



Please complete Application form in full in black or blue pen using CAPITAL LETTERS and where appropriate.

Please return the completed form and all required documents to your banker.

Important information

- Your application will be processed within 3-5 business days of receiving all relevant information required for NAB to make a decision.

Section A Business details

Registered business/Company name	Facility billing account number
<input type="text"/>	<input type="text"/>

Business address	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Business telephone number
(<input type="text"/>) <input type="text"/>

Existing facility limit	New facility limit requested	Annual sales turnover
\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Purpose of limit increase
<input type="text"/>

Does the business have any existing lending facilities? (Continuing and/or new from the initial application) Yes No

Type of loan	Name of financial institution	Amount owing	Monthly repayments
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Type of loan	Name of financial institution	Amount owing	Monthly repayments
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Financial Summary

The table below outlines the financial information we need to process your application. Please note, in some instances we may request further supporting documents.

Customers with an existing business (operating more than 12 months)

- Minimum 1 year historical financial statements, no older than 18 months[^] OR Minimum 1 quarter Business Activity Statement (BAS), no older than 4 months^{^^}; AND
- ATO Accounts Summary and Account Transactions report for each account listed in the Accounts Summary*.

* All ATO Portal Information must be no more than 3 months old. You can obtain the Accounts Summary and Account Transactions report from the ATO online services portal on the Australian Taxation Office website.

[^] Mandatory for all customers with less than 6 months relationship with NAB or applications over \$50,000.

^{^^} Further supporting financial documentation may be required to complete an internal customer credit review.

Section B Facility limit increase

- Apply credit limit increase to all existing cards equally
- Add new cards (complete Cardholder Establishment Details form available from your banker)
- Increase limit on individual cards. Please specify below:

Card number	New card limit requested	Card number	New card limit requested
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Card number	New card limit requested	Card number	New card limit requested
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Section C Personal financial details

(Assets/liabilities jointly held should be listed at 50% of their market value. Business assets/liabilities should not be included. For personal liability card complete Applicant No1 details only.)

Applicant No. 1 – Sole Proprietor/Partner/Director (nominated contact person)

Title	Surname	Given name/s
<input type="text"/>	<input type="text"/>	<input type="text"/>

Assets – what you own

	Present value
Current market value of your principal home/ residence	\$ <input type="text"/>
Other property	\$ <input type="text"/>
Bank account/s	\$ <input type="text"/>
Other tangible assets (e.g. shares, vehicles)	\$ <input type="text"/>
Please specify	<input type="text"/>
Total assets	\$ <input type="text"/>

Monthly personal income

	Present value
Primary monthly income before tax	\$ <input type="text"/>
Primary monthly income after tax	\$ <input type="text"/>
Spouse/partner monthly income after tax (optional)	\$ <input type="text"/>
Other monthly income after tax	\$ <input type="text"/>
Please specify	<input type="text"/>
Total monthly income	\$ <input type="text"/>

Liabilities – what you owe

	Name of lender	Amount owing	Monthly payments
Mortgage – principal residence	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other loans/mortgages		\$ <input type="text"/>	\$ <input type="text"/>
	Total limits	Amount owing	Monthly payments
All credit cards (including this one)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Monthly personal expenses	General living expenses (e.g. food, gas, electricity, rent)		\$ <input type="text"/>
	Total monthly expenses		\$ <input type="text"/>

Applicant No. 2 – Partner/Director

Title	Surname	Given name/s
<input type="text"/>	<input type="text"/>	<input type="text"/>

Assets – what you own

	Present value
Current market value of your principal home/ residence	\$ <input type="text"/>
Other property	\$ <input type="text"/>
Bank account/s	\$ <input type="text"/>
Other tangible assets (e.g. shares, vehicles)	\$ <input type="text"/>
Please specify	<input type="text"/>
Total assets	\$ <input type="text"/>

Monthly personal income

	Present value
Primary monthly income before tax	\$ <input type="text"/>
Primary monthly income after tax	\$ <input type="text"/>
Spouse/partner monthly income after tax (optional)	\$ <input type="text"/>
Other monthly income after tax	\$ <input type="text"/>
Please specify	<input type="text"/>
Total monthly income	\$ <input type="text"/>

Liabilities – what you owe

	Name of lender	Amount owing	Monthly payments
Mortgage – principal residence	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other loans/mortgages		\$ <input type="text"/>	\$ <input type="text"/>
	Total limits	Amount owing	Monthly payments
All credit cards (including this one)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Monthly personal expenses	General living expenses (e.g. food, gas, electricity, rent)		\$ <input type="text"/>
	Total monthly expenses		\$ <input type="text"/>

Section D Facility security details

Is the application for a company?

