

APPLICATION FOR BUSINESS CREDIT CARD

www.heritage.com.au
Phone 13 14 22 Fax (07) 4694 9782
PO Box 190 Toowoomba Qld 4350



Use this form to apply for Business credit card only. Requests for cards to be linked to Business Cheque or Business Overdraft should be made direct to a Heritage Branch.

Please tick New application Amendment for new cardholder (only complete Business Details and Details of Cards to be issued.)

Business Details

Full name of business _____

ABN _____ Years in business _____

Business structure (eg. Company/Trust/Partnership/Incorporation etc.) _____

Type of business/industry/activity _____

Postal address _____

Business address _____

Fax _____ Telephone _____

Email address _____ Website _____

Present Main Bankers _____ Heritage members since _____

Would you like information about Heritage products and services and other marketing material to be sent to this email address?

Yes No We will not send these emails unless you tick 'Yes'.

Personal details of Principals/Owners/Partners/Applicant

Note: If more than two attach separate sheet

1. Name _____ 2. Name _____

Position _____ Position _____

Date of Birth _____ Date of Birth _____

Telephone (W) _____ (H) _____ Telephone (W) _____ (H) _____

No. of dependents _____ Ages _____ No. of dependents _____ Ages _____

Details of cards to be issued under the Business credit card facility

	Cardholder name (including title) to appear on card (maximum 19 letters including spaces)	Limit required (minimum card limit \$500)
1st Card		\$
2nd Card		\$
3rd Card		\$
4th Card		\$
Business credit card facility - total limit required (minimum card facility limit \$1000)		\$

Required purpose of Business credit card:

Note: If more than 4 attach separate sheets

Business name to appear on card (max 19 letters including spaces)

Financial position Note: Three (3) years financial statements and interim financials will need to be provided.

Balance sheets (Note: If more than 1 attach separate sheets)

Business/Company as at _____

Liabilities	Outstanding amounts \$	Assets	Amount \$
Business loan \$ p.m		Freehold land and buildings	
Overdraft limit \$			
Creditors		Debtors	
Tax		Stock	
Business c/card \$ p.m		Work-in-progress	
Limit \$			
Leases & H/P's \$ p.m		Plant and equipment	
Other \$ p.m		Vehicles	
Other \$ p.m		Trading account	
Other \$ p.m		Other	
SUBTOTAL	\$	Other	
SURPLUS	\$	Other	
TOTAL	\$	Other	
		Total	\$

Principals/Owners/Partners/Individuals as at _____

Liabilities	Outstanding amounts \$	Assets	Amount \$
Home loan \$ p.m		Home	
Investment loan \$ p.m		Investment property	
Credit card(s) \$ p.m		Furniture	
Limit \$			
Tax		Motor vehicles	
Other \$ p.m		Investments	
Other \$ p.m		Savings	
Other \$ p.m		Other	
SUBTOTAL	\$	Other	
SURPLUS	\$	Other	
TOTAL	\$	Other	
		Total	\$

Identification and security requirements

Applicant 1. Mother's maiden name _____ Applicant 2. Mother's maiden name _____

1st school attended _____ 1st school attended _____



Privacy acknowledgement and consent

Date _____

Account number

Privacy Act 1988 (Australia)

APPLICANTS AND GUARANTORS: Heritage may disclose information about you to a credit reporting body (CRB)

Heritage Bank Limited ABN 32 087 652 024, AFSL 240984, Australian Credit Licence 240984 (**Heritage**) may give personal information about you which is **credit information** to a CRB to obtain a consumer credit report about you, or to allow the CRB to create or maintain credit history information about you, or for both purposes. Credit information may include:

- identification information about you, being your name (and previous names), sex, address (and previous two addresses), date of birth, name of employer and driver's licence number;
- payments which become overdue for more than 60 days where we have informed you of the overdue payment and the requirement to pay;
- advice that payments previously listed as overdue are no longer overdue,

and also, if you are an applicant for credit rather than a proposed guarantor:

- the fact that you have applied for credit (consumer or commercial credit) and the amount;
- information about consumer credit provided by us to you, including certain terms that relate to the repayment of credit and the maximum amount of credit available;
- repayment history information, including whether you have met an obligation to repay consumer credit on time;
- information that in Heritage's opinion you have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with your credit obligations);
- if we have previously reported an overdue payment or serious credit infringement, the fact that we have varied your payment obligations or refinanced your consumer credit;
- court proceedings information or personal insolvency information about you; and
- other information about your consumer creditworthiness that is publicly available.

