status of my obligations to the Bank where I am in default with one or more other credit providers; and
- (D) generally assessing my creditworthiness.

I understand the information exchanged can include any information about my personal and/or commercial creditworthiness, credit standing, credit history or credit capacity which the Privacy Act allows credit providers to give to or receive from each other;

(b) to any lenders' mortgage insurer ('Mortgage Insurer') seeking from a credit reporting agency and using:

- (i) commercial credit information (concerning my creditworthiness or credit history); and/or
- (ii) a personal or consumer credit report, for the purpose of assessing:
  - (i) whether to provide mortgage insurance to, or the risk of providing mortgage insurance to, the Bank in

respect of a loan to me (where I am an Applicant) or to Applicant(s) (where I propose to guarantee the loan);

(ii) where I am an Applicant, the risk of me defaulting on the loan; and

(iii) where I propose to guarantee a loan, the risk of me being unable to meet a liability that might arise under my guarantee,

and, where permitted by the Privacy Act, for any other purpose arising under a contract for mortgage insurance entered into between the Bank and the Mortgage Insurer.

#### Disclosure to credit reporting agency.

I understand that the Privacy Act allows a Loan Party to give a credit reporting agency certain personal information about me and my credit application including, to the extent applicable:

(for Applicants and proposed guarantors)

- permitted information about me which will allow me to be identified;
- cheques drawn by me for \$100 or more which have been dishonoured more than once; and
- in specified circumstances that, in the opinion of the Bank, I have committed a serious credit infringement.

(for Applicants only)

- the fact that I have applied for credit and the amount of credit applied for;
- the fact that the Bank is a current credit provider to me;
- payments which have become overdue by more than 60 days and for which collection action has commenced; and
- that credit provided to me by the Bank has been paid or otherwise discharged.

(for proposed guarantors only)

- the fact that I have offered to act as guarantor in respect of credit or an application for credit; and
- the fact that I have failed to pay an amount due by me as guarantor where, amongst other things:
  - I have received notice of default by the loan applicant(s) and have not paid for 60 days after that notice; and
  - collection action has commenced to recover the amount due from me.

This information may be given before, during or after the provision of credit to the Applicant(s).

#### Authority to disclose adverse credit information – proposed guarantors and Joint Applicants.

I understand that if the Bank declines this application due to adverse information on my personal credit file, then each Applicant may be notified that the application has been declined wholly or partly on information derived from a personal credit report relating to me.

### B5.2 Handling of personal information.

This section B5.2 applies to all individuals who have completed any one or more of sections B1, B2, B3 and B4, whether they are an Applicant or guarantor or not. Accordingly, in this section, "I" includes any Applicant who is an individual, any guarantor, any nominated BusinessChoice Principal and any director, company secretary or any other officer of an Applicant which is a company or an association. By signing below, each of these people agrees as follows.

I agree that:

(a) where the Privacy Act allows, or allows provided I agree:

- (i) any Loan Party;
- (ii) any Mortgage Insurer;
- (iii) any broker, financial consultant or other person through whom this application was made or through whom the Applicant was introduced to the Bank; and



