

- STEP 1. COMPLETE FOLLOWING PDF FORM(S)
 - STEP 2. PRINT FORM(S)
 - STEP 3. ENSURE ALL SIGNATURES ARE COMPLETE IN PARTS D & F
 - STEP 4. USING THIS COVERSHEET, FAX TO 02 8920 0110
-

Facsimile transmittal

To: _____ Fax: **02 8920 0110** _____

From: _____ Date: _____

_____ Pages: **1 of** _____

NOTES:

**Please supply a voided cheque with your application.
The application must be signed by Company Directors in
accordance with ASIC Registration.**

American Express® Corporate Foreign Exchange

New Account Application

Thank you for applying for Corporate Foreign Exchange from American Express. We look forward to serving all your Foreign Exchange needs.

Before completing this form, please tick this box to acknowledge you have received and read the Product Disclosure Statement for Travellers Cheques and American Express Terms and Conditions for Corporate Foreign Exchange. You agree that we may provide the Disclosure on Fees document for Travellers Cheques to individuals authorised by you on a per transaction basis.

PART A: BUSINESS INFORMATION

REGISTERED BUSINESS NAME		TRADING AS	
PRINCIPAL PLACE OF BUSINESS (Not PO Box)		CITY	STATE POSTCODE
PHONE	FAX	BUSINESS WEBSITE/URL	
REGISTERED OFFICE ADDRESS			INCORPORATION DATE
ACN / ARBN	ABN	OTHER	
COUNTRY OF INCORPORATION/REGISTRATION		NATURE OF BUSINESS	
AMERICAN EXPRESS BUSINESS CARD ACCOUNT NUMBER (IF APPLICABLE)		<input style="width: 150px; height: 20px;" type="text"/>	
CARD TYPE (E.G., CORPORATE CARD, CORPORATE PURCHASING CARD, BUSINESS CARD, ETC.)			
HOW DID YOU HEAR ABOUT AMERICAN EXPRESS FOREIGN EXCHANGE?			

LEGAL STRUCTURE* ("BUSINESS") PLEASE CHECK ONE:

1. Company: 2. Partnership^ 3. Sole Proprietorship^ 4. Trust^ 5. Government Entity^ 6. Association^ 7. Co-operative^ 8. Other^
- Public
- Private

*Trade references and financials are required for all Businesses, with the exception of Companies trading for more than twelve (12) months. You acknowledge and agree that we may request trade references and/or financials from Companies at our discretion from time to time.

^All applications, except for Company entities, must be accompanied by a completed Addendum relevant to the legal structure of the applicant.

PART B: OWNERSHIP INFORMATION List all owners with at least 25% ownership (minimum of one required)

NAME	NAME	NAME
% OWNERSHIP	% OWNERSHIP	% OWNERSHIP

PART C: CONTACT INFORMATION List primary contact for payment inquiries, daily operations, etc

NAME		TITLE
PHONE NUMBER	FAX NUMBER	
EMAIL†	PREFERRED MEANS OF CONTACT <input type="radio"/> PHONE <input type="radio"/> FAX <input type="radio"/> EMAIL†	

† By providing us with your email address, you consent to us sending to you email messages with details about changes to your account terms and conditions, other important information about your account, commercial electronic messages and offers that may be suited to your needs. Please visit our website page <http://americanexpress.com.au/privacy> and select 'How to Decline Email' to review or change your email choices.



PART D: OFFICIAL AUTHORISATION AND LIMITS

Please list the person(s) who are authorised to make Corporate Foreign Exchange transactions on behalf of your company and indicate all applicable monetary limits. Each user must provide his/her signature to verify faxed requests.

NB: Please strike through any authorised user fields if not used.

