

Please use blue or black pen and write in BLOCK LETTERS

When complete forward to NAB Commercial Cards, Reply Paid 9992, Melbourne VIC 8060; visit your local branch; or email your signed application to Commercial.Cards.Apps@nab.com.au or your banker.

**Note the following requirements:**

- Individuals associated with the business and cardholders that aren't existing NAB customers may be required to provide 100 points of identification.
- Supporting financial information will be required to process your application. The Additional Information section outlines what you'll need to provide.
- Where the application is for a Company the Guarantor's consent must be completed and signed by the Director(s).

**Section A Business details**

**Business structure**  Sole Trader  Partnership  Company  Trust  Other

Full legal name of the business (eg. name of sole trader or company)

Trading name of the business (if different to full legal name of business)

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Briefly describe the business's primary activity

ABN	ACN	Tel. no. (    )	Mobile

Business address (number, street address)	Suburb	State	Postcode

Does this business have any existing lending facilities (excluding NAB facilities)?  Yes  No

Type of loan	Name of financial institution	Amount owing	Monthly repayments
		\$	\$
		\$	\$

**Section B Facility details**

Commercial Card purpose	Requested credit limit	Annual sales turnover
	\$	\$

NAB Rewards Business Signature Card  NAB Qantas Business Signature Card  NAB Low Rate Business Card  NAB Business Card

**Important Information for the NAB Rewards Business Signature Card/NAB Qantas Business Signature Card**

We will use this email address to send you marketing material about NAB Rewards/Qantas including exclusive offers and redemption opportunities. To opt out see our Privacy Policy.

Email address (Facility Owner/Director 1)	Email address (Facility Owner/Director 2)

**Section C Owners/Partners/Directors/Guarantors details**

**Owner/Partner/Director/Guarantor 1**

Name (full legal name)	Time in the industry
	Yrs      Mths

Residential address (number, street address)	Suburb	State	Postcode

Email address

Date of birth / /	Are you a permanent Australian Resident? <input type="checkbox"/> Yes <input type="checkbox"/> No	Mobile	Existing NAB customer (NIN)

Do you have any existing lending facilities (excluding NAB facilities)?  Yes  No

Type of loan	Name of financial institution	Amount owing	Monthly repayments
		\$	\$
Type of loan	Name of financial institution	Amount owing	Monthly repayments
		\$	\$

### Owner/Partner/Director/Guarantor 2

Name (full legal name) Time in the industry

Yrs      Mths

Residential address (number, street address)      Suburb      State      Postcode

Email address

Date of birth  /  /       Are you a permanent Australian Resident?  Yes  No      Mobile       Existing NAB customer (NIN)

Do you have any existing lending facilities (excluding NAB facilities)?  Yes  No

Type of loan	Name of financial institution	Amount owing	Monthly repayments
		\$	\$
Type of loan	Name of financial institution	Amount owing	Monthly repayments
		\$	\$

### Section D Card details

#### Business name (eg. Small Business Pty Ltd)

The cardholder name and the full legal name of the business (refer Section A) will appear on all cards (max. 18 characters, no brackets () or symbols '/'). These are mandatory fields.

### Section E Card payment details

Would you like monthly payments to be deducted each month from one of your existing NAB Accounts? Please note for NAB Business Card applications, a nominated account must be provided so we can deduct the full balance each month.

Yes  No (Proceed Section F) If yes, how much do you want to deduct each month?

Full outstanding balance (mandatory NAB Business Card)       Fixed amount of: \$        Minimum payment amount

Please choose when you'd like the amount deducted from your account ie. how many days after the statement date.

NAB Business Card 1-5 days (select no. of days)       NAB Low Rate Business Card 1-25 days (select no. of days)

NAB Rewards Business Signature Card/NAB Qantas Business Signature Card 1-14 days (select no. of days)

From which account would you like these amounts deducted?      BSB No.       Account no.

### Section F Cardholder details

#### Important Information for NAB Qantas Business Signature Card

To earn Qantas Points you must provide Qantas Frequent Flyer Membership details for the Points Earner you nominate to receive Qantas Points earned on the card. Details you need to complete for each card are the Points Earner's:

- Qantas Frequent Flyer membership number; and
- Qantas Frequent Flyer membership name (exactly as it appears on their Qantas Frequent Flyer Membership statement including salutation eg. Mr John Smith)

Please provide this information below for each cardholder. You can choose one Points Earner for all the cards or a different Points Earner for each card. Membership and Qantas points are subject to the terms and conditions of the program. For more information, go to [qantas.com/frequentflyer](http://qantas.com/frequentflyer).

A joining fee usually applies, however, NAB has arranged for this to be waived for a limited time for new NAB Qantas Business Signature Cardholders who join by visiting [qantaspoints.com/ffjoinnab](http://qantaspoints.com/ffjoinnab) or calling 13 11 31.

