

Westpac American Express® Credit Card and Gold Credit Card Application Form

Please do not attach any additional documents to this application. Should further information be required we will contact you.

Office Use: CIF # _____

1. PLEASE ISSUE MY CREDIT CARD AS A

- Westpac American Express Credit Card**
- Westpac American Express Gold Credit Card**

Limit Requested \$ _____

For security purposes, your credit card(s) will need to be delivered to the Westpac branch you nominate below:

Branch _____

2. PLEASE TELL US ABOUT YOURSELF

Are you a Westpac customer? Yes No

Time there _____ Years _____ Months _____

Title _____ Full given name(s) _____

Family Name _____ Date of Birth / / 19 _____

Are you known by any other name? Please provide details.

Mothers maiden name

Your current postal address

Your current residential address (no P O Box addresses please)

Unit No: _____ Street No: _____ Street Name & type: _____

City/Town _____ Time there
Years _____ Months _____

Your previous address (if current address is less than 3 years)

Unit No: _____ Street No: _____ Street Name & type: _____

City/Town _____ Time there
Years _____ Months _____

Home phone number _____ Work phone number _____
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Mobile phone number _____ Drivers License No. _____

Email address

3. ABOUT YOUR WORK

Name of current employer/own business _____ Time there
Years _____ Months _____

Address of your current employer/own business

Unit No: _____ Street No: _____ Street Name & type: _____

City/Town _____

Your Occupation (e.g. electrician, solicitor, etc)

Employment Mode
Category Full Time Part Time Casual/Seasonal

Name of your previous employer/own business

Time There _____ Years _____ Months _____

Address of your previous employer/own business

Unit No: _____ Street No: _____ Street Name & type: _____

City/Town _____

4A. ABOUT YOUR MONTHLY INCOME

Which one of the following apply to you? (One or more)

I have a home loan I pay rent I pay board I own my own house

Do you share household expenses (e.g. mortgages with anyone else?)
Yes No

Number of dependants (excluding spouse) _____

4B. NET MONTHLY INCOME

- Net Monthly Income**
To calculate your net monthly income:
- If you're paid weekly, simply calculate your net monthly income by multiplying your weekly salary (after tax) by 4.2
 - If you're paid fortnightly, simply calculate your net monthly income by multiplying your fortnightly salary (after tax) by 2.1

Monthly Salary/Wages/Pension _____

Other Monthly Income (e.g. Rent/Dividends/Investments) _____

Please state the total balance of all savings/investment accounts you have: _____ approx.

4C. ABOUT YOUR MONTHLY EXPENSES

Please fill out the information below based on MONTHLY calculations.

Home and investment loan (Min. contractual payment) \$ _____

Rent/Board \$ _____

Personal Loans/Lease Payments \$ _____

Contractual monthly payments excluding payments loans and credit cards (E.g. mobile phone and internet bills) \$ _____

4D. ABOUT YOUR FINANCIAL POSITION

Please fill out the information below based on MONTHLY calculations.

About Your Assets

Property Value \$ _____

Cash Investments \$ _____

Motor Vehicle \$ _____

Other Assets \$ _____

TOTAL ASSETS \$ _____

About Your Liabilities

Mortgage(s) \$ _____

Personal/Other Loans \$ _____

Credit/Store Cards \$ _____

Other Liabilities \$ _____

TOTAL LIABILITIES \$ _____

NET ASSETS

\$ _____

5. ABOUT YOUR SUPPLEMENTARY CARD HOLDER (Optional)

Would you like a supplementary card on the same account? Yes No

Please provide the following details (supplementary cardholders must be 18 years of age or over) and ensure supplementary cardholder signs below.

Is this supplementary cardholder a Westpac customer? Yes No

Title _____ Full given name(s) _____

Family Name _____ Date of Birth / / 19 _____

Are you known by any other name? Please provide details.

Their current residential address

Unit No: _____ Street No: _____ Street Name & type: _____

City/Town _____ Time there
Years _____ Months _____

Home phone number _____ Work phone number _____
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Their Occupation (e.g. electrician, solicitor, etc)

6. ACCESS TO ATM/EFTPOS FACILITIES

If you would like to link your existing transaction (Cheques/Savings) Account to your new credit card, please write your Account number below.