NAME	REQ DAILY LIMIT IN AUD
POSITION	EMAIL^
SINGLE VERIFICATION <input type="checkbox"/> Input and approve payments <input type="checkbox"/> View transaction history/Generate reports <input type="checkbox"/> Administer and change user authorisation	DUAL VERIFICATION <input type="checkbox"/> Input payment details <input type="checkbox"/> Approve payments made by a different user <input type="checkbox"/> View transaction history/generate reports <input type="checkbox"/> Administer and change user authorisation
SIGNATURE	

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POSITION	EMAIL^
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SIGNATURE	

^ By providing us with your email address, you consent to us sending to you email messages with details about changes to your account terms and conditions, other important information about your account, commercial electronic messages and offers that may be suited to your needs. Please visit our website page <http://americanexpress.com.au/privacy> and select 'How to Decline Email' to review or change your email choices

PART E: FOREIGN EXCHANGE NEEDS

YOUR INDUSTRY/TYPE OF BUSINESS

CURRENCIES YOU ANTICIPATE ORDERING (IF APPLICABLE)	
APPROX. NUMBER OF FOREIGN EXCHANGE ORDERS PER MONTH	AVERAGE VALUE OF ONE MONTH'S TOTAL ORDERS (IF APPLICABLE) IN AUSTRALIAN DOLLARS

PART F: DIRECT DEBIT AUTHORISATION

I/we request and authorise American Express (User I.D. No. 031275), subject to the Direct Debit Request Service Agreement, to debit amounts in connection with our relationship with American Express, from my/our nominated account at the financial institution as follows:

FINANCIAL INSTITUTION NAME		BRANCH
ADDRESS		POSTCODE
NAME OF ACCOUNT		
BSB NUMBER	<input type="text"/>	ACCOUNT NUMBER <input type="text"/>

ACKNOWLEDGEMENT

By signing this Direct Debit Request I/we acknowledge

- having read and understood the Direct Debit Request Agreement and agree to be bound by the terms of that agreement in addition to the Terms and Conditions for Corporate Foreign Exchange; and
- that this Direct Debit Request requests and authorises American Express to debit amounts from my/our nominated account from time to time.

AUTHORISED BANK SIGNATORY/SIGNATORIES (Sign and print fill name and capacity for signing e.g. Director)

INDIVIDUAL APPLICANTS SIGNATURE	NAME
POSITION	DATE
INDIVIDUAL APPLICANTS SIGNATURE	NAME
POSITION	DATE
INDIVIDUAL APPLICANTS SIGNATURE	NAME
POSITION	DATE
INDIVIDUAL APPLICANTS SIGNATURE	NAME
POSITION	DATE

To ensure that all account details are correct, we ask that you attach either a voided cheque or a copy of a cheque to your Direct Debit Request (simply write 'void' across the front). The Direct Debit system cannot be used with passbook savings accounts or accounts outside Australia.

PART G: DECLARATION**To American Express International Inc**

By signing below, we request American Express to approve this application for Corporate Foreign Exchange. We agree to be bound by American Express' Terms and Conditions for Corporate Foreign Exchange transactions for all transactions carried out at our request. We understand and agree that American Express is entitled to require receipt of cleared funds before finalising the transaction. We authorise American Express to obtain credit reports at its discretion from credit reporting agencies on our Business or where appropriate, conduct commercial reports on owners if you have selected your Business is a Sole Proprietorship or Partnership pursuant to Part B (above). The individual(s) signing below confirm(s) that he/she is/are authorised to sign the document and that all information given above is correct.

INDIVIDUAL APPLICANTS/SOLE DIRECTOR SIGNATURE	SIGNATORY'S NAME(S)	
TITLE/POSITION	DATE	DATE OF BIRTH / /
Executed for and on behalf of	COMPANY NAME: <input type="text"/> ACN: <input type="text"/>	
in accordance with Section 127(1) of the Corporations Act 2001*:		
SIGNATURE OF DIRECTOR	SIGNATURE OF SECOND DIRECTOR/COMPANY SECRETARY/ SOLE DIRECTOR AND SOLE COMPANY SECRETARY	
NAME OF DIRECTOR	NAME OF SECOND DIRECTOR/COMPANY SECRETARY/ SOLE DIRECTOR AND SOLE COMPANY SECRETARY	

*For corporate applicants, signed approval must be provided by either 2 company directors or a director and secretary or by a sole director in the case of a one-director company. For individual applicants, signed approval must be provided by the individual or business owner.

1) General

1.1 These terms and conditions (February 2005 edition) apply to all foreign exchange or money transfer transactions carried out by American Express International, Inc. Corporate Foreign Exchange ("we", "our" or "us") at the request of the person/company which has completed the application form for Corporate Foreign Exchange services ("you", "your"). By signing the American Express® Foreign Exchange New Account Application or your commencing or continuing to transact with us, you agree to be bound by these terms and conditions.

