



# BusinessChoice Facility Limit Increase – Business Liability

If you have Joint and Several Liability structure, please use form BusinessChoice Facility Limit Increase - Joint and Several Liability.

All fields are mandatory.

## 1 - Facility details.

Facility no.

**Note:** This can be found on your BusinessChoice statement.

Current Facility Credit Limit

Requested Facility Credit Limit

## 2 - Business details.

Type of business (please tick ✓)  Partnership  Company  Trust  Incorporated Associations  Other (please specify)

Business name

ACN, ABN and/or ARBN

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

Number of directors/partners/trustees/proprietors  Business customer no. (if known)

Number of employees  Is your business a franchise?  Yes  No

Number of years operating this type of business  Is your business involved in importing/exporting?  Yes  No

Number of years with current bank  Has your line of business changed over the past five years?  Yes  No

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

Principal Place of Business status?  Run from Home  Lease  Owned

Latest year-end date for supporting financial statements

Business assets and liabilities	Latest Financial Year	Previous Financial Year (i.e. 2yrs ago)	Business income and expenses	Lates Financial Year	Previous Financial Year (i.e. 2yrs ago)
Total Assets			Net Profit before tax		
Total Liabilities			Interest		
Total Equity			Leasing/hire purchase		
			Depreciation		
			The one-off income		
			Other one-off expense		

**3 - Business questions (Westpac may verify your details/income with your accountant) (continued).**

Please provide further details about the one-off income/expense listed above (if any).

Do you have any existing debt with lenders outside of Westpac?  Yes  No

If 'Yes', please provide details of outstanding non-Westpac loans, equipment finance and other liabilities (direct and contingent).

Financial Institution	BSB	Account Number	Loan Type (e.g. Overdraft, Credit Card, Lease, etc.)	Current Limit (\$)	Current Outstanding Balance (\$)	Repayment Type* (I/O, PI&F, P&I)	Maturity Date (DD/MM/YY) (if applicable)	Interest rate (%)	Actual Monthly Repayments (\$)
							/ /		
							/ /		
							/ /		
							/ /		
							/ /		
							/ /		

\*Please indicate whether Repayment Type is Interest Only (I/O), Principal + Interest & Fees (PI & F) or Principal & Interest (P&I).

Accountant's name

Accountant's contact no.

( )

Accountant's email address

**4 - Business authorisation - executed by the business named in section 2.**

The signature(s) below evidence:

- authority has been duly given by resolution passed at a legally constituted meeting of the Business in accordance with its rules, to the authorised signatory(ies) to execute the application on behalf of the Business requesting the changes set out in the application;
- the authorised signatory(ies) have read and understood this application, including Privacy Statement in Section 5 of the application, and confirm consents required in the Privacy Statement on their own behalf (evidenced by their signature);
- the Business making the Business Purpose Declaration;
- the Business making the following declarations:
  - the statutory obligations of the Business and all members of their corporate group (including employee superannuation and other entitlements) have been met, and are not under any form of arrangement;
  - the financial statements provided with this application present an accurate view of the Business' financial position;
  - neither the authorised signatory(ies) nor the Business are aware of any litigation, petition or action that may ultimately result in the bankruptcy or external administration of the Business; and
  - all of the Business' existing financial commitments are current/not in dispute, and the Business is under no pressure to repay or refinance any of its commitments.

The Business and the authorised signatory(ies) consent to Westpac, its related bodies corporate and/or other members of the Westpac group disclosing information or having information disclosed to Westpac about the authorised signatories or the Business to assist Westpac assess the Business' creditworthiness and process the application.

**Business Purpose Declaration:** 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.

Business name	ABN	ACN	and/or ARBN
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

By authorised signatory 1	Print name
<input type="text" value="X"/>	<input type="text"/>
	Title
	<input type="text"/>
	Date
	<input type="text" value="/ /"/>

By authorised signatory 2	Print name
<input type="text" value="X"/>	<input type="text"/>
	Title
	<input type="text"/>
	Date
	<input type="text" value="/ /"/>

**Note:** If a Sole Trader, the application must be executed by that Sole Trader. If a Partnership, the application must be executed by two partners. If a Company, the application must be executed in accordance with the *Corporations Act 2001* or the company's constitution or the replaceable rules (as applicable). If an Incorporated Association, the application must be executed in accordance with the association's constitution or the replaceable rules under the relevant law governing that Incorporated Association (as applicable). If a Trust, the application must be executed by the trustee(s) in their capacity as trustee. If the type of business is indicated as "Other" in Section 2 (e.g. Government Authority, Statutory Corporation, etc.) the application must be executed by an authorised person(s) in accordance with relevant laws which govern the entity.

## 5 - Declaration for Principal(s)/Authorised Signatories.

### 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. Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.

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](https://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; and
- 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](https://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.

## 5 - Declaration for Principal(s)/Authorised Signatories (continued).

### 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; and
- 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.

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.

### OTHER ACKNOWLEDGEMENTS AND CONSENTS

- This Privacy Statement applies to, and you must provide a copy or make all office bearers of the Business (e.g. a director of a company; partner in a partnership; trustee of a trust; chairman, secretary or treasurer of an incorporated association or co-operative) aware of the content of this Privacy Statement.
- You acknowledge and consent to us confirming any or all of the information provided in this application, including from the accountant named in the 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.

**6 - Completed applications.**

**Deliver to your Relationship Manager or any Westpac Branch for verification.  
Westpac staff only: Once verified, please email to [commercialcards@westpac.com.au](mailto:commercialcards@westpac.com.au)**

**Westpac Use Only.**

**The below fields are mandatory to be completed by the banker:**

- Has the customer completed all of the required fields in this form?
- Has the customer provided relevant documentation required to fulfill request?
- Westpac representative has verified signature(s) and that the form is signed in terms of authority held.  
Complete details below.

**OR**

- Where this form has not been signed in Section 4, tick this box to confirm written authorisation (email/letter) has been obtained and signature(s) have been verified.

Banker name	Salary no.
<input type="text"/>	<input type="text"/>
Phone no.	Email
<input type="text"/>	<input type="text"/>
Signature	Date
<input type="text"/>	<input type="text"/>

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