

# **American Express® Gold Business Card**

Basic Business Card Applicant					
If you can answer YES to these questions, you r	· · · <u>·</u>				
Yes, I have been trading for more than one y					
Yes, my gross personal income is over \$24,0					
Are you an American Express Cardmember?	Present Former Never				
Card Number 3 7 -					
Are you an American Express Merchant? Ye	es No				
Merchant Number 9 7 9					
Manakanakin Danasada M / L	COME (d d l. l				
Membership Rewards™ (please sele					
OR CHOICES – for a wide range of mero and travel rewards (\$40					
ASCENT – to redeem points for poi					
the benefits of <b>CHOICES</b>					
Please do not send any money – the annual fee will a	appear on the first statement.				
Title  Mr Mrs Miss Ms Dr					
	Medical Section				
First Name	Middle Initial				
Surname					
B (B)	(8: / /: 1)				
Date of Birth DD/MM/19YY	Driver's Licence Number				
Please provide details of your current residenti					
Unit Number	Street Number				
Street Name					
Suburb					
State Postcode					
State					
Time at this Address Years	Months				
Residential Status Rent Own Mortgage Live with Parents					
Home Telephone Number -					
nome relephone Number					
Mobile Telephone Number					
Mobile Telephone Number Email Address					
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Business Details					
		ate boxes)	Company  Manufacturing  Automotive	Retail Restaurant	
Duomood Edgar Hamo					
Time with Business	Years		Months		
ABN BOOK BOOK BOOK BOOK BOOK BOOK BOOK BO					
Business Street Address (no PO box)					
Unit Number		Street Num	ber		
Street Name					
Suburb					
State Postcode					
Business Telephone Number	- [				
Business Trading Figures					
Latest Tax Year					
Gross Personal Income \$	.00	Latest Total Liability	\$	.00	
Latest Total Assets \$	.00	Latest Total	\$	.00	
I authorise my accountant to provide deta			*	.00	
Name of Accountant					
Accountant's Telephone Number		- [			
By signing below, the Business gives and a below is an authorised signatory of the Bus of the Declaration.					
Authorised Signatory's Signature		Da	ate DD/MM	/20YY	
Job Title: Owner Managing	g Directo	r Part	tner Fina	nce Director	
Other Other					
Supplementary Card Applic	cant (n	nust be over	18 years of age)		
An annual Supplementary Card fee of \$11  Title  Mr Mrs Miss Ms	9 applies			ST: SBSGOLD4	
First Name			Middle Initial		
Surname					
Date of Birth D D / M M / 19		Driver's Lice	ence Number		
Residential Address					
Unit Number		Street Num	ber		
Street Name					
Suburb					
State Postcode					
By signing below, I acknowledge that I h	nave read	l and agreed	to the Declaration	overleaf	
_					
Supplementary Card Applicant's			ate DD/MM	/ 2 N V V	
How would you like your name to appear				/ 2 0	

## **DECLARATION**

# Important: The Business and the Basic Card Applicant must read the information and sign overleaf.

To American Express Australia Ltd (you):

By signing on the previous page, the Business and the Basic Business Card Applicant (together **we**, **us** or **our**) request you to issue Business Cards to each Basic Business Card Applicant and each Supplementary Business Card Applicant specified in the application, and we each declare and undertake to you that:

- The information given on the application is true and complete. We authorise you to check that information and authorise our accountants to provide and verify to you any further details requested concerning the information. We acknowledge that you rely on all such information and further details to consider the application;
- Each of us is financially solvent and able to pay our respective debts when due;
- If the application is approved, we will comply with the Card Conditions that you will send to the Basic Business Card Applicant with their Card (receipt of which will be taken to constitute receipt also by the Business), and we will jointly and severally be liable to pay all fees, charges and other amounts under the Card Conditions and this Declaration:
- If the application is approved, the Basic Business Card Applicant who has selected Membership Rewards will comply with the Membership Rewards Terms and Conditions that you will send to them with their Card;
- We understand that charges made using a Supplementary Card will be the responsibility
  of the Business, the Basic Business Card Applicant and the Supplementary Business Card
  Applicant(s), even though the charges will be billed to the account of the Business and
  the Basic Business Card Applicant;
- We understand that the Business and the Basic Business Card Applicant will be
  jointly and severally liable for all charges incurred with each Card, and that the
  Business, the Basic Business Card Applicant and each Supplementary Business Card
  Applicant will be jointly and severally liable for all Supplementary Card charges. This
  includes charges incurred at any time until each Card and each Supplementary Card
  is cut in half and returned to you;
- We agree to pay to you annual fees as follows: \$169 for each Basic Card and \$119 for each Supplementary Card (unless that fee is waived by you); and
- You may produce this application or a copy or other reproduction of it as evidence of our application and our agreement to this Declaration.

