

Credit card application form

Before you apply, check all the details of our cards on westpac.com.au to select the right card for you. Please note that applications for some cards are only available online or by completing a separate form in branch. Please also read the Acknowledgements and Consents at the end of this form.

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

Are you at least 18 years of age?* ☐ Yes ☐ No
 Are you a permanent Australian resident?* ☐ Yes ☐ No
 Do you have a Premier Advantage Package ☐ Yes ☐ No
 (*In order to apply for a Westpac Credit Card, you must meet these requirements.)

Earth Platinum, Altitude Platinum, Singapore Airlines Platinum and 55 Day Platinum Card application:
 Do you earn more than \$30,000 p.a.?* ☐ N/A ☐ Yes ☐ No
Altitude Black or Earth Black application:
 Do you earn more than \$75,000 p.a.?* ☐ N/A ☐ Yes ☐ No

1. PLEASE SELECT A CREDIT CARD

If the credit limit for which you're approved does not meet the minimum credit limit of your selected card, we may offer you an alternative card in the same product family.

Altitude: ☐ American Express® Card and Visa Card
Altitude Platinum: ☐ American Express Card and Visa Card
Altitude Black: ☐ American Express Card and MasterCard®

55 Day Card: ☐ Visa Card
55 Day Platinum Card: ☐ Visa Card
Low Rate: ☐ Visa Card

Earth: ☐ American Express Card and MasterCard
Earth Platinum: ☐ American Express Card and MasterCard
Earth Black: ☐ American Express Card and MasterCard

All Earth applications: Please supply your Qantas Frequent Flyer membership number so we can transfer any points directly to your account:

Singapore Airlines Westpac Platinum Card:

☐ American Express Card and Visa Card

Please enter your KrisFlyer membership number:

Please complete the following details:

Given name Family name

If you are not a KrisFlyer member and you would like to enrol, please complete the following section:

☐ **YES**, I would like to enrol in the KrisFlyer Programme, I have read the KrisFlyer Programme Terms and Conditions available on krisflyer.com.au, and I agree to the KrisFlyer Acknowledgements and Consents at the end of this form.

Please complete the following details:

Given name Family name

Gender ☐ Male ☐ Female

Please select if you would like to receive:

☐ Promotions directly from Singapore Airlines and KrisFlyer.
☐ Promotions directly from Singapore Airlines Partners.

Cards are normally mailed to you, however for security, income verification or identification or other purposes, your card(s) may need to be delivered to the Westpac branch you nominate below.

Branch street address
 Suburb State Postcode

2. YOUR DETAILS

Are you a Westpac customer? ☐ Yes ☐ No

Title Full given name(s)

Family name Date of birth / /19

Your current residential address (no PO Box addresses please)

Unit No. Street No. Street name and type

Suburb Postcode Time there Years Months

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

Unit No. Street No. Street name and type

Suburb Postcode

Your other details

Home phone () Work phone ()

Mobile phone Driver's licence no.

Email address

3. YOUR WORK DETAILS

Name of your current employer/own business

Address of your current employer/own business

Unit No. Street No. Street name and type

Suburb Postcode Time there Years Months

Your occupation (e.g. electrician, shop assistant etc.)

Employment ☐ Full time ☐ Part time ☐ Casual/Seasonal
 Mode ☐ Retired ☐ Home duties ☐ Unemployed

If the time with current employer is less than 3 years:

Name of your previous employer/own business

Time there Years Months

Address of your previous employer/own business

Employment ☐ Full time ☐ Part time ☐ Casual/Seasonal
 Mode ☐ Retired ☐ Home duties ☐ Unemployed

Are you self-employed? ☐ Yes ☐ No

(Please complete all fields. Write '0' if not applicable.)

Monthly Salary/Wage/Pension (amount after tax) \$

Other income (monthly amount before tax) e.g. Rent/Dividends/Investments/Interest \$

Please state the total balance of all savings/investment account(s) you have: \$ approx

4. MONTHLY EXPENSES (excluding your partner's share of any expenses)

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

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

Do you share household expenses (e.g. mortgages) with anyone else?