1.2 You agree that we can change these terms and conditions at any time. We shall give you prior notice of any such change. If any change is not acceptable to you, you shall be entitled to terminate these terms and conditions.

2) The Services

We agree to provide you with foreign exchange services, including but not limited to the provision of Travellers Cheques and foreign currencies, at your request from time to time ("Transactions").

Travellers Cheques are issued by American Express Travel Related Services Company, Inc. and certain related entities subject to the Product Disclosure Statement applicable at the time of our sale of the travellers cheques to you.

3) Fax or Internet Instructions

You authorise us to rely upon and act on your behalf in accordance with any fax or Internet instructions. You shall ensure that,

- in the case of a fax, the instructions are signed by your Authorised Officer;
- in the case of internet, the instructions are submitted to us using the user id and password we have given to you; and
- we reserve the right, at our discretion, to request additional confirmation from you for any Transaction or to decline to carry out any Transaction, in which case we shall not be liable to you for the delay or non-completion of the Transaction. We are not obliged to enter into any Transaction with you. We shall not be liable to you for acting or failing to act on any fax or Internet instruction in relation to any Transaction.

4) Authorised Officers

It is your responsibility to notify us in writing of any and all changes to your Authorised Officer(s) and to provide us with a specimen signature for each Authorised Officer.

5) Your Obligations

5.1 You agree that you shall be liable for all Transactions on your Corporate Foreign Exchange account ("Account").

5.2 Unless otherwise agreed, you must pay us in full and cleared funds into an account nominated by us to you, for the amount of the Transaction and service fees before we conduct any Transaction with you.

5.3 Pursuant to clause 5.2, we may, at our sole discretion, permit you to pay us:

- (a) via direct debit; or
- (b) by corporate card.

You acknowledge and agree that despite this clause 5.3, we are entitled to request payment in advance from time to time at our sole discretion.

5.4 You acknowledge and agree to be liable for any and all costs incurred by us for actions taken to reclaim outstanding monies owed by you to us.

6) Import/Export Currency Restrictions

You acknowledge and agree that we shall advise you of regulations, limits and restrictions ("Regulations") applicable to the import and export of currencies on a per transaction basis. You acknowledge and agree that you shall be solely responsible for ensuring that you abide by these Regulations imposed by any governmental authority in any country, which you intend to visit, or with whom you otherwise conduct Transactions. You understand and agree that whilst we may provide you with information regarding Regulations in particular countries, you shall rely upon and conduct your own independent inquiries in relation to the correctness or accuracy of any information provided by us to you. You agree to release us from any loss or damage that may arise from the provision of inaccurate, incorrect or out-of-date information or otherwise that results from failing to abide by the Regulations of the countries where they are in force.

7) Indemnity

7.1 You agree to indemnify us and keep us indemnified against any claim, action, demand, loss, damage, cost, expense, or liability incurred by or threatened against us as a direct or indirect result of, or in connection with any Transaction which is subject to these terms and conditions. This includes, without limitation, where we act or fail to act on any facsimile or Internet instruction whether or not such instruction is issued by you, except to the extent caused by our own fraudulent or wilful conduct.

7.2 We may at any time and at our absolute discretion refuse to execute or delay the execution of any such instructions via the agreed modes of transmission or any part thereof without incurring any responsibility or liability to you for loss, liability or expense arising out of or in connection with such refusal or delay and without giving to you any explanation.

7.3 Notwithstanding any other provisions herein, you shall not hold us liable for acting upon any instructions via the agreed modes of transmission notwithstanding that it is subsequently shown that the same were not given by you.

8) Limitation of Liability

You agree that we shall not be liable to you for any performance delay or failure which is due to a cause beyond our reasonable control including, without limitation, failure of any communications system or delays caused by a third party.

9) Set Off

You agree that we are entitled to set off and withhold any monies we hold for you or owe you against any amounts you are obliged to pay us under these terms and conditions.

10) Privacy and Personal Information

To assess your application, and if it is approved, to establish your Account and provide the Transactions, American Express International, Inc. ("American Express") needs to:

- collect personal information about you, and
- obtain your agreement in relation to handling this personal information.