Supplementary cardholder's details: (if applicable) Account number

Please note: This will allow you to access the accounts you have specified in the above section.

7. PLEASE SIGN BELOW

IMPORTANT: BY SIGNING BELOW, I/WE ACKNOWLEDGE THAT THE INFORMATION CONTAINED IN THIS APPLICATION IS TRUE AND CORRECT AND THE BANK MAY MAKE ENQUIRIES TO VERIFY THIS INFORMATION (as outlined at the back of this form).

Your Signature _____ Date / / _____

Signature of supplementary cardholder (if applicable) _____ Date / / _____



Declarations & Authorities – All People Protection of Your Privacy

The Bank means Westpac Banking Corporation, any manager, any servicing company or any authorized agent of the Bank who is a credit provider.

Notice that credit information may be given to a credit-reporting agency I authorize the Bank to give a credit-reporting agency certain personal information about me, which I authorize the Bank to do. This information includes: my identification; that credit has been applied for and the amount that the Bank is current credit provider to me; details of payments which become overdue for more than 60 days and for which collection actions has commenced; that payments are no longer overdue; details of cheques drawn by me which have been dishonoured more than once; that in the Bank's opinion I have committed a serious credit infringement; and that the credit provided to me by the Bank has been paid or discharged.

Authority to obtain certain credit information

To enable the Bank to assess my application for personal or commercial credit I authorize the Bank to obtain: from a credit reporting agency, a credit report containing personal or commercial information about me in relation to personal or commercial credit provided to me; and from a business which provides information about the commercial credit worthiness of person, information about my commercial activities or commercial credit worthiness.

Authority to exchange credit information with other credit providers

I authorize the Bank to give to and obtain from other credit providers named either in this application or in a credit report issued by a credit reporting agency any information about my credit worthiness, credit standing, credit history or credit capacity. This information may be used to: assess my application for credit and or my creditworthiness; assist me to avoid defaulting on my credit obligations, and notify other credit providers or a default by me.

Authority to disclose certain information to joint applicants

I understand that if the Bank declines my credit application due to adverse information on my personal credit file, then each applicant for the credit may be notified that the application has been declined wholly or partly on information derived from a personal credit report relating to me.

Banker's Opinion

I authorize the Bank to give and receive a banker's opinion for purposes connected with my business, trade or profession.

OTHER ACKNOWLEDGEMENTS AND CONSENTS

- I confirm that the information contained in this application and the financial information supporting it, are in all respects complete and correct. I acknowledge that the Bank will rely on this information when making its decision.
- I acknowledge that the Bank has the right to confirm the details of the information provided in this application.
- I acknowledge that this application form is not to be regarded as an offer or acceptance of credit under any legislation relating to the provision of credit. The information I have provided in this form will not become part of any contract for credit, which may come into existence to assess and approve products, which I have selected.
- I understand that only the Bank can decide whether this application is approved and that any person who may have introduced me to the Bank has no authority to give the approval.
- I consent to the Bank giving to any guarantor(s) or indemnitor(s) all information, including credit reports and copies of documents, which the Bank sees fit concerning me, the credit provided to me and any security.
- I consent to the Bank exchanging information concerning my financial affairs with any person acting on my behalf, including my agent, accountant, solicitor, or broker.
- I acknowledge that the Bank may exchange information concerning me with its related companies for the purpose of assessing my total liabilities and for the purpose of servicing or managing the credit provided to me.
- I acknowledge that the Bank may use information about me for its internal purposes related to the Bank's provision & management of financial services.
- I agreed to the Bank disclosing any other information about me to its related companies. This information may be used for marketing purposes, to tell us about other related service, which could suit my needs.
- I have read, understand and agree to the acknowledgements and consents relating to the protection of my privacy.

PROTECTION OF YOUR PRIVACY

- We respect your privacy. If you do not wish to receive any further marketing communication from any member of Westpac about products or services please call us; write to us; or call into any of our branches.

OTHER INFORMATION:

- Credit Card Application/Credit limit increase applications (as applicable) are subject to the Bank's normal lending criteria
- Fee and charges apply. Terms and conditions available on request. These may be varied, or new terms and conditions introduced in the future.