☐ Yes ☐ No

Number of dependants (excluding spouse)

Please fill out the information below based on MONTHLY calculations.

(Please complete all fields. Write '0' if not applicable.)

Home and/or investment loans

(Minimum contractual payment)

Rent/Board

Total credit limit on non-Westpac credit cards

(e.g. store and charge cards, lines of credit)

Any other loans

(e.g. personal loans, overdrafts)

All other expenses

(e.g. food, regular bills, transport, insurance, child support)

Total amount owing on non-Westpac credit cards

(e.g. store and charge cards, lines of credit)

5. TRANSFER AND YOU COULD SAVE ON INTEREST

A 1% balance transfer fee applies on 55 Day and 55 Day Platinum Cards.

Balance transfers will be subject to the Balance Transfer Terms and Conditions at the end of this form.

Transfer Details (Account[s] you wish to transfer from)

1. Your credit/store card account number

Bank/Store/Financial Institution

Amount you wish to transfer (min \$200)

2. Your credit/store card account number

Bank/Store/Financial Institution

Amount you wish to transfer (min \$200)

6. ADDITIONAL CARDHOLDER

Would you like an additional card on the same account? ☐ Yes ☐ No

Please provide the following details (additional cardholders must be 16 years of age or over) and ensure additional cardholder signs in Section 9.

Is this additional cardholder a Westpac customer? ☐ Yes ☐ No

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| <input type="text"/> | <input type="text"/> |
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Their current residential address

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NOTE: it is an offence under the Anti-Money Laundering and Counter-Terrorism Act 2006 to give a false or misleading statement.

7. CREDIT LIMIT REQUESTED (minimum card limits apply)

Would you like to apply for (tick a box to select an option)?:

☐ The maximum credit limit available to me based on my application details OR ☐ A credit limit up to a maximum of (multiples of \$100) (insert an amount to select this option)

Important: In requesting your preferred credit limit please take into account any potential adverse changes to your personal financial circumstances. If you are not eligible for the requested maximum limit we may provide you with a lower limit.

8. WRITTEN CREDIT LIMIT INCREASE INVITATION

We need your consent to send you written credit limit increase invitations. Before you decide whether to provide your consent, which you can do at any time, you should know that:

- If we send you an invitation to apply for an increased credit limit, you can choose whether you want to apply
- If you do apply, we may decide not to approve your application for an increased credit limit (depending upon our lending criteria)
- Your consent will apply to any credit cards you have with us now or in the future
- If you give us your consent and you later decide you wish to withdraw it, you can do this at any time

Would you like to provide your consent to receive written credit limit increase invitations?

☐ Yes ☐ Not at this time

9. PLEASE SIGN HERE

By signing below, you agree to the acknowledgements and consents at the end of this form.

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OFFICE USE ONLY

Would the customer like to apply for CCRP? ☐ Yes ☐ No

If yes, customer to sign below:

I acknowledge: (a) that I have been provided with a Financial Services Guide and Product Disclosure Statement in respect of Credit Card Repayment Protection; (b) that premiums will be deducted automatically from my credit card account if my application is approved; (c) that I am aged between 18 and 65 years, and working at least 15 hours per week; and (d) that this insurance is optional.

For CCRP, Bank staff member to obtain customer's signature below.

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| <input type="text"/> | <input type="text"/> |
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ACKNOWLEDGEMENTS AND CONSENTS

ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING ACT 2006 REQUIREMENTS.

You state that:

- The account will be held in the name of a person.
- The account will not be held in trust.

Are you or your additional cardholder known by any other name?

☐ Yes ☐ No

If yes, please provide details

Note: It is an offence under the Anti-Money Laundering and Counter-Terrorism Act 2006 to give false or misleading information.

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.

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 from you 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;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Credit information

We may:

- obtain credit information about you from a credit reporting body to enable us to assess your 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;
- give or obtain a banker's opinion about you.

