

**Instructions**

- This form must be completed by the applicant and all related individuals (business owners, partners or company directors)
- Any cards for additional individuals to the above can be requested via the Additional Business Cardholder & Account Access Request application
- You must complete all questions. If any question is not applicable, please leave the field blank
- Individuals will require identification at a Suncorp Bank branch before the application can be processed
- Once completed, return the application and all 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

Suncorp Card/Account Number:

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Name of your Suncorp Relationship Manager (if any):

Application Source Code (Office Use Only)



Type of Business

Sole Trader  Partnership  Public Company  Private Company  Other (Please specify)

**BORROWING ENTITY DETAILS**

Full Legal Name of Applicant

ACN



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:




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




**Office Use Only:** Business Entity Customer Number (HOGAN CIS):

**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 Card Applicant No.1 – CARDHOLDER DETAILS

Please tick appropriate boxes

If more business owners, partners or company directors are required, photocopy and complete this section and return with application

Do you have an existing banking relationship with Suncorp?

- Yes (Please provide your card/account/loan details below)  
 No (Identification must be provided at a Suncorp branch before the application can be processed)

If Yes, Suncorp Card / Account Number:

Title First Name Middle Initial Surname

Mr  Mrs  Ms  Miss  Dr  Other

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

DD / MM / YY

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

### 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 Number (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  
 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.

<b>Office Use Only</b>	SUN	CITI
<b>Relationship Type</b>	JNT/JCH	W

<b>Office Use Only</b>	SUN	CITI
<b>Relationship Type</b>	DIR	W

Requested Monthly Card Credit Spend Limit:

\$

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

(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).

- Yes  No

If "yes", please also select either standard or premium membership.

- Standard Membership  Premium Membership

## Section 2 Card Applicant No.2 – CARDHOLDER DETAILS

Please tick appropriate boxes

If more business owners, partners or company directors are required, photocopy and complete this section and return with application

Do you have an existing banking relationship with Suncorp?

- Yes (Please provide your card/account/loan details below)
- No (Identification must be provided at a Suncorp branch before the application can be processed)

If Yes, Suncorp Card / Account Number:

Title First Name Middle Initial Surname

Mr  Mrs  Ms  Miss  Dr  Other

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

### 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 Number (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
- 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.

<b>Office Use Only</b>	SUN	CITI
<b>Relationship Type</b>	JNT/JCH	W

<b>Office Use Only</b>	SUN	CITI
<b>Relationship Type</b>	DIR	W

Requested Monthly Card Credit Spend Limit:

\$

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

(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).

- Yes  No

If "yes", please also select either standard or premium membership.

- Standard Membership  Premium Membership

**Section 3 Financial Position**

Applicant No. 1 Name

**Assets**

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

**Liabilities**

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

Applicant No. 2 Name

**Assets**

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

**Liabilities**

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

**Section 4 Card Account Setup Details**

Please tick appropriate boxes

**Business Credit Card Account Credit Limit Requested**

**Embossed Company/Business Name on Card** (incl. spaces):

**Suncorp Rewards Program:** Please indicate if you would like to apply for membership of the Suncorp Rewards Program.

**Do you wish to apply for a Rewards Program membership for this account?**  Yes  No (If you select "no", Suncorp will bar all Cardholders from participating in the Rewards Program until you advise us otherwise by submitting a Suncorp Business Credit Card Rewards Application Form)

If you selected "yes", please indicate which Rewards Program level, and the membership type:

**Individual Card Level:** Each cardholder has the option to opt into the Rewards Program (details in Section 2) and will earn reward points for eligible transactions charged to their card. Only the individual cardholder can redeem these reward points for rewards. A membership fee will be charged for each card linked to the account.

OR

**Business Account Level:** The cardholder identified as Applicant No.1 in Section 2 will become a member and earn reward points for eligible transactions charged to any card linked to the account. Only this individual can redeem reward points for rewards. A membership fee will be charged to each member's card.

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

For further details on the different types of memberships, please contact Suncorp Bank on **13 11 75**

**Monthly Billing Statement Options:**

Your company / business will be issued with a monthly Billing Account Statement consolidating the transactions of all cardholders linked to the Account. Please tick if your company/business would also like individual statements to be issued to your cardholders.

Individual Cardholder Statement (Statement sent to Cardholder's mailing address)

**Statement Issue Date:**

Please nominate the day of the month you would like the statement to generate.

Your statement will generate on or around this time every month –

*Nominated Day CAN ONLY be between the 2nd and 28th day of the month (inclusive)*

day of month

**Section 5 Acknowledgements and Declarations**

**Privacy Consent**

**By signing this application form, you consent as follows**

In this section, 'We/us' means Citigroup Pty Limited ("Citigroup"), 'you/your/I' means all borrowers named in this application. I consent to Suncorp-Metway Ltd ABN 66 010 831 722 ("Suncorp Bank") (and its related entities) using any information that I provide in this application form and supporting documents for the purposes of assessing any future application for credit from Suncorp (or its related entities) made by me.

