



# 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)

## Section 1 - Facility Details.

BusinessChoice facility number	Registered Business Name
<input type="text"/>	<input type="text"/>

### Primary Contact Details.

Name	Mobile/Phone No.
<input type="text"/>	( ) <input type="text"/>

## Section 2 - Company/Business Details.

Type of business (please tick ✓)  Sole trader  Partnership  Company  Trust  Others

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

ABN	ACN	and/or ARBN	Registration date	Place of registration
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Registered business address (No PO Box)	Suburb/town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Postal address (if different to business address)	Suburb/town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Business phone number	Business fax number	Primary Business Activity
( ) <input type="text"/>	( ) <input type="text"/>	<input type="text"/>

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
<input type="text"/>	<input type="text"/>

### Business questions (Westpac may verify your details/income with your accountant).

Number of directors/partners/proprietors	<input type="text"/>	Business Customer Number	Customer no.
Number of employees	<input type="text"/>	Is your business a franchise?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Number of years operating this type of business	<input type="text"/>	Is your business involved in importing/exporting?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Number of years with current bank	<input type="text"/>	Has your line of business changed over the past five years?	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Section 3 - Facility Limit Increase (continued).**

Does your business own property other than that from which it operates?  Yes  No

Business premises status?  Rent  Lease  Mortgage  Owner

Accountant's name  Accountant's phone number  ( )

**Business Financial Information**

	Last Financial Year	Previous Financial Year (i.e. 2yrs ago)		Last Financial Year	Previous Financial Year (i.e. 2yrs ago)
<b>Total Assets</b>			<b>Total Equity</b>		
<b>Total Liabilities</b>			<b>Net Profit</b>		
<b>Retained earnings</b>			<b>Year of supporting financial statement</b>		

**Principal 1/Authorised Signatory 1 Details.**

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

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

Customer no.

Personal Customer Number  What is your gender?  Male  Female

Title  First name  Middle name  Surname  Date of birth  / / Driver's licence no.

Are you known by any other name/s?  Yes  No  Please specify  Marital Status  Single  Married  De facto

Home address (No PO Box)  Suburb/town  State  Postcode  Duration at this residence  Yrs  Mths

Previous address (if at current address less than 3 yrs)  Suburb/town  State  Postcode  No. of dependants

Home phone number  ( ) Work phone number  ( ) Mobile number  Residential premises status?  Rent  Mortgage  Own  Other

Occupation  Time in current occupation  Yrs  Mths Formal qualification held  Tertiary  Trade  Other Do you share household expenses?  Yes  No

**Principal 1/Authorised Signatory 1 Financial Details.**

Assets		Income (monthly)	
Home	\$	Salary/wage/pension (net)	\$
Other real estate	\$	Other income (rent/dividend/investment)	\$
Motor vehicles	\$	Expenditure (monthly)	
Other	\$	Home & invst loan (Min contractual payment)	\$
Liabilities		Rent/Board	\$
Home loan	\$	Personal Loan/Lease Repayment	\$
Other mortgages	\$	Contractual monthly payments excluding loans and credit cards (e.g. mobile phone and internet bills)	\$
Tax owed	\$		
Personal loan/leases	\$		
Other	\$		
Total limit on credit/store card (exc WBC)	\$		
Total balance on credit/store card (exc WBC)	\$		

**Principal 1/Authorised Signatory 1 Declaration:** You agree and acknowledge that your signature below evidences your understanding and consent to all matters set out in this form, including the Declaration in Section 6 of this form.

You declare that the credit to be provided to you by the credit provider is to be applied wholly or predominantly for:

- business purposes; or
- investments 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.

Principal 1/Authorised Signatory 1 signature Print name Date

X

/ /

**Principal 2/Authorised Signatory 2 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

Customer no. Personal Customer Number What is your gender?  Male  Female

Title First name Middle name Surname Date of birth Driver's licence no.

