

Bank of Queensland Business Gold Card Application

Agent Sales Code:

Deal ID: B0QSBS PDT: 617/3 ST: SBSGOLD3 SOURCE: 5Y0401M101

Basic Business Card Applicant

If you can answer YES to these questions, you may qualify for the Business Gold Card

YES, I have been trading for more than one year YES, I am over 18 years of age
 YES, my gross personal income is over \$24,000 p.a. YES, I have a good credit history

Are you an American Express Cardmember? Present Former Never

Card Number

Are you an American Express Merchant? Yes No

Merchant Number

Membership Rewards™ (please select ONE of the options below to enrol)

CHOICES – for a wide range of merchandise, shopping and travel rewards (\$40 p.a.) **R01REWD**

ASCENT – To redeem Membership Rewards points for points in Frequent Flyer partner programs plus the benefits of CHOICES (\$80 p.a.) **B03BOTH**

Please do not send any money – the annual fee will appear on your first statement.

Title Mr Mrs Miss Ms Dr Other

First Name Middle Initial

Surname

Date of Birth Driver's Licence Number

Please provide details of your current residential address (no PO box)

Unit Number Street Number

Street Name

Suburb

State Postcode

Time at this Address: Years Months

Residential Status Rent Own Mortgage Living with Parents

Home Telephone Number

Mobile Telephone Number

Email Address

If you wish to receive product and service offers from us via email, please provide your email address above.

If less than 5 years at current address, please specify previous address

Unit Number Street Number

Street Name

Suburb

State Postcode

Please provide the name of a relative or friend not living with you

Name

Relationship to You

Home Telephone Number

By signing below, I acknowledge that I have read and agreed to the Declaration below and overleaf.

Basic Business Card Applicant's Signature Date

How would you like your name to appear on the Gold Business Card?

How would you like the name of your business to appear on the Gold Business Card?

Business Details

Type of Business Partnership/Trust Sole Trader Company

Industry/Nature of Business (please tick appropriate boxes)

Professional Services General Services Manufacturing Retail
 Travel & Entertainment Construction Automotive Restaurant

Other

Business Legal Name

Time with Business: Years Months

ABN

Business Street Address (no PO box)

Unit Number Street Number

Street Name

Suburb

State Postcode

Business Telephone Number

Business Trading Figures

Latest Tax Year

Gross Personal Income \$.00 Latest Total Liability \$.00

Latest Total Income \$.00 Latest Total Turnover \$.00

I authorise my accountant to provide details to American Express

Name of Accountant

Accountant's Telephone Number

By signing below, the Business gives and agrees to the Declaration below and overleaf. The person signing below is an authorised signatory of the Business and has authority to bind the Business to the terms of the Declaration.

Authorised Signatory's Signature Date

Job Title Owner Managing Director Partner Finance Director

Other

Supplementary Card Applicant (Must be over 18 years of age)

Deal ID: B0QSBS ST: SBSGOLD4

Title Mr Mrs Miss Ms Dr Other

First Name Middle Initial

Surname

Date of Birth Driver's Licence Number

Please provide details of your current residential address (no PO box)

Unit Number Street Number

Street Name

Suburb

State Postcode

By signing below, I acknowledge that I have read and agreed to the Declaration below and overleaf.

Supplementary Card Applicant's Signature Date

How would you like your name to appear on the Gold Business Card?

Please send this application to the credit provider:

American Express Australia Limited.

GPO Box 5148, Sydney NSW 2001

BANK OF QUEENSLAND AMERICAN EXPRESS GOLD BUSINESS CARD DECLARATION

IMPORTANT: THE BUSINESS, THE BASIC BUSINESS CARD APPLICANT AND THE SUPPLEMENTARY BUSINESS CARD APPLICANT MUST READ THE INFORMATION AND SIGN ABOVE

To American Express Australia Limited ("you" or "American Express"):

By signing above, 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 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 Business 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 to the Supplementary Business Card Applicant and we will jointly and severally be liable to pay all fees, charges and other amounts under the Business 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;
- We understand that the Business and the Basic Business Card Applicant will be jointly and severally liable for all charges incurred with each Basic Business Card;
- We understand that charges made using a Supplementary Business 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 Business Card Applicant;
- We understand that the Business, the Basic Business Card Applicant and each Supplementary Business Card Applicant will be jointly and severally liable for all Supplementary Business Card charges.
- We agree to pay to you annual fees as follows: \$169 for each Basic Business Card and \$119 for each Supplementary Business 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 for the Card and our agreement to this Declaration.

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

Invitation by each Basic Business Card Applicant to you:

We invite you and your agents and your preferred alliance organisations (including insurance companies) 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 email to discuss and agree any purchase of your products and third party products jointly marketed with American Express. We understand that after approval of this application, we can call 1300 13 2639 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 lists.

Authority to American Express under the Privacy Act:

To assess this application, and if it is approved, to establish and manage the Card account, I understand American Express needs to:

- Collect personal information about me in this application form and from other sources; and
- Obtain my agreement in relation to the handling of my personal information.

If I do not provide the information requested or give my agreement overleaf, I understand American Express may decline my application.

The American Express Privacy Policy Statement sets out policies on management of personal information. In accordance with the Privacy Act, any person may access personal information about them held by American Express, and advise if they think it is inaccurate, incomplete or out of date.

To arrange access to personal information, request a copy of the American Express Privacy Policy Statement or enquire generally about privacy matters, write to The Privacy Officer, American Express, 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 this 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 this 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 financial institution 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.
 - 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 USA 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.
 - Provide personal information to any organisation whose name, logo or trademark appears on this 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.
- 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 advise you if they think the information is inaccurate, incomplete or out-of-date); and
 - the contact details of your Privacy Officer.