- (iv) any insurer under any insurance policy applied for or taken out by the Applicant in connection with any loan or any security property,  
(each referred to as a 'Relevant Party') may exchange with each other any personal information about me including:
- (A) any information provided by me in, or in connection with, this application, an insurance proposal related to the loan or the security property or any application, proposal or contract with or to another Relevant Party;
- (B) any other personal information I provide to any Relevant Party or which any Relevant Party otherwise lawfully obtains about me; and
- (C) any transaction details or transaction history arising out of my arrangements or the arrangements of the Applicant (including, if the Applicant has applied for Merchant Facilities, transaction volumes and turnover details) with any Relevant Party;
- (b) that if any Loan Party or Mortgage Insurer engages anyone (a 'Service Provider') to do something for it or on its behalf (for example, a valuer, mailing house, a marketing company, a data consultant, an IT contractor or a lawyer) then the Loan Party or Mortgage Insurer and the Service Provider may exchange with each other any personal information which relates to me which is referred to in (a) above and any other personal information the Service Provider lawfully obtains about me in the course of acting on behalf of or on the instructions of that Loan Party or Mortgage Insurer;
- (c) that any information referred to in (a) or (b) above which relates to me can be used by any Loan Party or Service Provider for:
- (i) any purpose related to this application or the funding, making, administration or repayment of the loan applied for or, if I propose to guarantee a loan, my guarantee;
- (ii) where I am an Applicant, communication in relation to features and options on the loan or facility applied for and, if a BusinessChoice facility is applied for, communication in relation to features and options on, and promotion of, the BusinessChoice Rewards program or any other program relating to the BusinessChoice facility;
- (iii) where I am a nominated BusinessChoice Principal, to administer and promote the BusinessChoice Rewards program or any other program relating to the BusinessChoice facility; and
- (iv) planning, product development and research, and may be disclosed by a Loan Party or Service Provider in connection with the acquisition or refinancing of the security property (for example, to the vendor of the property or an outgoing financier or their respective solicitors to arrange a settlement);
- (d) that if any loan applied for in this application is to be mortgage insured, the Mortgage Insurer may use my information to:
- (i) assess the risk of:
- (A) providing lenders' mortgage insurance to the Bank;
- (B) if I am an Applicant, me defaulting on my obligations to the Bank;
- (C) if I propose to guarantee the loan, me being unable to meet a liability that might arise under my guarantee in respect of a loan given (or to be given) by the Bank to the Applicant(s);
- (ii) administer or vary any lenders' mortgage insurance cover provided, including enforcing the mortgage in the place of the Bank;
- (iii) conduct risk assessment and management activities including credit scoring, portfolio analysis, reporting and fraud prevention; and
- (iv) comply with legislative and regulatory requirements, and may disclose my personal information to valuers and reinsurers and, if the Bank transfers its lenders' mortgage insurance to another mortgage insurer, that mortgage insurer;
- (e) where I am an Applicant, to any Loan Party giving to a guarantor or proposed guarantor (for the purpose of considering whether to offer to act as guarantor), personal

information (including financial information and information derived from any report referred to in section B5.1) about me and all other information, including copies of documents, the relevant Loan Party sees fit concerning my finance arrangements with the Bank or the performance or observance of those finance arrangements.

As well as sharing my personal information with each other, with other Relevant Parties and with Service Providers, I agree that the Loan Parties and the Mortgage Insurer may disclose my personal information to:

- their respective related companies, whether in Australia or overseas;
- my referees, including my employer and my accountant (and for this purpose the Bank may show them extracts from, or copies of parts of, this application as evidence of my authority);
- if I give an authority for my financial or legal adviser to obtain information from any Loan Party or Mortgage Insurer, my legal or financial adviser;
- if a Merchant Facility has been applied for in this application, MasterCard International and Visa Card International and other acquiring institutions (and I acknowledge that this may involve sending information outside Australia);
- rating agencies;
- government and other regulatory bodies (e.g. land titles registrars and the Australian Prudential Regulation Authority);
- debt collection agents if I default on my obligations to the Bank;
- payment system operators; and
- where I am a nominated BusinessChoice Principal, Visa or MasterCard (as applicable), merchants and any other organisation involved in the operation or administration of the BusinessChoice facility or the BusinessChoice Rewards program,

and where otherwise required or allowed by law or where I have otherwise consented.

I understand that I can access most personal information that members of the Westpac Group hold about me (sometimes there will be a reason why that 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, the application of the Applicant may not be accepted by the Bank.

I understand that documents and information supplied or presented for identification purposes may be verified by the Bank with an appropriate third party.

To find out what sort of personal information members of the Westpac Group have about you, or to make a request for access, please contact 132 032.

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

Members of the Westpac Group would like to be able to contact you, or send you information, regarding other products and services. For further details, including what action to take if you do not wish to receive this information, please contact 132 032 (or 1300 301 425 where you have applied for Merchant Facilities) or write to the Bank at GPO Box 3433, Sydney NSW 2001.

