



Commercial Cards – Facility Limit Increase

Please use blue or black pen and write in BLOCK LETTERS

Please return the completed form and all required documents to your nearest NAB branch or your Banker; email to Commercial.Cards.Apps@nab.com.au; or send to Commercial Cards Fulfilment Team, Reply Paid 9992, Melbourne VIC 8060.

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

Purpose of limit increase

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.

- Minimum one year historical financial statements no older than 18 months
OR
Minimum one quarter Business Activity Statement (BAS) no older than 4 months[^]
AND
 - ATO Tax Portal Itemised Account*
- Customers with less than six months relationship with the bank also require:
ATO Tax Portal Activity Statement list*

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

* 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.

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 style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>

Assets – what you own		Monthly personal income		Liabilities – what you owe		
	Present value		Present value	Name of lender	Amount owing	Monthly payments
Current market value of your principal home/residence	\$ <input style="width:100%;" type="text"/>	Primary monthly income before tax	\$ <input style="width:100%;" type="text"/>	Mortgage – principal residence	\$ <input style="width:100%;" type="text"/>	\$ <input style="width:100%;" type="text"/>
Other property	\$ <input style="width:100%;" type="text"/>	Primary monthly income after tax	\$ <input style="width:100%;" type="text"/>	Other loans/mortgages	\$ <input style="width:100%;" type="text"/>	\$ <input style="width:100%;" type="text"/>
Bank account/s	\$ <input style="width:100%;" type="text"/>	Spouse/partner monthly income after tax (optional)	\$ <input style="width:100%;" type="text"/>	All credit cards (including this one)	\$ <input style="width:100%;" type="text"/>	\$ <input style="width:100%;" type="text"/>
Other tangible assets (e.g. shares, vehicles)	\$ <input style="width:100%;" type="text"/>	Other monthly income after tax	\$ <input style="width:100%;" type="text"/>	Monthly personal expenses	General living expenses (e.g. food, gas, electricity, rent)	\$ <input style="width:100%;" type="text"/>
Please specify	<input style="width:100%;" type="text"/>	Please specify	<input style="width:100%;" type="text"/>		Total monthly expenses	\$ <input style="width:100%;" type="text"/>
Total assets	\$ <input style="width:100%;" type="text"/>	Total monthly income	\$ <input style="width:100%;" type="text"/>			

Applicant No. 2 – Partner/Director

Title	Surname	Given name/s
<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>

Assets – what you own		Monthly personal income		Liabilities – what you owe		
	Present value		Present value	Name of lender	Amount owing	Monthly payments
Current market value of your principal home/residence	\$ <input style="width:100%;" type="text"/>	Primary monthly income before tax	\$ <input style="width:100%;" type="text"/>	Mortgage – principal residence	\$ <input style="width:100%;" type="text"/>	\$ <input style="width:100%;" type="text"/>
Other property	\$ <input style="width:100%;" type="text"/>	Primary monthly income after tax	\$ <input style="width:100%;" type="text"/>	Other loans/mortgages	\$ <input style="width:100%;" type="text"/>	\$ <input style="width:100%;" type="text"/>
Bank account/s	\$ <input style="width:100%;" type="text"/>	Spouse/partner monthly income after tax (optional)	\$ <input style="width:100%;" type="text"/>	All credit cards (including this one)	\$ <input style="width:100%;" type="text"/>	\$ <input style="width:100%;" type="text"/>
Other tangible assets (e.g. shares, vehicles)	\$ <input style="width:100%;" type="text"/>	Other monthly income after tax	\$ <input style="width:100%;" type="text"/>	Monthly personal expenses	General living expenses (e.g. food, gas, electricity, rent)	\$ <input style="width:100%;" type="text"/>
Please specify	<input style="width:100%;" type="text"/>	Please specify	<input style="width:100%;" type="text"/>		Total monthly expenses	\$ <input style="width:100%;" type="text"/>
Total assets	\$ <input style="width:100%;" type="text"/>	Total monthly income	\$ <input style="width:100%;" 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
<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>
<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>

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 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 you're a *Guarantor*, NAB may obtain *Credit Eligibility Information* 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) 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.

- (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*.

IMPORTANT

You should only sign this declaration if this loan is wholly or predominantly for business purpose or investment purposes other than investment in residential property. By signing this declaration you may **lose** your protection under the Consumer Credit Code.

Signed for and on behalf of the applicant by:

Name (full legal name)

Signature

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

Date

Name (full legal name)

Signature

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

Date

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)

Signature

Signature

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

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

Date

Date

Complete for Banker approved applications only

- Facility limit approved \$
- Customer number
- Application has been approved under appropriate DCA
- Is facility secured? Yes No
- Yes – Interest Rate Code Margin %
- Credit commitment established
- Security documentation prepared and executed Yes N/A

Banker's signature



Telephone number

()

Name

BU Id number

Signature's verified

eForm completed (Facility Limit Increase/Decrease for Commercial Cards or Cardholder Increase/Decrease for Commercial Cards)