

Instructions

- Complete this application when an Increase to the facility credit limit on an existing Business Credit Card facility is required
- This form must be completed by the applicant(s) and related individuals (Business/Company Owner, Director or Partner)
- You must complete all questions. If any question is not applicable, please leave the field blank
- Once completed, return the application and supporting documentation to any Suncorp Bank Branch
- For further assistance, please contact Suncorp Bank on 13 11 75

Section 1 Company / Business Contact Details

Please tick appropriate boxes

Does your business have an existing business banking relationship with Suncorp? Yes (Please provide your card/account details below) No

Name of your Suncorp Relationship Manager (if any):

Existing Suncorp account number:

Type of Business

Sole Trader Partnership Public Company Private Company Trust

Application Source Code (Office Use Only)

BORROWING ENTITY DETAILS

Full Legal Name of Applicant

ACN / BRN

Trading Name (only applicable if different from above)

ABN

Registered Company / Business Address

Suburb

State

Post code

Postal Address (if different from above)

Suburb

State

Post code

Phone Number

Fax Number

Date Business Established:

DD / MM / YY

Nature of Business / Principal Activity

Number of Employees

Number of Partners/Directors/Proprietors

Trust Details (if applicable) Unit Trust Discretionary Trust

Trust Name

ABN

Trustee

FINANCIAL STATEMENTS

To support your application, Suncorp will require your business financial statements (Profit & Loss / Balance Sheet) for the last two years, and Tax Returns for all related individuals (business owners, partners or company directors). To assist in the prompt assessment and processing of your application, it is preferable that you enclose these details with your completed application.

I have attached the above supporting documents I authorise Suncorp to contact my accountant to obtain the above support documents

ACCOUNTANTS DETAILS

Accountant's Name

Phone Number

Fax Number

Accountant's Firm Name

Accountant's Address

Suburb

State

Post code

Section 2 Business Credit Card Limit Requirements

☑ Please tick appropriate boxes

The applicant/s detailed in section 4 of this application request a Credit Limit Increase:

From \$	To \$
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OPTIONAL: The applicant/s in section 4 request also a change to the following individual card limits:

Existing Suncorp Clear Options Business Credit Card Number													Cardholder Name (Surname and Initials OR Surname, First Name & Initial)	New Monthly Spend Limit	Cash Access	
															Yes	No
4	3	9	2	4	1									\$	<input type="checkbox"/>	<input type="checkbox"/>
4	3	9	2	4	1									\$	<input type="checkbox"/>	<input type="checkbox"/>
4	3	9	2	4	1									\$	<input type="checkbox"/>	<input type="checkbox"/>
4	3	9	2	4	1									\$	<input type="checkbox"/>	<input type="checkbox"/>
4	3	9	2	4	1									\$	<input type="checkbox"/>	<input type="checkbox"/>
4	3	9	2	4	1									\$	<input type="checkbox"/>	<input type="checkbox"/>
4	3	9	2	4	1									\$	<input type="checkbox"/>	<input type="checkbox"/>
4	3	9	2	4	1									\$	<input type="checkbox"/>	<input type="checkbox"/>
4	3	9	2	4	1									\$	<input type="checkbox"/>	<input type="checkbox"/>
4	3	9	2	4	1									\$	<input type="checkbox"/>	<input type="checkbox"/>
4	3	9	2	4	1									\$	<input type="checkbox"/>	<input type="checkbox"/>

IMPORTANT NOTES:

- The sum of all Monthly Cards Spend Limits can exceed the total Credit Limit of the Business Card facility
- If the Applicant/s detailed in this Credit Limit Increase Application do not currently have a Business Credit Card issued in their name, please indicate the Monthly Spend Limit requirements in the Card Issue & Relationship section of the applicant details (Section 4)
- Individual Spend Limits on the above card will be updated post approval and processing of this Credit Limit Increase application (allow up to 7 days after approval for these to be updated)
- If additional cards are required (non-business owner) please complete the Additional Business Cardholder request form separate to this application
- By ticking 'Yes' to Cash Access option, all the business owners/directors, sole proprietors will be liable for any cash withdrawal