### **B5.3 Application for Merchant Facilities.**

Each person signing this form below on behalf of an Applicant for Merchant Facilities confirms the following:

I acknowledge that I am authorised to enter into any agreement with the Bank that may result from this application for Merchant Facilities. I confirm that the Bank may require that I provide further information to enable the Bank to process the application and that I am authorised by the Applicant to provide the specific documentation requested. The Applicant understands that the Bank may require it to provide specific documentation in order to assess the application. I represent and warrant to the Bank that I am authorised by my company or organisation to sign this form and that the information in it is true and correct and I authorise the Bank to verify the information. I acknowledge that, if I am advised of approval, I will be sent a copy of the Terms and Conditions, and

the Applicant will become legally bound by these by commencing to process transactions through the facility.

To enable the Bank to assess the Merchant Facility application and, if the application is successful, to manage the Applicant's facility with the Bank, I authorise the Bank to obtain from a credit reporting agency or any other business which provides information about the commercial creditworthiness of persons, information about the commercial activities or commercial creditworthiness of any other company of which I am a director.

As a merchant, the Applicant may be asked to accept a credit card payment in either a:

- 'Card present' environment, where both the cardholder and the card are present at the Applicant's premises; or
- 'Card NOT present' environment, where the sale order and card details are given to the Applicant over the telephone, by mail, over the internet or by automated phone channels.

On behalf of the Applicant, I agree that the Applicant must not process mail/telephone order (MOTO) transactions without gaining prior approval in writing from the Bank.

I acknowledge that when processing transactions in a card NOT present environment, the Applicant as a merchant may have limited protection from Chargeback where the cardholder asserts that they did not initiate and/or authorise the transaction. This situation can arise even if the Applicant received an authorisation from the Bank approving the transaction, as this 'approval' only indicates that the account number is valid, the card is not currently stopped and that there are, at that time, sufficient funds to cover the transaction amount. It does not confirm that the person quoting the card number is the legitimate cardholder.

I am aware that fraudsters like to operate in an environment where it is very difficult for them to be identified. I understand that it is better to have lost a sale than to lose the sale proceeds and the goods.

The Bank has developed a brochure titled, 'Protecting your business against credit card fraud', which will assist merchants to understand the types of risks they face and actions that should be taken to reduce the risk of loss. This brochure will be included in the Welcome Pack issued if the application for Merchant Facilities is approved.

#### **B5.4 Direct Debit Request Service Agreement.**

This section B5.4 applies if you complete section B4 to apply for Merchant Facilities and you sign the Direct Debit Request in section B4.1.

##### **Our commitment to you.**

- We will give you at least 14 days' notice in writing of any changes to the terms of the drawing arrangements.
- We will keep information relating to your nominated Financial Institution account confidential, except where required for the purposes of conducting direct debits with your Financial Institution or where we disclose your information to our sponsor in the payments system in connection with a claim relating to an alleged or wrongful debit.
- Where the due date is not a business day, the Bank will draw from your nominated Financial Institution account on the next business day. If you are uncertain as to when a direct debit will be processed to your account, you should seek further details from your nominated Financial Institution.

##### **Your commitment to us.**

It is your responsibility to:

- ensure your nominated account can accept direct debits. Direct debiting through this facility may not be available on all accounts;
- ensure that there are sufficient clear funds available in the nominated account to meet each drawing on the due date to permit payment of the items to be debited under the Direct Debit Request;
- check account details against a recent statement from your nominated Financial Institution and, if uncertain, check account details with your nominated Financial Institution before completing the Direct Debit Request;
- advise us immediately if the nominated account is transferred or closed, or your account details change;

- arrange a suitable payment method if the Bank cancels the drawing arrangements; and
- ensure that all authorised signatories nominated on the Financial Institution account to be debited sign the Direct Debit Request.

##### **You may change the direct debit payment arrangements.**

You may alter, defer, stop or cancel the drawing arrangements by providing the Bank with instructions subject to the terms and conditions of:

- your nominated Financial Institution account; and
- the Bank's card merchant facilities agreement.

Such instructions should be received by us at least seven working days before the draw date for any of the following:

- stopping an individual drawing;
- deferring a drawing;
- suspending future drawings;
- altering the Direct Debit Request; and
- cancelling the drawings completely.

Instructions from a customer to stop or in any way alter the drawing details must be in a written form.

All requests to stop a debit or cancel a Direct Debit Request may be directed to the Bank or your nominated Financial Institution.

