



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

If you have Business Liability structure, please use the relevant stand alone forms. This form is to be used if you wish to make changes that affects the Business Facility Limit, adding new Cardholder and/or reallocate Card Limits for Joint and Several Liability structure only.

If you wish to make stand-alone changes, please use the following forms:

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

Once complete, please submit this form to your Westpac representative or branch for verification and processing.

All fields are mandatory in the required sections unless specified otherwise.

1. Servicing requests

Please select the changes you would like to make to your BusinessChoice Facility.

- Increase your Business Facility Limit..... Complete sections 2-4 and 11.
- Add additional Cardholder.....Complete sections 2, 5 and 11.
- Reallocate Cardholder Credit Limits..... Complete sections 2, 10 and 11.

2. Facility details

Facility no.

Note: This can be found on your BusinessChoice statement.

Business name or Company name (as registered by ASIC) or organisation name

Principal 1

Principal 2

3. Business details

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

Please specify if 'Other' is ticked. (e.g. Government Authority, Statutory Corporation etc.)

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

ACN or 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 registered business address)

Suburb/town

State

Postcode

Principal Place of Business (cannot be a PO Box)

Suburb/town

State

Postcode

Principal Place of Business status?

Run from Home

Lease

Owned

Start date at the Principal Place of Business

3. Business details (continued)

Primary Contact Details.

Business contact name

Business contact no.

Business contact email address

Note: This must be the email address of the Primary Contact and must not be a generic email inbox. Unless otherwise advised Westpac will send all notices and communication to this email address.

4. Facility Limit increase (Westpac may verify your details/income with your accountant)

Complete this section if you wish to apply for a Facility Limit increase.

Current Facility Limit

Requested Facility Limit

Number of directors/partners/trustees/
proprietors

Is your business an existing
Westpac customer?

 No Yes

Customer no.

Number of employees

Existing Westpac BSB and
account number or card number

Number of years operating this type
of business

Is your business a franchise?

 Yes No

Number of years with current bank

Is your business involved in
importing/exporting?

 Yes No

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

Business Financial Information.

Latest year-end date for supporting financial statements

	Latest Financial Year	Previous Financial Year (i.e. 2yrs ago)	Business income and expenses	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		

Accountant's name

Accountant's contact no.

Accountant's email address

**BusinessChoice Facility Limit Increase,
Additional Cardholder and Cardholder Credit Limit Reallocation.**

Principal 1 details

Personal Customer no.

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

Are you known by any other name/s?

No Yes ► If yes, please specify

Home address (cannot be a PO Box) Suburb/town State Postcode Duration at this residence Yrs Mths

Mailing address (if different from Home address) Suburb/town State Postcode

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

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

Principal 1 financial details

Please only complete this section if applying for a Facility Limit increase.

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 & 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"/>

**BusinessChoice Facility Limit Increase,
Additional Cardholder and Cardholder Credit Limit Reallocation.**

Principal 1 declaration

I agree and acknowledge that my signature below evidences my understanding and consent to all matters set out in this form. If the BusinessChoice Credit Card was set up with a Joint and Several liability structure then I also make the following declarations:

- signing this form indicates my agreement to each of the consents set out in Section 6 titled Privacy Statement and Consent Request;
- signing this form indicates my agreement to be a joint debtor and jointly and severally liable with the Business for any amount, including the full amount, owed to Westpac under the BusinessChoice Facility;
- I, the Business, or the other Principal may terminate their liability in respect of increases in the Business Facility 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; and
- signing this form is confirmation I 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).

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.

Principal 2 details

Personal Customer no.

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

Are you known by any other name/s?

No Yes ➤ Please specify

Home address (cannot be a PO Box)	Suburb/town	State	Postcode	Duration at this residence
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yrs Mths

Mailing address (if different from Home address)	Suburb/town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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.	Residential premises status?
<input type="text" value="()"/>	<input type="text" value="()"/>	<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"/>	Yrs Mths	<input type="checkbox"/> Tertiary <input type="checkbox"/> Trade <input type="checkbox"/> Other	<input type="checkbox"/> Yes <input type="checkbox"/> No

**BusinessChoice Facility Limit Increase,
Additional Cardholder and Cardholder Credit Limit Reallocation.**

Principal 2 financial details

Please only complete this section if applying for a Facility Limit increase.

Assets		Income (monthly)	
Home	\$	Salary/wage/pension (net)	\$
Other real estate	\$	Other income (rent/dividend/investment)	\$
Motor vehicles	\$	Expenditure (monthly)	
Other	\$	Home & investment 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 2 declaration

I agree and acknowledge that my signature below evidences my understanding and consent to all matters set out in this form. If the BusinessChoice Credit Card was set up with a Joint and Several liability structure then I also make the following declarations:

- signing this form indicates my agreement to each of the consents set out in Section 6 titled Privacy Statement and Consent Request;
- signing this form indicates my agreement to be a joint debtor and jointly and severally liable with the Business for any amount, including the full amount, owed to Westpac under the BusinessChoice Facility;
- I, the Business, or the other Principal may terminate their liability in respect of increases in the Business Facility 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; and
- signing this form is confirmation I 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).