Section 3 Financial Summary

Company/Business	Current Year	Previous year
Total Sales/Income		
Net Annual Profit (before tax)		
Abnormal Income Items (depreciation, interest)		
Total Assets		
Total Liabilities		

Business existing lending facilities

Type of Facility	Monthly Payments

Section 4 Card Applicant No. 1 Details

Please tick appropriate boxes

Must be completed for ALL Owners/Partners of Business/Directors of Company/Individual (if trustee for a trust)

Does the applicant have an existing Suncorp Clear Option Business Card issued under this current Credit Card Facility?

Yes (Provide details) Current Business Credit Card Number

If NO complete the Card Issue and Account Relationship section below if not already established under the current facility

Title Mr Mrs Ms Miss Dr Other First Name Middle Initial Surname

Male Female Date of Birth Position in Company Years with Company Drivers Licence Number

Residential Address Suburb State Post code

Mailing Address* Suburb State Post code

(If different to above, your individual credit card statements and rewards statements will be mailed to this address)

Home Phone Number Work Phone Number Mobile Phone Number Nationality

Information Used to identify you when you contact us (Please complete both boxes)

Mothers Maiden Name Customer Password (8 Characters) **OFFICE USE ONLY** Applicant 1 Customer No. (HOGAN CIS)

Applicant 1: Card Issue and Account Relationship

Do you require a Credit Card to be issued in the above applicant's name?

Yes – Applicant is to be setup as a Joint Borrower issued with a Business Credit Card with the requested spend limit and rewards options detailed below

Requested Monthly Card Credit Spend Limit: \$

No – Applicant is to be setup as a Joint Borrower Relationship with No Card issued. This relationship will allow access to the billing / control account.

Do you require Cash Access for the above applicant?

Yes No (Please note: By ticking 'Yes', all the business owners/directors, sole proprietors will be liable for any cash withdrawal)

Do you wish to apply for membership of the Suncorp Bank Rewards Program?

Yes No (Please note: This option is only available if "Individual Level" has been selected in section 4. If "Business Level" has been selected, then this section should be left blank).

OFFICE USE ONLY	SUN	CITI
Relationship Type	DIR	W

OFFICE USE ONLY	SUN	CITI
Relationship Type	JNT/JCH	W

If "yes", please select the Rewards Program Required

Standard Membership (\$20 per annum) Premium Membership (\$69 per annum)

Financial Summary - Applicant No. 1

Assets	Issued With	Present Value \$
Real Estate, Vehicles, Deposits etc.	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Liabilities & Commitments	Original Limit \$	Balance Owing \$	Monthly Payments \$
Mortgage, Rent, Credit Cards, Loans etc.	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total	<input type="text"/>	<input type="text"/>	<input type="text"/>

Section 4 Card Applicant No. 2 Details

Please tick appropriate boxes

Must be completed for ALL Owners/Partners of Business/Directors of Company/Individual (if trustee for a trust)

Does the applicant have an existing Suncorp Clear Option Business Card issued under this current Credit Card Facility?

Yes (Provide details) Current Business Credit Card Number

If NO complete the Card Issue and Account Relationship section below if not already established under the current facility

Title Mr Mrs Ms Miss Dr Other First Name Middle Initial Surname

Male Female Date of Birth Position in Company Years with Company Drivers Licence Number

Residential Address Suburb State Post code

Mailing Address* Suburb State Post code

(If different to above, your individual credit card statements and rewards statements will be mailed to this address)

Home Phone Number Work Phone Number Mobile Phone Number Nationality

Information Used to identify you when you contact us (Please complete both boxes)

Mothers Maiden Name Customer Password (8 Characters) **OFFICE USE ONLY** Applicant 2 Customer No. (HOGAN CIS)

Applicant 2: Card Issue and Account Relationship

Do you require a Credit Card to be issued in the above applicant's name?