We may also disclose certain administrative information about you to a CRB. This information may be given before, during or after the provision of credit to you.

CRBs may use the information we provide to them in reports to credit providers like us to assist them to assess your creditworthiness. CRBs may also use your personal information to assist a credit provider to direct market to you by pre-screening you to ensure you meet certain criteria. If you do not want the CRBs listed below to use your information for this purpose you may request they exclude you by contacting them using the details below. Finally, you may also request that a CRB not use or disclose information they hold about you in circumstances where you reasonably believe that you have been or are likely to be a victim of fraud (including identity fraud). You can also make such a request by contacting the CRBs using the details below.

The CRBs with which we may exchange your personal information include:

Equifax
Level 15, 100 Arthur Street
North Sydney NSW 2060
Phone 13 83 82
Website: www.equifax.com.au

Dun and Bradstreet (Australia) Pty Ltd
Ground Floor
479 St Kilda Road
Melbourne VIC 3004
Phone: 13 23 33
Website: www.dnb.com.au

Experian Australia Credit Services Pty Ltd
PO Box 1969
North Sydney NSW 2060
Phone: 1300 783 684
Website: www.experian.com.au

You may obtain a copy of any of these CRBs' privacy policies at the above websites or by contacting them using the details provided.

APPLICANTS: Heritage may obtain credit reports about you

Heritage may obtain a credit report about you from a CRB. This can happen before, during or after the provision of credit to you. The credit report may include:

- credit information (a "**consumer credit report**");
- information concerning your commercial activities, commercial credit activities or commercial creditworthiness (a "**commercial credit report**").

You agree that Heritage may use a consumer credit report or commercial credit report:

- to assess your application whether it is for consumer credit or commercial credit;
- for the purpose of collecting overdue payments relating to credit you owe (whether consumer or commercial credit);
- for our internal management purposes related to credit (whether consumer or commercial) provided to you.

You may request a CRB not to disclose your information because you have been or are likely to be a victim of fraud, which may result in a "ban period" being in force regarding disclosure of your consumer credit report. You agree that Heritage may obtain a consumer credit report even if a ban period is in place:

- if you apply for credit during a ban period;
- to manage credit provided to you; or
- to collect overdue payments relating to credit you owe.

GUARANTORS: Heritage may obtain credit reports about you

If you are not the applicant but you have offered to act as guarantor for credit applied for by the applicant, you agree that Heritage may obtain a credit report about you from a CRB. The credit report may include:

- credit information (a "**consumer credit report**");
- information concerning your commercial activities, commercial credit activities or commercial creditworthiness (a "**commercial credit report**").

Privacy acknowledgement and consent (continued)

You agree that Heritage may use a consumer credit report or commercial credit report to assess whether to accept you as a guarantor for consumer credit or commercial credit applied for by the applicant.

You may request a CRB not to disclose your information because you have been or are likely to be a victim of fraud, which may result in a "ban period" being in force regarding disclosure of your consumer credit report. You agree that Heritage may obtain a consumer credit report even if a ban period is in place:

- if you agree to become a guarantor during a ban period; or
- to collect overdue payments relating to a guarantee you have given.

APPLICANTS AND GUARANTORS: Heritage may exchange information about you with other credit providers

Heritage may exchange information about you with credit providers named in your application or in a consumer credit report to:

- assess your application for consumer or commercial credit or your creditworthiness;
- notify those other credit providers of a default by you or of the status of your consumer or commercial credit facility with Heritage if you are in default with any of those other credit providers;
- attempt to assist you to avoid defaulting on your consumer or commercial credit obligations.

