



BusinessChoice Facility Limit Increase – Joint and Several Liability

If you have Business Liability structure, please use form BusinessChoice Facility Limit Increase - Business Liability.

All fields are mandatory.

1 - Facility details

Facility no.

Note: This can be found on your BusinessChoice statement.

Primary/Principal 1 Card no. (16 digit card)

Current Facility Credit Limit

Requested Facility Credit Limit

Principal 2 Card no. (16 digit card)

2 - Business details

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

Other (please specify)

Business name

ACN, ABN and/or ARBN

Registration date

 / /

Place of registration

Registered business address (cannot be a PO Box)

Suburb/town

State

Postcode

Postal address (if different to business address)

Suburb/town

State

Postcode

Business phone no.

Business fax no.

Primary Business Activity

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

Accountant's name

Accountant's contact no.

 ()

Accountant's email address

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

Business Financial Information

Latest year-end date for supporting financial statements

/ /

	Last Financial Year	Previous Financial Year (i.e. 2yrs ago)		Latest Financial Year	Previous Financial Year (i.e. 2yrs ago)
Total Assets			Total equity		
Total Liabilities			Net profit		
Retained earnings			Year of supporting financial statement		

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 7 of the application, and confirm consents required in the Privacy Statement on their own behalf (evidenced by their signature);
- the Business making the declaration in Section 7 of the application headed 'Joint and several liability of principal(s)' as a principal (if the BusinessChoice Cards Facility has a Joint and Several liability structure);
- the Business making the Business Purpose Declaration; and
- 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.

4 - Business authorisation - executed by the business named in section 2 (continued)

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

By authorised signatory 1

Print name

Title

Date

By authorised signatory 2

Print name

Title

Date

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 - 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 no.

Title	First name	Middle name	Surname	Date of birth	Aus driver's licence no.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>

Are you known by any other name/s? No Yes ▶ Please specify

Marital Status Single Married Defacto

Home address (Cannot be a P.O. 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 no.	Work phone no.	Mobile no.
<input type="text"/> (<input type="text"/>) <input type="text"/>	<input type="text"/> (<input type="text"/>) <input type="text"/>	<input type="text"/>

Residential premises status?
 Rent Mortgage Own Other, please specify

Occupation	Time in current occupation
<input type="text"/>	<input type="text"/> Yrs <input type="text"/> Mths

Formal qualification held Tertiary Trade Other, please specify

Do you share household expenses? Yes No

Principal 1 personal financial information

Assets	
Home	\$
Other real estate	\$
Motor vehicles	\$
Other	\$
Liabilities	
Home loan	\$
Other mortgages	\$
Tax owed	\$
Personal loan/leases	\$
Other	\$
Total limit on credit/store card (exc WBC)	\$
Total balance on credit/store card (exc WBC)	\$

Income (monthly)	
Salary/wage/pension (net)	\$
Other income (rent/dividend/investment)	\$
Expenditure (monthly)	
Home and investment loan (min contractual payment)	\$
Rent/Board	\$
Personal Loan/Lease Repayment	\$
Contractual monthly payments excluding loans and credit cards (e.g. mobile phone and internet bills)	\$

Principal 1 Declaration: I agree and acknowledge that my signature below evidences:

- the making of both the Business Purpose Declaration and the Joint and Several Liability declaration in Section 7 of this form; and
- acknowledgement that I have read and consent to all of the disclosures and other matters in the Privacy Statement in Section 7 of this form.

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.

Print name

Principal 1 signature

Date

6 - Principal 2/Authorised Signatory 2 details

Customer no.

Personal customer no.

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

Are you known by any other name/s?

No Yes ▶ Please specify

Marital Status

Single Married Defacto

Home address (Cannot be a P.O. 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 no. () Work phone no. () Mobile no.

Residential premises status?

Rent Mortgage Own Other, please specify

Occupation

Time in current occupation

Yrs Mths

Formal qualification held

Tertiary Trade Other, please specify

Do you share household expenses?

Yes No

Principal 2 personal financial information

Assets	
Home	\$ <input type="text"/>
Other real estate	\$ <input type="text"/>
Motor vehicles	\$ <input type="text"/>
Other	\$ <input type="text"/>
Liabilities	
Home loan	\$ <input type="text"/>
Other mortgages	\$ <input type="text"/>
Tax owed	\$ <input type="text"/>
Personal loan/leases	\$ <input type="text"/>
Other	\$ <input type="text"/>
Total limit on credit/store card (exc WBC)	\$ <input type="text"/>
Total balance on credit/store card (exc WBC)	\$ <input type="text"/>

Income (monthly)	
Salary/wage/pension (net)	\$ <input type="text"/>
Other income (rent/dividend/investment)	\$ <input type="text"/>
Expenditure (monthly)	
Home and investment loan (min contractual payment)	\$ <input type="text"/>
Rent/Board	\$ <input type="text"/>
Personal Loan/Lease Repayment	\$ <input type="text"/>
Contractual monthly payments excluding loans and credit cards (e.g. mobile phone and internet bills)	\$ <input type="text"/>

Principal 2 personal financial information (continued)

Principal 2 Declaration: I agree and acknowledge that my signature below evidences:

- the making of both the Business Purpose Declaration and the Joint and Several Liability declaration in Section 7 of this form; and
- acknowledgement that I have read and consent to all of the disclosures and other matters in the Privacy Statement in Section 7 of this form.

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.

Print name

Principal 2 signature

Date

7 – Declaration for Principal(s)/Authorised Signatories

JOINT AND SEVERAL LIABILITY OF PRINCIPAL(S)

Both the Business and each Principal understands 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).

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 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 for information about how we manage your personal data under the GDPR. The EU Data Protection Policy also forms part of this Privacy Statement.

7 – 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 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.

8 - 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**

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 number								
<input type="text"/>	<table border="1"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>								
Phone number (include area code)	Email								
() <input type="text"/>	<input type="text"/>								
Signature	Date								
<input type="text" value="X"/>	<input type="text" value="/ /"/>								

PRONTO-CCU-NB Card-BusinessChoice Facility