Yes – Applicant is to be setup as a Joint Borrower issued with a Business Credit Card with the requested spend limit and rewards options detailed below

Requested Monthly Card Credit Spend Limit: \$

No – Applicant is to be setup as a Joint Borrower Relationship with No Card issued. This relationship will allow access to the billing / control account.

Do you require Cash Access for the above applicant?

Yes No (Please note: By ticking 'Yes', all the business owners/directors, sole proprietors will be liable for any cash withdrawal)

Do you wish to apply for membership of the Suncorp Bank Rewards Program?

Yes No (Please note: This option is only available if "Individual Level" has been selected in section 4. If "Business Level" has been selected, then this section should be left blank).

OFFICE USE ONLY	SUN	CITI
Relationship Type	DIR	W

OFFICE USE ONLY	SUN	CITI
Relationship Type	JNT/JCH	W

If "yes", please select the Rewards Program Required

Standard Membership (\$20 per annum) Premium Membership (\$69 per annum)

Financial Summary - Applicant No. 2

Assets	Issued With	Present Value \$
Real Estate, Vehicles, Deposits etc.	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Liabilities & Commitments	Original Limit \$	Balance Owing \$	Monthly Payments \$
Mortgage, Rent, Credit Cards, Loans etc.	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total	<input type="text"/>	<input type="text"/>	<input type="text"/>

Section 5 Acknowledgements and Declarations

Suncorp Clear Options Credit Card Privacy Statement

This Privacy Statement is given on behalf of both Citigroup Pty Limited and Suncorp-Metway Ltd.

In this section "Citigroup" means Citigroup Pty Limited and its related companies that assist it to provide its services, "Suncorp" means Suncorp-Metway Ltd which is a member of the Suncorp Group, 'we/us' means Citigroup and Suncorp collectively (or singularly/separately where the context requires) and 'you/your' means all borrowers and other individuals named in this application.

Why do we collect, use and disclose your personal information?

Personal information is information or an opinion about an identified individual or an individual who is reasonable identifiable. We collect, use and disclose your personal information so that either one of us can:

- identify you, conduct checks, understand your requirements, assess applications made by you, and set up, administer and manage our products and services;
- manage, train and develop our employees and representatives;
- manage complaints and disputes, and deal with dispute resolution bodies;
- get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you;
- comply with applicable laws both in Australia and overseas including (a) the National Consumer Credit Protection Act; (b) the Anti-Money Laundering and Counter-Terrorism Financing Act; (c) Income Tax Assessment Acts, Tax Administration Act and A New Tax System (Goods and Services Tax) Act (d) State and Territory property legislation and other property-related laws (for example, to register and search for security interests) which may authorise or require us to collect your personal information;
- use it for other purposes as listed in our Privacy Policies and our Credit Reporting Policies; and
- your telephone calls and conversations with a Citibank representative may be recorded and monitored for quality, training and verification purposes.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this Privacy Consent and Notification, and have obtained their consent to make this disclosure to us.

What happens if we can't collect your personal information?

If we can't collect your personal information from you (or from other people or organisations in some cases) or if the information provided is incorrect or incomplete we may not be able to provide you with any, some, or all of the features of our products or services.

How we handle your personal information

We collect your personal information directly from you and, in some cases, from other people or organisations including, for example, where we need information from a third party to assist us to process your application or to assist us to locate or communicate with you.

Suncorp may also provide your personal information to other related companies in the Suncorp Group, and they may disclose or use your personal information for the purposes for which we collect, use and disclose your personal information described in 'Why do we collect, use and disclose your personal information?' in relation to products and services they may provide to you.