**Personal Information and credit information**

1. We may collect and use your personal information to assess this application, to manage and administer the credit facility, to assess any application you make for a different product or service, and for planning, product development, research and related services. If you do not provide us with the information we ask for or the information provided is incorrect or incomplete, we may not be able to assess your application or provide or administer the products or services that you are seeking.
2. To provide you with products and services and manage your account and relationship with us, we share your personal information with other Citigroup affiliates, sales agents, Suncorp (and its related entities), PromGroup Ltd (and its related entities), and other parties below. If you have applied for a credit card facility, we will also share your information with other entities and organisations involved in any Rewards Program.
3. We may obtain your personal credit and commercial credit information from a credit reporting agency or other organisation that provides personal credit and commercial credit information for the purpose of assessing this application, any periodic review of the credit facility and/or for any other purpose permitted by the Privacy Act 1988 (Cth) ("Privacy Act").
4. We may give your personal information to or obtain your personal information from (including your personal credit or commercial credit information and information about your credit worthiness, credit standing, credit history or credit capacity):
  - (a) Suncorp (and its related entities) or other credit providers in connection with either us, Suncorp (and its related entities) or the other credit providers using your information for any of the purposes listed in clause 5 below to the extent permitted by law;
  - (b) any signatory to the facility for which you are applying;
  - (c) any broker, financial, legal or other adviser acting in connection with your facility or application;
  - (d) a credit reporting agency or other business or other organisation that provides personal credit or commercial credit information (information that we provide may include your identity particulars; that you have applied for personal or commercial credit and the amount; that Citigroup is your current credit provider; your payments are overdue by more than 60 days and collection action has commenced; payments are no longer overdue (borrower only); that cheques for \$100 or more that you have drawn have been dishonoured more than once; that in Citigroup's opinion you have committed a serious credit infringement; credit provided to you has been discharged);
  - (e) any insurer relating to your facility including consumer credit insurance to arrange and administer consumer credit insurance or any trade insurer for any purpose relating to an application for commercial credit; any person in connection with funding financial accommodation by securitisation;
  - (f) organisations wishing to acquire an interest in any part of Citigroup's business for assessing any proposed acquisition;
  - (g) organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia;
5. We, Suncorp (and its related entities) and other credit providers may use your personal credit and commercial credit information in the following circumstances, among others:
  - (a) to assess an application for credit;
  - (b) to assess an applicant or guarantor;
  - (c) to assist in avoiding any defaults under any credit obligations;
  - (d) to tell other credit providers about defaults made by you;
  - (e) to assess your credit worthiness;
  - (f) to review any credit facility provided to you at any time;
  - (g) to detect fraud or money laundering activities or terrorist finance activities;
  - (h) to manage and administer any credit facility;
  - (i) for planning, product development, research and related services or for any other purpose permitted by the Privacy Act.
6. Subject to the Privacy Act, this consent continues until any credit provided to you is repaid and for up to 12 months after the closure of all accounts you hold with us.
7. You can view the Citigroup Privacy Policy on our website [www.citibank.com.au](http://www.citibank.com.au) or attain a copy by calling us on 13 11 75. You can access your personal information we hold by contacting us on the number above. A charge may apply for this access.
8. Any personal information Suncorp (or its related entities) collects for its own purposes will be used by Suncorp (and its related entities) and PromGroup Ltd (and its related entities) in accordance with the Suncorp Group's Privacy policy and applicable privacy laws. You can get more information about the Suncorp Group Privacy Policy or obtain a copy by calling Suncorp on 13 11 75 or visiting a Suncorp Branch. You can access your personal information held by the Suncorp Group by contacting Suncorp. A charge may apply for this access.

**Privacy Preference**

Citigroup, Suncorp (and its related entities), PromGroup Ltd (and its related entities), Citi affiliate companies and their partners may use your information to keep you informed about other products, services and special offers in relation to your account that may be of interest to you. Citi, Suncorp (and its related entities) and PromGroup Ltd (and its related entities) operate in several different lines of business including banking, credit cards, consumer finance, securities, insurance, investments and advice on financial services. If you do not wish special offers or marketing material to be communicated to you, please notify us in writing or by telephone on 13 11 75.

\*Important note: If you have indicated that you wish to receive these communications by phone, you may be contacted even if you have registered your phone number on any governmental do not call register.