#### Cardholder 1

Name (full legal name) Mobile  Date of birth  /  /

Credit limit \$       Cash Advance option  Yes  No      Qantas Frequent Flyer (QFF) Number (if applicable)       QFF membership name as displayed on membership card (if applicable)

Residential address (number, street address)      Suburb      State      Postcode

## Cardholder 2

Name (full legal name)	Mobile	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>

Credit limit	Cash Advance option	Qantas Frequent Flyer (QFF) Number (if applicable)	QFF membership name as displayed on membership card (if applicable)
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>	<input type="text"/>

Residential address (number, street address)	Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Cardholder consent

Each cardholder to read and to provide consent by signing below.

I consent to the issue of a NAB Commercial Card ('Card') in my name for use as agent of the customer detailed in Section A.  
I acknowledge I will be provided with Conditions of Use for the card which govern my use of the card.

### For NAB Rewards Business Signature Cards only

I acknowledge I have no entitlement to NAB Rewards Points earned in connection with my card. Any points earned in relation to my card will be credited to the facility owner's points balance.

### For NAB Qantas Business Signature Card only

I acknowledge I have no entitlement to points earned in connection with my card. Any Qantas Points earned in relation to my card will be credited to the nominated Points Earner's Qantas Frequent Flyer membership account. If I am a nominated Points Earner then: I authorise NAB to give Qantas Airways Limited ABN 16 009 661 901 or any related body corporate that operates the Qantas Frequent Flyer program in the future, and vice versa, my membership account information (including membership number and full name) to confirm program membership and facilitate the crediting of points to my Qantas Frequent Flyer account.

Cardholder 1 signature

Date

Cardholder 2 signature

Date

## Privacy and confidentiality consent

To be completed by any customer (individual or director of a company when signing on behalf of that company), who has or is applying for a Commercial Card (*facility*) 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 *facility* is discharged.

Please refer to NAB's Privacy Policy which outlines how NAB may send you marketing and products offers.

### 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 *facility* together with information about the financial position of the *Applicant* or Borrower as required by the Code of Banking 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 the *facility*, 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 *facility*.

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.

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](http://www.nab.com.au/privacy)) and *Privacy Notification* ([www.nab.com.au/privacynotification](http://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:

- opt out of marketing
- 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), and NAB related companies. This information may be used 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.

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 *facility*;
  - to allow intending *Guarantors* to consider the risk of acting as *Guarantor(s)* in respect of the *facility* or to consider the risk of offering property as security for the *facility*;
  - disclose information to *Guarantors* and to any person providing property as security for the *facility*, including where:
    - the amount owing under the *facility* is, or may be, increased;
    - the *Guarantor* requests a copy of the latest statement of account in relation to the *facility*;
    - a demand has been issued, by providing a copy of any demand relating to the *facility*.

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.

## Declaration and acknowledgement

Persons authorised to sign declaration for the Business/Organisation:

Entity	Person authorised to sign
Sole Trader	Sole Proprietor
Partnership	All Partners
Company or Trust with Company Trustee	Any 2 Directors or Director and Company Secretary or Sole Director and Sole Company Secretary
Trust with individual Trustee	Each individual Trustee

### Signing and execution

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

- (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 points earned for use of cards issued in connection with the *facility* to be credited to the applicable Points Earner's Qantas Frequent Flyer membership accounts in accordance with the NAB Qantas Business Facility Reward Terms and 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*.

### Signed for and on behalf of the applicant by:

Name (full legal name)

Name (full legal name)

Signature

Signature

Capacity (if non-individual eg. Director/Secretary/other)

Capacity (if non-individual eg. Director/Secretary/other)

Date

Date

## Guarantor's consent – (To be completed by Directors where application is for a company)

If your business is a company, a Guarantee and Indemnity from the Directors may also be required.

In accordance with the Privacy Act, I/we authorise the National Australia Bank Limited 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.

**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)

Signature

Signature

Capacity (if non-individual eg. Director/Secretary/other)

Capacity (if non-individual eg. Director/Secretary/other)

Date

Date

## Additional information

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 a new business (operating less than 12 months)	Customers with an existing business (operating more than 12 months)
<ul style="list-style-type: none"><li>• 12 month cash flow projection no older than six months OR</li><li>• 12 month projected financial statements no older than six months AND</li><li>• Latest personal tax returns for all business partners and directors AND</li><li>• ATO Tax Portal Itemised Account*</li></ul> Customers with less than six months relationship with the bank also require: ATO Tax Portal Activity Statement list*	<ul style="list-style-type: none"><li>• Minimum one year historical financial statements no older than 18 months OR</li><li>• Minimum one quarter Business Activity Statement (BAS) no older than 4 months* AND</li><li>• ATO Tax Portal Itemised Account*</li></ul> Customers with less than six months relationship with the bank also require: ATO Tax Portal Activity Statement list*

\*All ATO Portal Information must be no more than three months old. You can obtain the Itemised Account and Activity Statement list from the Tax Agent Portal on the Australian Taxation Office website.

^An internal customer credit review must have been completed no more than 12 months ago.