We will use and disclose your personal information for the purposes we collected it as well as for related purposes, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

- Citigroup and Suncorp affiliates, partners and sales agents;
- Reward providers including Airline partners and their service providers;

- other credit providers, including for reference and collection purposes;
- any signatory or guarantor to a facility for which you are applying;
- any broker, introducer, financial, legal or other adviser acting in connection with a facility or application made by you;
- government, statutory, enforcement, regulatory and tax authorities or bodies in Australia and overseas;
- credit reporting bodies ("CRBs") (see 'Exchange of information to credit reporting bodies' below);
- any insurer relating to a facility of yours;
- any other external dispute resolution body;
- social media and other virtual communities and networks where people create, share or exchange information;
- organisations wishing to acquire an interest in any part of our business for assessing or implementing any such acquisition;
- organisations that carry out functions on our behalf including card schemes, mailing houses; researchers; data warehouses; administration or business management services; specialised data matching and trending service providers, consultants, auditors, marketing service providers, data and document management providers and collection agents;
- any entity where disclosure to, or collection from, such entity is required or authorised by law; and
- as further set out in our Privacy Policies and Credit Reporting Policies.

We'll use a variety of methods to collect your personal information from, and disclose your personal information to, these persons and organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

Overseas Disclosure

Sometimes, we need to provide your personal information to – or get personal information about you from – persons located overseas, for the same purposes as in 'Why do we collect, use and disclose your personal information?'

Whilst we take all reasonable steps to protect your information, such overseas recipients may not be bound by the Privacy Act.

It is likely that for Citigroup such countries will include the United States of America, India, the Philippines, Malaysia, Hong Kong and Singapore. From time to time, Citigroup may need to disclose your personal information to, and collect your personal information from, other countries not on this list.

The list of countries Suncorp usually disclose personal information to is in the Suncorp Group Privacy Policy. Please go to www.suncorp.com.au/privacy to see the Suncorp Group Privacy Policy or call 13 11 75 to obtain a list of countries Suncorp usually disclose personal information to.

From time to time, Suncorp may need to disclose your personal information to, and collect your personal information from, other countries not on this list.

By consenting to us disclosing your personal information to overseas recipients, you acknowledge that Australian Privacy Principle 8.1 will not apply to the disclosure. Whilst we will make every reasonable effort to ensure that overseas recipients protect your personal information, we must tell you that we will not be obliged under the Privacy Act to take reasonable steps to ensure that an overseas recipient does not breach the Australian Privacy Principles and we will not be liable under the Privacy Act if the recipient does not act consistently with the Australian Privacy Principles. By completing this application form you consent to disclosures to overseas recipients.

Our Policies

You can obtain a copy of the Suncorp Group Privacy Policy and Suncorp Credit Reporting Policy at www.suncorp.com.au/privacy.

You can view the Citibank Privacy Policy or Credit Reporting Policy on our website at www.citibank.com.au/privacy.

Section 5 Acknowledgements and Declarations (continued)

How to access and correct your personal information or make a complaint

You have the right to access and seek correction of your personal information (including credit information and credit eligibility information) held by us and you can find information about how to do this in the Citigroup Privacy Policy, Suncorp Group Privacy Policy and Suncorp Credit Reporting Policy.

These policies also include information about how you can complain if you believe we have not complied with the Privacy Act (including the credit reporting provisions in Part IIIA and the Credit Reporting Code) and how we'll deal with such a complaint.

Exchange of information with credit reporting bodies

If you have made an application for consumer or commercial credit, or have obtained consumer or commercial credit from us, you agree that Citigroup, you agree that Citigroup can obtain credit reporting information about you from a CRB for the purposes of assessing any application for consumer or commercial credit and collecting payments that are overdue in relation to consumer or commercial credit. You also agree that Citigroup can obtain, from any business providing information about commercial credit-worthiness, commercial credit reports about you for the purposes of assessing applications for consumer or commercial credit.

Citigroup may disclose personal information about you (including credit information, such as details about the credit that we provide to you, your repayment history and any repayment defaults) to, and obtain credit reporting information about you from, CRBs. CRBs may include information provided by us in reports provided to other credit providers to assist them to assess your credit worthiness.