**Authority to Obtain Credit Information by persons signing in section 5**

I understand by signing this application, consent is given to Suncorp-Metway Ltd ABN 66 010 831 722 (Suncorp) to:

- Disclose to a credit reporting agency certain personal information about me including: identity particulars; the amount of credit applied for in this application; payments which may become more than 60 days overdue; any serious credit infringement which Suncorp believes I have committed, advice that payments are no longer overdue and/or that credit provided to me has been discharged.
- Obtain from a credit reporting agency a report containing personal credit information about me and, a report containing information about my commercial activities or commercial credit worthiness, to enable Suncorp to assess this application for credit.
- Give and obtain from any credit provider(s) that may be named in this application or in a report held by a credit reporting agency information about my credit arrangements, including information about my credit worthiness, credit standing, credit history, credit capacity for the purpose of assessing an application for credit, notifying any default by me.
- Confirm my employment details from any employer, accountant or tax agent named in this application.
- Confirm my income received on an investment property from any nominated real estate agent.

**Rewards Program Information for persons signing Section 5**

If you are applying for membership of the Rewards Program, then your application for membership is subject to the Rewards Program terms and conditions. A copy of the terms and conditions will be sent to you with your credit card contract or you can obtain them from our website ([www.suncorp.com.au](http://www.suncorp.com.au)) or by calling us on 13 11 75. If "Business Level" has been selected in section 4, then the application for Rewards Program membership is deemed to be made by the person identified as Applicant No. 1 in section 2. If "Individual Level" has been selected in section 4, then the application(s) for Rewards Program membership (if any) are deemed to be made by the individual Cardholders identified in section 2.

**Declaration by persons signing Section 5**

By signing below, I agree that I have read and understood this application and that I have read and accepted all the above and that I:

- Consent to the disclosures set out in the Authority to Obtain Credit Information.
- Declare that all information contained in this application is true, current, correct and complete to the best of my knowledge and belief.
- Authorise Suncorp and / or Citigroup to make any enquiries it considers necessary to verify the information disclosed in this application.
- Agree to Citigroup Suncorp (and its related entities) and PromGroup Ltd (and its related entities) collecting, using and disclosing my/our personal information, including sensitive and health information if applicable, in accordance with the Privacy Consent and Privacy Preference included in this document and the Suncorp and Citigroup Privacy Policies.
- Declare that the person (if any) named in this application as a cardholder is over 18 years of age.

**Acknowledgment of Liability for Cardholders by persons signing Section 5**

I/We (the person/s and entity(s) named in Section 2) authorise Suncorp to issue Clear Options Visa Business Credit Card/s to the person/s named in this or any future Clear Options Visa Business Credit Card Cardholder Application forms as a Cardholder/s.

I/We declare that any person/s named in this or any future application/s as Cardholder/s is/are over 18 years of age.

Each person whose name appears in Section 2 is an applicant for the facility and acknowledges:

- I/We are liable for any amounts incurred by such Cardholder/s on our Clear Options Visa Business Credit Card Account; and
- I/We are responsible for all transactions made by such Cardholder/s as if I/we made them my/ourself.

Note: If the account is opened in a company name, the company's directors are also jointly and severally liable as account holders. In the event of any director resignation, the director will continue to be liable until removed from the facility.

I/We agree:

- To be bound by the terms of the loan contract when any card attached to this facility is activated. Note: Supplementary cardholders are able to activate their card upon receipt. If you do not wish to accept the offer upon receipt of the loan contract, you will need to notify us straight away by calling us on 13 11 75.
- to tell Suncorp in writing if I/we want to cancel a card or stop a card from being used;
- that Suncorp is not obliged to cancel a card until it is returned to Suncorp; and
- that I/we are responsible for all transactions made with a card until it is returned to Suncorp.

I/We acknowledge:

- where I/we have provided information about another individual (eg. any Cardholder), the individual has been made aware of that fact and the contents of the Privacy Consent and Privacy Statement.

Citigroup Pty Limited ABN 88 004 325 080 AFSL No. 238098 ("Citigroup") is the credit provider and issuer of Suncorp Clear Options Credit Cards. Suncorp-Metway Ltd ABN 66 010 831 722 ("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 2. 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 2)**

Please Tick:  Partner  Director  
 Owner  Individual ( as Trustee)

Signature

Date

**APPLICANT 2 (Nominated in section 2)**

Please Tick:  Partner  Director  
 Owner  Individual ( as Trustee)

Signature

Date

**Acknowledgement on Own Behalf**

Before signing please note the Acknowledgements & Declarations **“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 2)**

Signature

Date

**APPLICANT 2 (Nominated in section 2)**

Signature

Date

Citigroup Pty Limited ABN 88 004 325 080 AFSL No. 238098 (“Citigroup”) is the credit provider and issuer of Suncorp Clear Options Credit Cards. Suncorp-Metway Ltd ABN 66 010 831 722 (“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).