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.

5. Additional Cardholder request

Additional Cardholder details.

Are you an existing Westpac customer? No Yes ▶ Customer no.

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

Home address (Cannot be a PO Box) Suburb/town State Postcode

Home phone no. () Work phone no. () Occupation

Card limit allocation \$¹ **Daily Cash Limit** at ATM/Bank/Branch counter (please tick ✓)
 \$0 \$200 \$300 \$400 \$500 \$1000 \$2000

¹Min \$1,000 per card

Note: Any Cardholder Credit Limit allocated to the new Cardholder added by this form must not increase the Business Credit Limit unless this form is accompanied by a BusinessChoice Facility Limit Increase request.

Nominated branch for collection of card Insert branch BSB if known (optional)

Additional Cardholder's consent.

By signing below you, the person named in this application as an Additional 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 Business named herein. You acknowledge that use of the Card issued will be governed by the BusinessChoice Cards Terms and Conditions which will accompany the Card and by which you agree to be bound. You specifically acknowledge and agree 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 Business. You further acknowledge that the Card will only be used by you predominantly for business purposes.

New Cardholder's signature X Print name Date / /

6. Privacy Statement and Consent Request

Privacy Statement.

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at westpac.com.au/privacy/privacy-statement. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application.

Section 10 of our Privacy Statement contains important information you should be aware of in relation to the use and disclosure of your credit-related information including:

- 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 to direct a credit reporting body to limit the use of your information for direct marketing purposes and not to use or share your credit-related information for a period if you believe you are a victim of fraud; and
- where to find more information about our management of credit-related information and how to obtain the policies of credit reporting bodies about their management of credit-related information.

Our Privacy Statement also explains how you can access and correct your personal information (including credit-related information) or make a complaint. You can call us on 132 032 or visit us in branch to request a hard copy of our Privacy Statement.

6. Privacy Statement and Consent Request (continued)

Your Consent.

By making an application, you consent to us:

- obtaining credit information about you from a credit reporting body so we can assess your creditworthiness;
- disclosing your personal information (including information we already hold about you) to other joint debtors;
- exchanging personal information and credit information about you with other credit providers in order for us or them to:
 - assess your applications for credit and your creditworthiness (including exchanging information about any defaults by you); and
 - manage credit borrowed by you
- Where a guarantee may be given in connection with your loan, you consent to us disclosing credit information and personal information that we hold about you to a guarantor or proposed guarantor:
 - for the purpose of that person considering whether to act as a guarantor or offer property as security for the credit;
 - as required by the Australian Banking Association's Banking Code of Practice; or
 - as otherwise permitted by law.
- If you are a proposed guarantor, you consent to us obtaining credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

Marketing Communications.

We will use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or one of our third-party partners. If you do not want to receive direct marketing offers from us, you can manage your marketing preferences in your online banking profile, let us know using the contact details in our [Privacy Statement](#) or follow the opt-out instructions in the message.

7. Authority to communicate via email

You authorise Westpac to accept instructions and directions in connection with your BusinessChoice Facility that are made by email and agree to indemnify Westpac against any losses in reliance on email instruction.

By executing this form the Business agrees to receive any communications from us via electronic means, acknowledging that the Business may not receive further paper documents; the Business must check the email address the Business provides regularly for further notices and communication; and that the Business can withdraw this consent at any time.

If you do not wish to communicate via email, please call Westpac Business and Corporate Cards on 1300 650 107.

8. Other Acknowledgments and Consents

- We may confirm the details of the information provided in this application.
- This application form is not an offer or acceptance of credit.

9. 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.

11. Business Authorisation – executed by the Business named in section 2 (continued)

11.2 Principal Authorisation.

If your details are out of date, please contact us before signing the below.

By signing below, the Principal(s) agree to give each of the consents set out in Section 6 of this document and request Westpac make the changes set out in this form.

Principal 1 Signature

X

Print name

Title

Date

/ /

Principal 2 Signature

X

Print name

Title

Date

/ /

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? Yes
- Has the customer provided relevant documentation required to fulfill request? Yes
- IDV and FTR status of the Additional Cardholder is compliant (where applicable). Yes
- Westpac representative has verified signature(s) and that the form is signed in terms of authority held. Yes

Complete details below.

OR

Where this form has not been signed in Section 11, tick this box to confirm written authorisation (email/letter) has been obtained and signature(s) have been verified. Yes

Westpac representative's name

Phone no.

()

Email

Westpac representative's signature

X

Date

/ /

Salary no.

Westpac staff only: Once verified, please email to commercialcards@westpac.com.au

PRONTO-CCU-NB-BusinessChoice Card