Yes (Director's Guarantee is required from each director detailed in Section C.)

Is there any other security being offered? Yes (give details) No

Mortgage over property

Owner's name

Address

Market Value

Mortgage held with?

Amount owing

Owner's name

Address

Market Value

Mortgage held with?

Amount owing

Section E Privacy and confidentiality consent

To be completed by any customer (individual or director of a company when signing on behalf of that company), who is applying for a limit increase in relation to one or more commercial cards (*facilities*) from NAB (the *Applicant*), and by any person (individuals and non-individuals) who guarantees that Credit (the *Guarantor*).

Consent and term

Each *Applicant* and *Guarantor* agrees that this Consent remains in force until the *facilities* are discharged.

Acknowledgement of prior consent

Each *Applicant* acknowledges NAB may have already shared and/or received the *Applicant's* personal information with credit reporting bodies to assist NAB assess the *Applicant's* creditworthiness if NAB considered that it already held express or implied consent to do so for this Application.

Providing Guarantors with information about guaranteed Credit

If you're an individual person offering to become a *Guarantor*, NAB will provide you with information about the *facilities* together with information about the financial position of the *Applicant* or Borrower as required by the Banking Code of Practice.

The following information applies to each individual who is an Applicant or Guarantor

NAB sharing and handling your personal information with:

Credit reporting bodies

If the *Applicant* goes ahead with the Application for a limit increase in relation to the *facilities*, NAB can give some of your personal information to credit reporting bodies and other organisations and get information about you from them to help NAB assess your creditworthiness.

Personal information from a credit reporting body

If you're an *Applicant*, NAB may obtain information about you from a credit reporting body (*Credit Eligibility Information*) to assess this application or to collect any overdue payment relating to the *facilities*.

If you're a *Guarantor*, NAB may obtain *Credit Eligibility Information* for the purpose of assessing whether to accept a guarantee from you.

If you make a further application (or offer to provide a guarantee) for additional credit within 14 days of NAB obtaining *Credit Eligibility Information* about you then this information is deemed to be obtained for the purpose of that further application or guarantee and may be used for that purpose.

The following information applies to each non-individual who is an Applicant or Guarantor

Each non-individual Applicant and Guarantor authorises NAB to:

- give every other *Applicant* and *Guarantor*, confidential information about its creditworthiness, credit standing, credit history, credit capacity or eligibility for credit;
- exchange information about it with service providers (within and outside Australia); and gives its express consent to such confidential information being so exchanged and disclosed, for the following purposes:
 - to reinstate the *facilities*;
 - to allow intending *Guarantors* to consider the risk of acting as *Guarantor(s)* in respect of the *facilities* or to consider the risk of offering property as security for the *facilities*;
 - disclose information to *Guarantors* and to any person providing property as security for the *facilities*, including where:
 - the amount owing under any of the *facilities* is, or may be, increased;
 - the *Guarantor* requests a copy of the latest statement of account in relation to any *facility*;
 - a demand has been issued, by providing a copy of any demand relating to any *facility*.

If you'd like further information about how NAB collects, uses, shares and handles your personal information and those of others, please see NAB's Privacy Policy (www.nab.com.au/privacy) and Privacy Notification (www.nab.com.au/privacynotification). You can also request copies of these documents by contacting NAB at any time.

They include information how you can:

- access and correct your information;
- make a complaint about how NAB manages your information; and
- contact the credit reporting bodies we deal with if you have queries about the information they hold

If you are an Applicant:

NAB may also share your information with *Guarantors*, your representatives, other credit providers, service providers (including those outside Australia, refer www.nab.com.au/privacy-policy) and NAB related companies. This is to help *Guarantors* consider whether to act as a *Guarantor*. NAB assess your creditworthiness, assist you to avoid defaulting on your Credit obligations and manage your relationship with NAB. This information may include Credit Eligibility Information or information based on *Credit Eligibility Information*.

