

# BusinessChoice Facility Limit Increase, Additional Cardholder and Cardholder Credit Limit Reallocation Form

This form is to be used if you wish to make changes that affects the Facility Limit, adding new cardholders and/or reallocate card limits. If you wish to make stand-alone changes, please use the following forms:

- BusinessChoice Facility Limit Increase (P/C 1907)
- BusinessChoice Additional Cardholder Request (WMC17)
- BusinessChoice Reallocation of Cardholder Credit Limits Form (P/C 1867)

For Facility Limit Increase: it is mandatory to complete Sections 1-3, Signatory Details, and Westpac Only Use

For Additional Cardholder: it is mandatory to complete Sections 1,2,4,6,7, and Westpac Only Use

For Cardholder Credit Limit Reallocation: it is mandatory to complete Sections 1,2,5-7, and Westpac Only Use

## Section 1 – Facility Details

BusinessChoice facility number

Registered Business Name

### Primary Contact Details

Name

Mobile / Phone No.

## Section 2 – Company/Business Details

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

ABN

ACN

and/or ARBN

Registration date

Place of registration

Registered business address (No PO Box)

Suburb/town

State

Postcode

Postal address (if different to business address)

Suburb/town

State

Postcode

Business phone number

Business fax number

Business Customer No.

Business email address

## Section 3 – Facility Limit Increase

Complete this section if you wish to apply for a facility limit increase.

Current Facility Limit

Requested Facility Limit

## Principal/Authorised Signatory Details

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

- Company – Sole Director or 2 Directors
- Trust with corporate trustee/s – Sole Director or 2 Directors of Trustee
- Sole Trader – the Sole Trader
- Trust with non-corporate trustee/s – each individual Trustee
- Partnership – 2 Partners
- Other – Authorised signatory/ies as Principal/s

Principal 1 –  
Personal Customer Number

Customer no.

Principal 2 –  
Personal Customer Number

Customer no.

### 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.

Principal 1/Authorised Signatory 1 signature

Print name

Date

Principal 2/Authorised Signatory 2 signature

Print name

Date

### Section 4 – Additional Cardholder Request

Complete this section if you wish to add new cardholders to the facility. Photocopy this page as required, if you wish to add more than one cardholder.

Are you an existing Westpac customer?

 Yes  No

Customer no.

What is your gender?

 Male  Female

Title

First name

Middle name

Surname

Date of birth

Drivers licence no.

Are you known by any other name/s?

 Yes  No

Please specify

Marital Status

 Single  Married  Defacto

Home address (No PO Box)

Suburb/town

State

Postcode

Previous address (if at current 3 yrs)

Suburb/town

State

Postcode

Home phone number

Work phone number

Mobile number

Occupation

Credit limit allocation %\*

Daily Cash Limit at ATM/Bank/Branch counter\*\* (please tick ✓)^

 \$200  \$300  \$400  \$500  \$1,000  \$2,000

\*Min \$1,000 per card

\*\*Limit selected will apply to each available source

^If no cash advance amount is selected, default limit is \$0

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

### Card Delivery Instructions

For security reasons the BusinessChoice Card must be collected from a **Westpac Branch** (this does not include In-Stores). Please indicate the name of a **convenient Branch**, to which the Card may be forwarded.

Branch name

## Section 5 – Reallocation of Cardholder Credit Limit

Complete this section if you wish to reallocate cardholder credit limits across each cardholder (existing and new).

### 1. Credit, ATM and Branch Limit Amendments

Cardholder Account Number (16 digits)	Cardholder Name	New Cardholder Credit Limit – minimum \$1,000	New ATM Daily Cash Advance Limit (maximum \$2,000) (in multiples of \$100)	New Bank/Branch Daily Cash Advance Limit (in multiples of \$100)

## Section 6 – Declaration for Principal/Authorised Signatories & Cardholder

### JOINT & SEVERAL LIABILITY OF PRINCIPAL(S)

You understand that signing this application form indicates your 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. You also understand that you, another Principal or the Business may terminate their liability in respect of increases in the Business Credit Limit or a Cardholder's Credit Limit but only by giving Westpac written notice and only if Westpac is permitted to terminate all of its obligations to all other joint debtors in relation to the further credit limit increase.

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

### Cardholder's Consent

You, the person named in this request as Cardholder consent to the issue of a BusinessChoice Credit Card, as requested in this form ("the Card"), in your name for your use as agent of the Principal named herein. You acknowledge that use of the Card issued will be governed by Conditions of Use which will accompany the Card and by which you agree to be bound. You specifically acknowledge that you shall incur no personal liability in use of the Card except where you use the Card after receipt of notice of its cancellation in which event your liability will be joint and several with that of the Principal. You further acknowledge that the Card will only be used by you for business purposes, and not for private or personal purposes under any circumstances.

### PRIVACY STATEMENT

#### Personal information

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf ("service providers"), rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at [westpac.com.au](http://westpac.com.au) or by calling 132 032. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

**Credit information**

The privacy page of our website westpac.com.au includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

You can call us on 132 032 or visit us in branch for a hard copy of the Statement of Notifiable Matters.

We will use your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. If you do not wish to receive marketing communications from us please call us on 132 032 or visit any of our branches.

**AUTHORITY TO COMMUNICATE VIA FACSIMILE AND/OR EMAIL**

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

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

**OTHER ACKNOWLEDGEMENTS AND CONSENTS**

- We may confirm the details of the information provided in this application.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.
- This application form is not an offer or acceptance of credit.

**DEFINITIONS**

"We", "our", "us" or "Westpac" means Westpac Banking Corporation ABN 33 007 457 141.

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

Cardholder's Signature

Date

X

/ /

**Section 7 – Authorisation**

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

- Company – Sole Director or 2 Directors or 1 Director and 1 Company Secretary
- Trust with Corporate trustee/s – Sole Director or 2 Directors or 1 Director and 1 Company Secretary
- Partnership – 2 Partners
- Sole Trader – the Sole Trader
- Trust with non-corporate trustee/s – each individual trustee
- Other – authorised signatory/ies as Principal/s

ABN ACN and/or ABRN

By Authorised signatory / Principal 1 (Print name)

By Authorised signatory / Principal 2 (Print name)

Principal 1 Signature

Date

Principal 2 Signature

Date

X

/ /

X

/ /

**Westpac Use Only**

**Banker:** Please input required information onto this PDF form, print, & sign. Once this form has been completed, please email: commercialcards@westpac.com.au or Fax: (02) 9374-7003. This form may NOT be emailed directly by a customer.

Westpac representative has verified signature(s) and that the form is signed in terms of authority held. Complete details below.

Westpac representative's name

Contact phone number

( )

Date

/ /

**Branch Stamp or  
Business Unit name  
& Date**

Email

Salary number

**PRONTO-CCU-NB-BusinessChoice Card**