##### **Other information.**

- Some details of the terms of the debit arrangements, including to whom payment is made and what payments are made, are set out at the start of the Direct Debit Request.
- Statements are issued at the end of each calendar month for all merchant outlets and terminals. Statements will take the form of Tax Invoices in line with legislative requirements.
- The Bank, as merchant provider, reserves the right to cancel the drawing arrangements if three consecutive drawings are dishonoured by your Financial Institution, and to arrange with you an alternative payment method. Please refer to the terms and conditions for your nominated Financial Institution account to see whether dishonour fees apply. The Bank, as merchant provider, will not charge any additional dishonour fee.
- If you have any problems or disputes please contact us by:  
Phone: Merchant Helpdesk 1800 029 749  
Email: via our website - [www.westpac.com.au](http://www.westpac.com.au) and click on 'Contact Us'  
Fax: (02) 9876 9791  
Mail: GPO BOX 18, Sydney NSW 2001.

We will aim to resolve the matter when you first contact us. If we cannot resolve your issue there and then, we will aim to resolve your complaint within five working days.

If you feel your complaint has not been properly handled or resolved, we invite you to contact our Customer Advocate on 1300 301 977 for a further review.

If you are not satisfied with our response or handling of your complaint, you may be able to lodge your complaint with the Australian Financial Complaints Authority (AFCA) for an independent review. If you wish to dispute a debit item or make a claim in relation to a debit transaction you can also direct your dispute or claim to your nominated Financial Institution.

#### **B5.5 Banker's Opinion - Applicants and proposed guarantors.**

Each Applicant and each proposed guarantor, by signing below, authorises the Bank to give and receive a banker's opinion for purposes connected with, in the case of an Applicant, its business, trade or profession or, in the case of a proposed guarantor, the proposed guarantee.

#### **B5.6 Other acknowledgements and agreements by each Applicant.**

Each Applicant, in relation to itself and all the loan(s) and other facilities it has applied for:

- confirms that the information contained in sections B1, B2, B3 and B4 of this form is in all respects complete and accurate and is not, by omission or otherwise, misleading;

- without limiting the confirmation above, confirms that there is no person who is not named in this form who is a proprietor of the business of the Applicant (where the Applicant is one or more individuals) or a director of the Applicant (where the Applicant is a company);
- acknowledges that the Bank will rely on the information in this form, and the confirmations above, when making its decision whether to approve the application of the Applicant;
- agrees the Bank may charge to the relevant loan or credit account or any other account the Applicant may conduct with the Bank, and recover from the Applicant, any bank fees, government charges, taxes or duties imposed on transactions on, or which relate to, any loan or credit account;
- agrees to check its account statements and notify the Bank of any errors or unusual transactions within three months of receiving each account statement;
- undertakes to notify the Bank immediately if there is any change in its ownership or control;
- confirms that all statutory obligations of the Applicant have been satisfied;
- confirms that financial statements provided with or in connection with this application present an accurate view of the Applicant's financial position and, if applicable, the financial position of the group of which the Applicant forms part;
- acknowledges 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.  
Except in relation to the BusinessChoice Credit Card, the information provided in this form will not become part of any contract for credit which may come into existence between any Applicant and the Bank;
- understands that only the Bank can decide whether this application is approved and that any person who may have introduced the Applicant to the Bank (including a broker) has no authority to give that approval or otherwise to act on behalf of the Bank in any capacity; and
- acknowledges that any broker acting on the Applicant's behalf in connection with this application, or any other person who introduced the Applicant to the Bank, may be paid a commission if this application is approved.

<b>Signature required</b>	<b>SIGN HERE: To be signed by any Applicant who is an individual, any guarantor, BusinessChoice Principal and any director, company secretary or other officer of an Applicant which is a company or an association. Should more than six persons be required to sign this form, please photocopy this page and attach here.</b>
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Name	Signature	Date
<input type="text"/>	X	/ /
<input type="text"/>	X	/ /
<input type="text"/>	X	/ /
<input type="text"/>	X	/ /
<input type="text"/>	X	/ /
<input type="text"/>	X	/ /

**Declaration of Purpose.**

Only sign this declaration if you have applied for Business Finance in section B1.1, you make that application as an individual, sole trader, in a partnership or you are one or more individuals acting as trustee of a trust and you intend to use the finance for business purposes or for investment purposes (other than investment in residential property). This declaration relates to that Business Finance. If you have also applied for a BusinessChoice Credit Card in section B3, this declaration also relates to the BusinessChoice Credit Card Facility. DO NOT sign this declaration unless it is true in relation to both facilities (if you have applied for both) or in relation to the Business Finance applied for (if you have not completed section B3).