If you are a Guarantor:

NAB may share your information with joint *Guarantors* and Borrowers, your representatives, other credit providers, service providers (including those outside Australia), and NAB related companies. This information may be used to assess whether to accept you as a *Guarantor*, and includes: assessing your creditworthiness, assisting you to avoid defaulting on your obligations under your guarantee, to notify other credit providers of a default by you and to manage your relationship with NAB. Except for information given to joint *Guarantors*, this information may include *Credit Eligibility Information*.

Information you give NAB about other people

If you give NAB information about another individual (such as your employer, spouse, referee or solicitor), you agree to let them know of NAB's *Privacy Policy*, and *Privacy Notification*. These include information on collection, disclosure and use of information, as well as accessing and correcting information.

Any individual can also gain access to their personal information by contacting NAB on **13 22 65**.

Each non-individual Applicant and Guarantor understands and acknowledges

that such information disclosed by NAB may include, but is not limited to, copies of any application or credit contract, statements of its assets and liabilities, copies of any mortgage documents or equitable charge, demand or other information considered necessary by NAB.

Signing and execution

If you don't understand anything in this document, you will ask NAB before signing.

By signing this document:

- (i) You acknowledge and agree to the terms of this Privacy and confidentiality consent;
- (ii) If you've applied for a NAB Qantas Business Signature Card facility, you authorise Qantas Points earned for use of cards issued in connection with the facility to be credited to the applicable Qantas Business Rewards membership account in accordance with the NAB Qantas Business Commercial Card Rewards Conditions;
- (iii) You declare that:
 - you've never been insolvent or committed any act of bankruptcy or entered into any composition or arrangement for the benefit of Creditors.
 - you've read through the application and you are sure that the information in it is complete and accurate before signing.

NAB will rely on this information to assess the application and if you are a *Guarantor*, to assess whether to accept you as a *Guarantor*.

- (iv) In addition, you declare that the credit to be provided to you by NAB is to be applied wholly or predominantly for:
 - business purposes; or
 - Investment purposes other than investment in residential property.

Declaration of purpose

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

IMPORTANT

You should only sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration you may lose your protection under the National Credit Code.

Signed for and on behalf of the applicant by:

Name (full legal name)		Name (full legal name)	
<input type="text"/>		<input type="text"/>	
Signature	Date	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Capacity (if non-individual e.g. Director/Secretary/other)		Capacity (if non-individual e.g. Director/Secretary/other)	
<input type="text"/>		<input type="text"/>	

Section F Guarantor's Consent

(To be completed by Directors where application is for a company.)

In accordance with the Privacy Act, I/we authorise the National Australia Bank Limited ('NAB') to obtain from a credit reporting agency a credit report containing personal credit information about me/us to assess whether to accept me/us as a guarantor for personal credit or commercial credit applied for, or provided to, the borrowers.

This information may include credit eligibility information (that is information NAB obtained from a credit reporting body or based on information obtained from a credit reporting body).

I/We agree that if NAB approves the borrower's Application for credit this authorisation remains in force until the credit facility covered by the borrower's Application is discharged.

Signed for and on behalf of the applicant by:

Name (full legal name)		Name (full legal name)	
<input type="text"/>		<input type="text"/>	
Signature	Date	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Capacity (if non-individual e.g. Director/Secretary/other)		Capacity (if non-individual e.g. Director/Secretary/other)	
<input type="text"/>		<input type="text"/>	

NAB Use Only

Complete for Banker approved applications only

Facility limit approved	Customer number	Banker's signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Application has been approved under appropriate DCA <input type="checkbox"/>		Telephone number	
Is facility secured? Yes <input type="checkbox"/> No <input type="checkbox"/>		<input type="text"/>	
Yes - Interest Rate Code	Margin	Name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Credit commitment established <input type="checkbox"/>		BU Id number	
Security documentation prepared and executed Yes <input type="checkbox"/> N/A <input type="checkbox"/>		<input type="text"/>	
		<input type="checkbox"/> Signature's verified	
		<input type="checkbox"/> eForm completed (Facility Limit Increase/Decrease for Commercial Cards or Cardholder Increase/Decrease for Commercial Cards)	