



Westpac Personal Credit Card Application Form

Office Use: CIF # _____

1. SELECT CREDIT CARD

- Westpac American Express Credit Card
- Westpac American Express Gold Credit Card
- Westpac Classic Visa Credit Card

Limit Requested \$ _____

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

Branch _____

Time there Years Months

Address of your previous employer/own business

Unit No. Street No. Street Name & type

City/Town

Employer phone number () Employer email address

2. PERSONAL DETAILS

Are you a Westpac customer? Yes No

Length of time as a Westpac Customer Years Months

Title Full given name(s)

Family Name Date of Birth / /

Are you known by any other name? Please provide details

Fathers name

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 Year Months

Your previous address (if current address is less than 3 years)
Unit No. Street No. Street Name & type

City/Town Time there Year Months

Home phone number () Work phone number ()

Alternative phone number/mobile Drivers License No. , FNPF No.

Email address

Alternate email address

3. EMPLOYMENT DETAILS

Name of current employer/own business Time there Year 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 (if current employment/business is less than 3 years)

4A. MONTHLY INCOME

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

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

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. 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. FINANCIAL POSITION

Please fill out the financial position below.

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. 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

Do you have a CIF Number? Yes No If 'YES' > CIF No.

Title Full given name(s)

Family Name Date of Birth / /

Are you known by any other name? Please provide details

Current residential address
Unit No. Street No. Street Name & type

City/Town Time there
Year Months

Home phone number () Work phone number ()

Their occupation (e.g. electrician) Alternate phone number/email

BANK USE ONLY

| Branch Level | Signature(s) | Date | Credit Approval | Signature(s) | Date |
|--|--------------|------|----------------------|--------------|------|
| Completed by | | / / | Approved by | | / / |
| Authorised/Verified by | | / / | Scanned by | | / / |
| Approval by Bank Manager (if within CAL) | | / / | Back-Office Checking | Signature(s) | Date |
| Bank Manager No. | | | Loaded by | | / / |
| Scanned by | | / / | Checked by | | / / |

Declarations and Authorities - All People

Protection of Your Privacy

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

Notice that credit information may be given to a credit-reporting agency I authorise the Bank to give a credit-reporting agency certain personal information about me, which I authorise the Bank to do. This information includes: my identification; that credit has been applied for and the amount; 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 authorise 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 authorise 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 of a default by me.

Banker's Opinion

I authorise 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 and 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 services, which could suit my needs
- I have read, understood 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 visit 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 may be introduced in the future. You will receive 30 days notice prior to changes taking effect
- Terms and conditions and fees and charges for all Westpac Credit Cards are available on request.

American Express® is a registered trademark of American Express. This card is issued and administered by Westpac Banking Corporation. Westpac Banking Corporation ABN 33 007 457 141. The liability of its members is limited.

6. ATM/EFTPOS FACILITIES (American Express only)

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 (applies for all credit cards)

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 below).

Your Signature Date / /

Signature of supplementary cardholder (if applicable) Date / /