If you do not provide the information requested or give your agreement below, American Express may not be able to establish your Account and provide the Transactions.

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 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 International, Inc., 175 Liverpool Street, GPO Box 1582, Sydney NSW 2001.

In this section 'personal information' means information about you and your Authorised Officers, including your financial circumstances and the use of Foreign Exchange products.

You agree that subject to the Privacy Act, American Express and our agents may do the following:

- Transfer personal information confidentially to our related companies and other organisations which issue or service American Express Foreign Exchange products, subject to appropriate conditions of confidentiality. This includes transferring personal information to the United States or other countries for data processing and servicing.
- If you request us to replace your American Express Travellers Cheques for any reason, you agree that we may collect details from you and/or your Authorised Officers of the circumstances relating to your request and investigate and verify such circumstances with any third party.
- Monitor and record your telephone conversations with us from time to time for training, quality control and verification purposes.

You also agree that where you have provided us with information about another individual, you will make sure that the individual is aware of:

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

Invitation

You invite us and our agents to use your personal information for marketing purposes. This includes contacting you 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 providing products jointly marketed by American Express. You understand that you can call us if you wish to withdraw this invitation and remove your names from our mailing lists.

11) Assignment

We may assign this agreement at anytime without your consent and we will use our reasonable efforts to notify you of such changes. You will be bound by any assignment if you subsequently use this Account or request a Transaction.

12) Governing Law

The laws of New South Wales govern these terms and conditions.

DIRECT DEBIT REQUEST SERVICE AGREEMENT

- 1) This Agreement authorises American Express (User I.D. No. 031275) to withdraw money from your nominated account set out in the Direct Debit Request form.
- 2) Before you complete the Direct Debit Request form, you must check that your nominated account can accept direct debits (some passbook savings accounts and credit cards and accounts outside Australia cannot have direct debits). Contact your financial institution to find out if we can withdraw money from your account by direct debit.
- 3) When you complete the Direct Debit Request form, you must:
 - carefully check that the account details are correct by comparing them with a recent statement, cheque or deposit slip from your financial institution; and
 - make sure your request is signed in accordance with your authority to operate your nominated account. Every nominated account holder must sign the Direct Debit Request form. The nominated account must belong to you.
- 4) If we want to change this Agreement, we will notify you 14 calendar days in advance of any change. If you disagree with any change, please notify us within these 14 days.
- 5) Please notify American Express in writing if you want to:
 - change or cancel this Agreement; or
 - change your nominated account details, we will require you to sign a new Direct Debit Request; or
 - stop or defer an individual payment.
- 6) If you want to dispute a debit that has been made from your nominated account, you should contact us immediately and we will respond to you within seven days. If we determine that your nominated account was incorrectly debited we will provide you with reasons for this finding. In either case, we will notify you of the result.
- 7) We will use our best endeavours to notify you in writing before debiting your nominated account. If the debit date is on a weekend or public holiday in Sydney, we will process your payment on the next business day.
- 8) You must make sure that sufficient cleared funds are available in your nominated account on the payment date. If there are insufficient funds and your financial institution dishonours the payment then:
 - any charges and tax on those charges incurred by our financial institution may be debited from your nominated account;
 - any charges and tax on those charges incurred by us may be debited from your account; and
 - the amount of the dishonoured debit will be debited to your account.You must advise us in writing if you close your nominated account.
We also reserve the right to cancel the Direct Debit Request if any debit is returned unpaid by your financial institution.
- 9) We will keep your financial institution account details confidential. However, we will disclose these details:
 - if you consent; or
 - to the extent required by law, for example, if a court requires disclosure; or
 - for the purpose of this Agreement, for example, to settle a dispute.
- 10) You indemnify us against all losses, costs, damages and liability that we suffer as a result of you giving us incorrect or false information in your Direct Debit Request. Your indemnity:
 - extends and covers all changes you make to your Direct Debit Request; and
 - continues after this agreement is ended.

In this Agreement, “American Express”, “we”, “us” and “our” means American Express International, Inc. ABN 15 000 618 208.

N.B. To ensure that all account details are correct, we ask that you attach either a voided cheque or a copy of a cheque to your Direct Debit Request (simply write ‘void’ across the front). The Direct Debit system cannot be used with passbook savings accounts or accounts outside Australia.