The information exchanged can include anything about your creditworthiness, credit standing, credit history or credit capacity that credit providers can exchange under the Privacy Act and may include your consumer credit report and related information. This can happen before, during or after the provision of credit to you.

You agree that Heritage may exchange information with credit providers as described in this section.

APPLICANTS: Heritage may give information about you to guarantors

Heritage may give an existing guarantor, or a person you indicate is considering becoming a guarantor, or a person who has or is considering providing security for a loan made to you, information about you and the relevant loan. This can happen before, during or after the provision of credit (commercial or consumer) to you.

The information given can include anything about your creditworthiness, credit standing, credit history or credit capacity that credit providers can disclose under the Privacy Act.

You agree that Heritage can disclose your information to those persons to keep them informed about the loan, including when the amount of credit provided to you is being, or may be, increased.

In particular, you agree that Heritage can disclose your consumer credit report and related information when the information is given:

- for the purpose of the person deciding whether to become a guarantor or offer security for your loan;
- to a person who has provided security for your loan; or
- to an existing guarantor for the purpose of enforcing the guarantee.

APPLICANTS AND GUARANTORS: QBE may obtain information and credit reports about you

Heritage collects your personal information when you apply for a mortgage. Heritage may then apply to QBE Lenders' Mortgage Insurance Ltd (QBE) for lenders' mortgage insurance for that mortgage and disclose your personal information to QBE.

Where permitted by the Privacy Act, QBE may also seek and obtain from a credit reporting body:

- commercial credit information (concerning your credit worthiness or history);
- consumer credit information; and

- collection of overdue payments information.

QBE collects your personal information for the purposes of securing and administering such insurance, including dealing with claims and recovery of proceeds.

The information collected by QBE is required under the *Insurance Contracts Act 1984 (Cth)* and is necessary for QBE to undertake its business. If you do not provide any of the information QBE requires then QBE will not be able to issue the insurance. As a result, Heritage may not be able to provide the mortgage to you.

QBE uses your information to:

- assess the risk of:
 - providing lenders' mortgage insurance to Heritage;
 - you defaulting on your obligations to Heritage;
 - you being unable to meet a liability that might arise under a guarantee, in respect of mortgage finance given (or to be given) by Heritage to another person;
- administer or vary any lenders' mortgage insurance cover provided, including dealing with claims, recovery of proceeds and enforcing the mortgage in the place of Heritage;
- conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery; and
- comply with legislative and regulatory requirements including the Privacy Act and the Insurance Contracts Act as amended from time to time.

QBE also uses your information for such other purposes as may be permitted under the Privacy Act.

QBE may disclose personal information as permitted by the *Privacy Act 1988* to:

- its related companies, whether in Australia or overseas, specifically in the Philippines;
- Heritage;
- reinsurers;
- CRBs and ratings agencies;
- other mortgage insurers;
- parties for the purpose of securitisation;
- a guarantor or potential guarantor;
- its service providers (including marketing companies, data consultants and IT contractors);
- to parties for the purposes of fraud prevention;
- its agents, contractors, and external advisers;
- your referees, including your employer;
- your legal and financial advisers;
- government and other regulatory bodies (eg the Insurance Council of Australia);
- mercantile agents if you default on your obligations to Heritage;
- payment system operators; and
- other financial institutions and credit providers.

QBE may also, to the extent permitted by the Privacy Act, disclose information about you to a CRB for any purpose set out above. The CRB may then include your information in reports that the CRB gives other organisations (such as other lenders) to help them assess your creditworthiness. Some of the information may adversely affect your creditworthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

QBE may need to exchange your information with credit providers and advisors during the course of the mortgage insurance policy for any purpose set out in this consent.

The mortgage insurer may obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy, and the terms of this consent and the mortgage insurer's Privacy Policy apply to its collection, use and disclosure of that information.

Privacy acknowledgement and consent (continued)

I agree that my personal information can be used or disclosed by QBE and Heritage as contemplated in this form.

