

American Express® Business Card Credit Limit Increase Application Form



Please complete this application in full and return it to GPO Box 5422, Sydney NSW 2001 or fax it to us on (02) 9271 3444.

To complete this application, you must be the basic cardholder, have the authorisation of your Business and have maintained a good credit history on all your Accounts.

You may be required to provide documents in support of your application. We will contact you if this is required.

I wish to increase my
current credit limit from

\$

to a new credit limit of

\$

SECTION A – PERSONAL DETAILS

Your American Express Card Number
(You MUST provide Card details)

3 7 6 0 – –

Surname

Given Names

SECTION B – BUSINESS DETAILS

ABN

Industry

Your personal gross annual income

\$

SECTION C – AUTHORISATION

By signing below, you are acknowledging the following:

I have read and agree to the Declaration overleaf and I understand that the current interest rate applicable to my Credit Card will apply to any increased balances that result from this limit increase. I also understand that my continued use of the Credit Card is governed by the Credit Card Conditions as issued to me upon application for the Credit Card and as amended from time to time. I understand that the conditions of this increase are based on my Credit Card Account being in good standing at the time of my application being received by American Express, and American Express' assessment of the application.

Signature of Basic Applicant

Date

X

DECLARATION

Important: The Basic Card Applicant must read this information and sign overleaf.

To American Express Australia Limited; I hereby apply for an increase in my American Express Credit Card limit, and I certify that the information given above in support of my application is true and correct. I acknowledge that you will verify the above information. If approved, I agree to comply with the terms and conditions which accompany the American Express® Credit Card and I declare that:

- If I reside in the ACT, I will provide further financial information, if required, prior to my application being assessed;
- I am financially solvent, and am able to pay all my debts as they fall due.

Authority under the Privacy Act:

To assess your application, and if it is approved, to establish and manage your Account, you understand 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, GPO Box 1582, Sydney NSW 2001.

In this section 'personal information' means information about me, including about my financial circumstances, my creditworthiness, 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 creditworthiness 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 creditworthiness, this application and any subsequent application by me for credit;
 - notifying other credit providers of a default by me;
 - exchanging information about my 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 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 information about me.
 - Use personal information for marketing purposes. This includes putting my name and contact details on marketing lists for the purpose of offering me goods or services of an American Express Company or of any third party acting on behalf of American Express, by mail, email or telephone or having your related companies do so directly. I understand that I can call 1300 363 687 to remove my name from your marketing list.
 - 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:
- Supplying their information to you and the purposes for which 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.

Contact American Express for Card enquiries on 1300 363 687
8.00am–7.00pm AEST 7 days
americanexpress.com.au