Note: The Business and the Basic Business Card Applicant will be jointly and severally liable to American Express Australia Ltd for all obligations incurred on each Business Card issued.

#### Invitation by each Basic Business Card Applicant to you

We invite you and your agents to use each of our personal information for marketing purposes. This includes contacting the Business or a Basic Business Card Applicant by telephone, mail or e-mail to discuss and agree any purchase of goods or services from an American Express company or of any third party. We understand that we can call 1300 366 220 if we want to withdraw this invitation and remove the name of the Business and each Basic Business Card Applicant's name from your mailing list.

### **Authority under the Privacy Act:**

To assess your application, and if it is approved, to establish and manage your Card Account, American Express Australia Limited needs to:

- collect personal information about you in this application form and from other sources, and
- obtain your agreement in relation to handling this personal information. If you do not provide the information requested or give your agreement overleaf, American Express Australia Limited may decline your application.

The American Express Privacy Policy Statement sets out policies on management of personal information. In accordance with the Privacy Act, you can access personal information about you held by American Express Australia Limited, and advise if you think it is inaccurate, incomplete or out-of-date.

To arrange access to personal information about you, request a copy of the American Express Privacy Policy Statement or enquire generally about privacy matters, write to — The Privacy Officer, American Express Australia Limited, 175 Liverpool Street, GPO Box 1582, Sydney NSW 2001.

In this section 'personal information' means information about me, including about my financial circumstances, my credit worthiness, credit history, credit standing, credit capacity, my use of the Card and conduct of my Account with you. I agree that, subject to the Privacy Act, you and your agents may do the following (and if my application is successful, this agreement continues until such time as any credit provided to me is repaid):

- Obtain credit reports about me from credit reporting agencies to assess my application or to collect overdue payments from me, and obtain personal information from a business that provides commercial credit worthiness information.
- Disclose personal information to credit reporting agencies before, during or after providing credit to me. This includes, but is not limited to:
- the fact that I have applied for a Card and the credit limit, and that you are a credit provider to me;
- advice about Card payments at least 60 days overdue and which are in collection (and advice that payments are no longer overdue);
- advice that cheque(s) drawn by me, or direct debit requests to my bank account which I have authorised you to make, which are more than \$100 have been dishonoured more than once;
- your opinion that I do not intend to meet my credit obligations or that I have committed some other serious credit infringement;
- that credit provided to me has been paid or otherwise discharged.
- Exchange personal information with credit providers named in this application or in a credit report issued by a credit reporting agency. This is for purposes including but not limited to:
- assessing my credit worthiness, this application and any subsequent application by me for credit;
- notifying other credit providers of a default by me;
- exchanging information about my Card Account where I am in default with other credit providers;
- your approval process as to any transactions I wish to make with the Card; and your administration of my Account.
- Exchange personal information with any person whose name I give you from time to time. This includes, for example, for the purpose of confirming my employment and income details with any employer, landlord/mortgagee, accountant, financial adviser or tax agent named in this application.
- If I am in default under my Card Account, notify and exchange personal information with your collection agent.
- Provide personal information to any organisation whose name, logo or trademark
  appears on my application or on the Card issued to me for marketing, planning,
  product development and research purposes and seek from and exchange with such
  organisations personal and credit information about me.
- Transfer personal information confidentially to your related companies and other
  organisations which issue or service American Express Cards or provide services to
  you, subject to appropriate conditions of confidentiality. This includes transferring
  personal information to the United States or other countries for data processing and
  servicing.
- Monitor and record my telephone conversations with you from time to time in order to train your staff and control your service quality.

I also agree that where I have provided you with information about another individual in this application form, I will make sure that the individual is aware of:

- my supplying their information to you and the purposes why you have collected the information;
- their ability to access that information in accordance with the Privacy Act (and to advise you if they think the information is inaccurate, incomplete or out-of-date); and
- the contact details of your Privacy Officer.

Please allow up to 21 working days for application processing.

American Express credit approval criteria applies. Subject to terms and conditions. Fees and charges apply.