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.

Name	Signature	Date
<input type="text"/>	X	/ /
<input type="text"/>	X	/ /
<input type="text"/>	X	/ /
<input type="text"/>	X	/ /

**Thank you. Your application is now complete.**

## Section B6 Personal Finance Product Details and Options – Bank use only.

Sales Manager to complete a separate page for each personal finance product.

CIS no:

Name of applicant(s)

Person 1	Title	Given name(s)	Surname	Customer number

Person 2	Title	Given name(s)	Surname	Customer number

Credit type  Single loan  Combination loan → Please complete a separate page for each additional product

Product sought  Predominant purpose  Personal  Investment  Business

This loan amount	Loan term	Initial fixed term	Interest in advance
\$ <input type="text"/>	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months	(Term) <input type="text"/> days

Payment type.  Principle & interest  Interest only  Interest in advance (interest only)  Interest capitalisation

Payment frequency.  Monthly  Fortnightly  Weekly  Other; please specify

Additional payments (Refer Product Policy) Additional payment \$  OR Predetermined payment \$

Is loan a product switch?  Yes  No

If yes > Previous product

> Previous Account no.

> Previous T&C date  /  /

> Previous mortgagee

Premier Advantage Package.  Existing  New  Not required

If existing, select applicable fee details

- APF charged to transaction a/c, will now be charged to new loan
- APF charged to existing loan a/c, will now be charged to new loan
- APF charged to existing loan a/c which is not being replaced, no change

Top-Up an existing loan  Yes  No

If yes > Loan BSB & Account number to be Topped-Up

If Discounted, GM  pricing authorisation details (e.g. Est. Fee, Interest)

Special Concession Code (e.g. Shareholders' Benefits)

Fee-Free Credit Card Required? (Rocket loan package)  Yes  No

If yes > apply for a new card - specify Card Type

Branch for new credit card collection

OR > make an existing card fee-free - Existing card no.

DSHL Entitlement Number: (if applicable)  Issue Date  /  /  Original Certificate of Entitlement attached?  Yes  No

### Loan Option.

Progressive Draw?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Fixed Rate Lock-in?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Owner Builder?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Offset?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Parental Leave?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, Classic Plus BSB/Account no.	<input type="text"/>
Allow future Top-Up?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Payment option? <input type="checkbox"/> Direct Debit <input type="checkbox"/> Other	
Repayment Holiday?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If other, specify details	<input type="text"/>
Redraw?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Cheque book required? (50 pages)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Portability?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Deposit book required? (50 pages)	<input type="checkbox"/> Yes <input type="checkbox"/> No
SmartPay?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Card access? (Equity Access/Rocket Loans only)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Reduce Repayment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Disbursement details	<input type="text"/> \$ <input type="text"/>
			<input type="text"/> \$ <input type="text"/>

### Source details.

Sales Unit BSB no.	<input type="text"/>
Salary no./User ID	<input type="text"/>
Manager no.	<input type="text"/>
Promotion code (if app.)	<input type="text"/>
> Commission amount	<input type="text"/>

### Distribution channel.

<input type="checkbox"/> BFS	<input type="checkbox"/> Private Bank
<input type="checkbox"/> Corporate	<input type="checkbox"/> Third party
<input type="checkbox"/> Telemarketing	<input type="checkbox"/> Other
<input type="checkbox"/> Broker > Name/ID no.	<input type="text"/>
Fax no.	<input type="text"/>

### From.

Date	<input type="text"/> / <input type="text"/> / <input type="text"/>
Name	<input type="text"/>
Signature	<input type="text"/>
Phone no. ( )	<input type="text"/>

T&C (loan offer) mailing  Direct to customer  Sales channel/Branch; specify Branch name/BSB no.

Is security property also securing business finance?  No  Yes provide Business name   
Business customer no.

**PRONTO-CCU-NB-BusinessChoice Facility.**