Our privacy policy includes important information about credit reporting, including details of the credit reporting bodies to which we are likely to disclose your credit information. You can access our privacy policy from westpac.com.au or by calling 132 032.

BALANCE TRANSFER TERMS AND CONDITIONS

- To find out about our current balance transfer promotions, please visit westpac.com.au
- A balance transfer fee of 1% of the transferred balance(s) will be charged to 55 Day and 55 Day Platinum card account on the same day these balance(s) are debited to the account.
- Balance transfers can only be made from Australian-issued credit or store cards.
- Interest will accrue on amounts transferred from the date the transfer is debited to your Westpac credit card account.
- Payment to the institution(s) which issued your other card(s) will normally be completed within 10 working days. We will not be responsible for any delays that may occur in processing such payment. We will not close your account nor be liable for any overdue payment or interest incurred on your other card account(s).
- On the date of the balance transfer, we will transfer the amount(s) requested up to 95% of the credit limit on your Westpac credit card. However, if your balance will exceed 95% of the credit limit immediately after the transfer, we will transfer only the amount that will cause your balance to equal 95% of that limit.
- Your Westpac credit card account must be activated prior to the balance transfer being processed.
- At our discretion, any promotional balance transfer rate is only available at point of application for your card. Each balance transfer must be a minimum amount of \$200.
- We reserve the right to withdraw any balance transfer promotion at any time.

- If you are transferring balances from your existing Westpac issued card to your new Westpac credit card, you will not be eligible for the promotional balance transfer rate, but will be charged at the standard variable purchase rate for your credit card type listed in the leaflet Credit Cards, Interest Rates and Fees available at any branch or set out on westpac.com.au.
- The applicable promotional balance transfer rate will apply to any balance transfer amount requested at card application for the period from the time the balance transfer is made to your new Westpac account for the specified promotional balance transfer period unless these amounts are paid off earlier. If at the end of the specified promotional balance transfer statement period applicable to any balance transfer amount, any portion of that amount is owing, that amount will attract interest at the variable purchase rate then applicable to your credit card account.
- For any balances transferred after the point of card application, the standard product variable purchase interest rate applicable to your credit card type will apply.
- Please note that you will not get the benefit of any interest-free days on purchases unless you pay the closing balance in full (including any promotional balance transfer amount) by the statement due date each month.

OTHER ACKNOWLEDGEMENTS AND CONSENTS

- We may confirm the details of the information provided in this application which includes contacting your employer to confirm salary, address or other personal details.
- 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.

KRISFLYER ACKNOWLEDGEMENTS AND CONSENTS

- If you have requested to enrol in KrisFlyer:
 - you confirm that you are not an existing member of the KrisFlyer programme;
 - you agree that your enrolment in KrisFlyer through this application process will not be processed unless your application for a Singapore Airlines Westpac credit card is approved;
 - if your credit card application is approved, you will be enrolled in the KrisFlyer programme as a basic tier member subject to the KrisFlyer Membership Terms and Conditions. Singapore Airlines will send you a separate KrisFlyer Welcome Pack to your residential address.
- You authorise Westpac to disclose your personal information to Singapore Airlines so Singapore Airlines can administer your KrisFlyer membership.

CREDIT SAVVY

OUR lending policies and guidelines are designed to ensure we lend responsibly. Make sure the credit limit you apply for is realistic and you have checked the interest rates, fees and charges on your selected credit card before you apply. Always aim to pay off more than your minimum monthly repayment amount as making minimum payments is not an effective way to manage credit card debt. There can be reasons, such as job loss or illness, which can mean that even the most responsible borrower might get into temporary financial difficulty. If you find yourself in this position, just call us on 1300 651 089.

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.

DEFINITIONS

"We", "our", "us" means Westpac Banking Corporation ABN 33 007 457 141.

"Westpac Group" means Westpac Banking Corporation and its related bodies corporate.