Are you known by any other name/s? Marital Status

No  Yes ▶ Please specify  Single  Married  De facto

**Principal 2/Authorised Signatory 2 Details (continued).**

Home address (No PO Box)	Suburb/town	State	Postcode	Duration at this residence
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> Yrs <input type="text"/> Mths

Previous address (if at current address less than 3 yrs)	Suburb/town	State	Postcode	No. of dependants
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Home phone number ( )	Work phone number ( )	Mobile number	Residential premises status?
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Rent <input type="checkbox"/> Mortgage <input type="checkbox"/> Own <input type="checkbox"/> Other

Occupation	Time in current occupation	Formal qualification held	Do you share household expenses?
<input type="text"/>	<input type="text"/> Yrs <input type="text"/> Mths	<input type="checkbox"/> Tertiary <input type="checkbox"/> Trade <input type="checkbox"/> Other	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Principal 2/Authorised Signatory 2 Financial Details.**

<b>Assets</b>		<b>Income (monthly)</b>	
Home	\$	Salary/wage/pension (net)	\$
Other real estate	\$	Other income (rent/dividend/investment)	\$
Motor vehicles	\$	<b>Expenditure (monthly)</b>	
Other	\$	Home & invst loan (Min contractual payment)	\$
<b>Liabilities</b>		Rent/Board	\$
Home loan	\$	Personal Loan/Lease Repayment	\$
Other mortgages	\$	Contractual monthly payments excluding loans and credit cards (e.g. mobile phone and internet bills)	\$
Tax owed	\$		
Personal loan/leases	\$		
Other	\$		
Total limit on credit/store card (exc WBC)	\$		
Total balance on credit/store card (exc WBC)	\$		

**Principal 2/Authorised Signatory 2 Declaration:** You agree and acknowledge that your signature below evidences your understanding and consent to all matters set out in this form, including the Declaration in Section 6 of this form.

You declare that the credit to be provided to you by the credit provider is to be applied wholly or predominantly for:

- business purposes; or
- investments 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.

Principal 2/Authorised Signatory 2 signature	Print name	Date
<input type="text" value="X"/>	<input type="text"/>	<input type="text" value="/ /"/>

### 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?  No  Yes >  Customer no.  What is your gender?  Male  Female

Title  First name  Middle name  Surname  Date of birth  /  /  Driver's licence no.

Are you known by any other name/s?  No  Yes > Please specify  Marital Status  Single  Married  De facto

Home address (No PO Box)  Suburb/town  State  Postcode  Duration at this residence  Yrs  Mths

Previous address (if at current address less than 3 yrs)  Suburb/town  State  Postcode  No. of dependents

Home phone number  ( ) Work phone number  ( ) Mobile number  Residential premises status?  Rent  Mortgage  Own  Other

Card limit allocation %\*\*

Daily cash access at ATM/Bank/Branch counter\*\* (please tick ✓)\*  
 \$200  \$300  \$400  \$500  \$1000

\*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

#### 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.

If you are a proposed guarantor, we collect your personal information in order to assess you as a guarantor, take a guarantee from you and administer that guarantee. If you do not provide all the information we request, we may be unable to accept you as a guarantor.

## **Section 4 – Additional Cardholder Request (continued).**

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.

### **For our customers located in the European Union.**

The General Data Protection Regulation (**GDPR**) regulates the collection, use, disclosure or other processing of personal data under European Union (**EU**) law. Personal data means any information relating to you from which you are either identified or may be identifiable. Our collection, use, disclosure and other processing of your personal data may also be regulated by the GDPR.

Please refer to our EU Data Protection Policy on our website at [westpac.com.au/privacy/eu-data-protection-policy](http://westpac.com.au/privacy/eu-data-protection-policy) for information about how we manage your personal data under the GDPR. The EU Data Protection Policy also forms part of this Privacy Statement.

### **Credit information.**

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial creditworthiness from a business which provides information about commercial creditworthiness;
- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- disclose credit information and other personal information held by Westpac Group about you to a guarantor or to a proposed guarantor for the purpose of them considering whether to offer to act as guarantor, as required by the Australian Banking Association's Banking Code of Practice or otherwise as permitted by law;
- give or obtain a banker's opinion about you;
- if you are a proposed guarantor, obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

To ensure we are meeting our requirements and to allow the most up-to-date information to be considered as part of the application process, we may be required to do any or all of these things on one or more occasions.

The privacy page of our website [westpac.com.au](http://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.

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.



## **Section 6 – Declaration for Principal/Authorised Signatories (continued).**

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](http://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;
- obtain information about your commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness;
- 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.



**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

Company/Business Name	ABN	ACN	and/or ABRN
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

By Authorised signatory/Principal 1 (Print name)	By Authorised signatory/Principal 2 (Print name)
<input type="text"/>	<input type="text"/>

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

**Westpac Use Only.**

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
<input type="text"/>	<input type="text" value="( )"/>

Cardholder's signature	Date
<input type="text" value="X"/>	<input type="text" value="/ /"/>



<b>PRONTO-CCU-NB-BusinessChoice Card</b>
--