QBE's Contact Information:

QBE Lenders' Mortgage Insurance Ltd ABN 70 000 511 071
82 Pitt Street Phone: 1300 367 764
Sydney NSW 2000 Contact Person: Privacy Officer
Email: compliance.manager@qbe.com

APPLICANTS AND GUARANTORS: Heritage may exchange information with insurers of your mortgaged property

If you are the mortgagor or owner of any mortgaged property, you authorise Heritage and the insurer under any insurance policy relating to the mortgaged property to exchange information with each other. This can happen before, during or after the provision of credit to you. The information exchanged can include:

- information about the mortgaged property or the credit which is secured over the mortgaged property;
- information about the insurance policy, including a copy of the policy or a certificate of currency; and
- personal information about you.

You also authorise the insurer, if Heritage asks it to, to note Heritage's interest in the mortgaged property on the insurance policy.

Mortgaged property means any real estate (including a house, building or other improvements on land) or goods (including a vehicle or boat) in which Heritage holds a mortgage or other security interest.

APPLICANTS AND GUARANTORS: Heritage may obtain verification information

You authorise Heritage to contact any person named in the application form, or in any supporting material about you given to Heritage, to verify information in the application or supporting material. For that purpose, Heritage may give information to those people about the application (who can include current or past employers, accountants and lawyers).

You authorise those people to give Heritage personal information about you. The information can include, in the case of an employer, information about your name, your salary or wage and other entitlements and the length of service, capacity and status of your employment.

Heritage's Privacy Policy

Heritage's Privacy Policy contains information about:

- how you may access personal information that Heritage holds about you (including consumer credit reports and related information);
- how you may seek correction of that information;

Executed by Director, Secretary, Authorised Officer

Full Name _____

Signature _____

Date _____

Principal / Owner / Partner / Individual 1

Full Name _____

Signature _____

Date _____

Guarantor 1

Full Name _____

Signature _____

Date _____

- how you may complain about a breach of the Australian Privacy Principles, Part IIIA of the *Privacy Act 1988* and the CR Code; and
- how Heritage will handle a complaint.

Our Privacy Policy can be obtained online at www.heritage.com.au, or by contacting the following:

Privacy Officer, Heritage Bank Limited, Reply Paid 190, Toowoomba, Qld, 4350.

Privacy Act 1993 (New Zealand)

Heritage will use credit reporting service

You acknowledge that you understand:

- Heritage Bank Limited is asking for personal information about you to use Equifax's credit report service to credit check you;
- Equifax will give Heritage personal information about you for that purpose;
- Heritage will give your personal information to Equifax, and Equifax will hold that information on their systems and use it to provide their credit reporting service;
- when other Equifax customers use the Equifax credit reporting service, Equifax may give the information to those customers;
- Heritage may use Equifax's credit reporting services in the future for purposes related to the provision of credit to you. This may include using Equifax's monitoring services to receive updates if any of the information about you changes;
- if you default in your payment obligations to Heritage, information about that default may be given to Equifax, and Equifax may give information about your default to other Equifax customers; and
- you have the right to know who is collecting and holding information and also the right to have access to it and to correct if it is wrong. The contact details for Heritage and Equifax are as follows:

Heritage Bank Limited, PO Box 190, Toowoomba, Qld, 4350, Australia
www.heritage.com.au

Equifax, PO Box 912012, Auckland, 1142, New Zealand
P: 0800 698 332 or +64 9 367 6200

You consent to Heritage obtaining a credit report

By signing this form, you consent to Heritage obtaining a credit report from Equifax. If you do not consent and sign this form, Heritage will not be able to consider your application further.

Declaration

By signing this form, I acknowledge that:

- I have read and understood this form and agree to the consents contained herein.

Executed by Director, Secretary, Authorised Officer

Full Name _____

Signature _____

Date _____

Principal / Owner / Partner / Individual 2

Full Name _____

Signature _____

Date _____

Guarantor 2

Full Name _____

Signature _____

Date _____