Our Credit Reporting Policies contain information about credit reporting, including the CRBs with which we each may share your personal information, their contact details, how to obtain their policy about the management of credit related personal information, the type of credit reporting information we share with CRBs (which includes information in relation to defaults and serious credit infringements), and your rights in relation to them (including requesting a CRB not to disclose your credit reporting information if you believe you have been or likely to be a victim of fraud or not use your credit reporting information for pre screening of direct marketing).

Your personal information and our marketing practices

Every now and then, Citigroup affiliate companies and partners, Suncorp and Suncorp Group companies who operate under the "Suncorp" brand might let you know – including via mail, SMS, email, telephone or online – about offers relating to this product, news, special offers, products and services that you might be interested in. We will engage in marketing

unless you tell us otherwise. You can contact us to update your marketing preferences at any time. We must tell you that any registration on the National Do Not Call Register is overruled by your marketing preferences with us.

In order to carry out our direct marketing we collect your personal information from and disclose it to others that provide us with specialised data matching, trending or analytical services, as well as general marketing services. We may use online targeted marketing, data and audience matching and market segmentation to improve advertising relevance to you.

We may also collect your personal information for marketing through competitions and by purchasing contact lists.

We, and other people who provide us with services, may combine the personal information collected from you or others, with the information we, or companies in our Group, or our service providers already hold about you.

Contact us

For more information about Citigroup's privacy practices including overseas disclosure or to tell Citigroup about your marketing preferences you can visit: www.citibank.com.au/privacy.

Alternatively, you can get in touch directly by contacting Citigroup on:
Phone: 13 24 84

For more information about Suncorp's privacy practices including overseas disclosure or to tell Suncorp about your marketing preferences you can visit: www.suncorp.com.au/privacy.

Alternatively, you can get in touch directly by contacting Suncorp on:
Phone: 13 11 75

Email: privacyaccessrequests@suncorp.com.au

Mail: Suncorp Bank GPO Box 1453, Brisbane Qld 4001

or by visiting a Suncorp Bank Branch

Citigroup Pty Limited ABN 88 004 325 080 AFSL No. 238098 Australian Credit Licence 238098 ("Citigroup") is the credit provider and issuer of Suncorp Clear Options Credit Cards. Suncorp-Metway Ltd ABN 66 010 831 722 Australian Credit Licence 229882 ("Suncorp Bank") promotes and distributes Suncorp Clear Options Credit Cards on Citigroup's behalf under an agreement with Citigroup. Suncorp will not guarantee or otherwise support Citigroup's obligations under the contracts or agreements connected with the Credit Cards (other than those relating to Suncorp internet banking and telephone banking).

Section 5 Acknowledgements and Declarations (continued)

I/We declare that the credit to be provided to me/us by Citigroup 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 predominately 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.

Note: If a partnership, all partners must sign. If a company, this application must be signed by the directors stated in Section 3. You must sign twice; once on behalf of the Borrowing Entity (Company/Business/Trustee) and the second time on your own behalf to acknowledge joint and several liability as joint holders

Acknowledgement on Behalf of Borrowing Entity

APPLICANT 1 (Nominated in section 4)

Please Tick: Partner Director
 Owner Individual (as Trustee)

Signature

Date

DD / MM / YY

APPLICANT 2 (Nominated in section 4)

Please Tick: Partner Director
 Owner Individual (as Trustee)

Signature

Date

DD / MM / YY

Acknowledgement on Own Behalf

Before signing please note the Consents & Declaration **“Acknowledgment of Liability for Cardholders by persons signing Section 5”**. As an Owner/Partner/Director/Individual you will be personally liable for all transactions on the Clear Options Visa Business Credit Card made by any Cardholder/s. Even if you resign as a Director/Partner you will continue to be liable until removed from the facility.

APPLICANT 1 (Nominated in section 4)

Signature

Date

DD / MM / YY

APPLICANT 2 (Nominated in section 4)

Signature

Date

DD / MM / YY

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