

# Suncorp Clear Options Business Credit Card Application Form

## Instructions

- This form must be completed by the applicant and **ALL** related individuals (business owners, partners or company directors)
- Any applicant or individual that is not an existing Suncorp customer must provide identification at a Suncorp Bank Store before this application can be processed
- 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
- Once completed, return the application and all supporting documentation to any Suncorp Store
- For further assistance please contact Suncorp Bank on 13 11 55

## Section 1 Company / Business Contact Details

Please tick appropriate boxes

Type of Business  Sole Trader  Partnership  Public Company  Private Company  Trust

Business Card Account Credit Limit Requested \$

### Borrowing Entity Details

Full Legal Name of Applicant

Trading Name (only applicable if different from Applicant)

Phone Number  Fax Number

Date Business Established  DD / MM / YYYY ABN (for Partnership & Trust)

Residential Address (if different to postal address)

Address

Suburb  State  Postcode

Nature of Business / Principal Activity  Number of Employees

### SUNCORP Office Use Only

Business Entity Customer No. (HOGAN CIS)  **Mandatory:**

## Section 2 Card Account Setup Details

Please tick appropriate boxes

**Embossed Company/Business Name on Card** (incl. spaces, alpha numeric only - special characters are not accepted):

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

**Do you wish to apply for a Rewards Program membership for this account?**

- Yes  No (If you select "no", Suncorp Bank 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:

- Business Account Level** The cardholder identified as Applicant No.1 in Section 3 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.

**OR**

- 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.

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

To opt into Premium Membership Rewards Program please call the Suncorp Bank Rewards Centre on 13 11 55 once you have received your Suncorp Clear Options Business Credit Card.

For further details on the different types of memberships, please contact Suncorp Bank on 13 11 55.

### 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.

- In addition please send an Individual Cardholder Statement to each cardholder (Statement sent to Cardholder's mailing address)

**Section 3 Card Applicant No.1 – Sole Proprietor/Partner/Director/Trustee**

Please tick appropriate boxes

If more than 2 business owners, partners or company directors please photocopy this section and return with application

Title

First Name  Middle Initial

Surname

Gender  Drivers Licence Number  Years with Company

Residential Address (if different to postal address)

Address

Suburb  State  Postcode

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

Home Phone Number  Work Phone Number  Mobile Phone Number

Nationality (Mandatory)

**FATCA Requirements**

Do you have a deposit or savings account with Suncorp Bank?  Yes  No

(Identification must be provided at a Suncorp Bank Store before the application can be processed).

Are you a United States citizen, resident, partnership or trust, or otherwise governed by

United States tax laws or does a United States citizen or resident exercise control over you?\*

No – No further action is required  Yes - Please download a W-9 “Request for Taxpayer Identification Number and Certification” from the United States Department of the Treasury Internal Revenue Service (IRS) website [www.irs.gov](http://www.irs.gov)

Your application is unable to be successfully processed until we receive the completed W-9 form.

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

Mother’s Maiden Name (Mandatory)

Customer Password (8 characters) (Mandatory)

**SUNCORP OFFICE USE ONLY**

Applicant 1 Customer No. (HOGAN CIS)

**MANDATORY:**

**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.

OFFICE USE ONLY	SUN	CITI
<b>Relationship Type</b>	<b>DIR</b>	<b>W</b>
OFFICE USE ONLY	SUN	CITI
<b>Relationship Type</b>	<b>JNT/JCH</b>	<b>W</b>

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 2. If “Business Level” has been selected, then this section should be left blank).

If “yes”, please select the Rewards Program Required  Standard Membership (\$20 per annum)  Premium Membership (\$69 per annum)

Do you require Cash Access for the above applicant?  Yes  No Please note: Only 50% of your approved credit limit can be assigned as your cash limit

**Financial Summary – Applicant No. 1 – Sole proprietor/ Partner/ Director/ Trustee**

**Income P.A.**

Salary Wages (gross)

Rent Received

Other (please specify)

**Total Income**

**Assets**

Home

Investments

Other (Please specify)

**Total Assets**

**Liabilities & Commitments**

Mortgage, Rent, 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"/>
<b>Total</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Section 3 Card Applicant No.2 – Sole Proprietor/Partner/Director/Trustee**

Please tick appropriate boxes

If more than 2 business owners, partners or company directors please photocopy this section and return with application

Title

First Name  Middle Initial

Surname

Gender  Drivers Licence Number  Years with Company

Residential Address (if different to postal address)  
 Address   
 Suburb  State  Postcode

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

Home Phone Number  Work Phone Number  Mobile Phone Number

Nationality (Mandatory)

**FATCA Requirements**

Do you have a deposit or savings account with Suncorp Bank?  Yes  No

(Identification must be provided at a Suncorp Bank Store before the application can be processed).

Are you a United States citizen, resident, partnership or trust, or otherwise governed by

United States tax laws or does a United States citizen or resident exercise control over you?\*

No – No further action is required  Yes - Please download a W-9 "Request for Taxpayer Identification Number and Certification" from the United States Department of the Treasury Internal Revenue Service (IRS) website www.irs.gov

Your application is unable to be successfully processed until we receive the completed W-9 form.

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

Mother's Maiden Name (Mandatory)

Customer Password (8 characters) (Mandatory)

**SUNCORP OFFICE USE ONLY**

Applicant 2 Customer No. (HOGAN CIS)

**MANDATORY:**

**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 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 2. If "Business Level" has been selected, then this section should be left blank).

If "yes", please select the Rewards Program Required  Standard Membership (\$20 per annum)  Premium Membership (\$69 per annum)

Do you require Cash Access for the above applicant?  Yes  No Please note: Only 50% of your approved credit limit can be assigned as your cash limit

OFFICE USE ONLY	SUN	CITI
<b>Relationship Type</b>	DIR	W
OFFICE USE ONLY	SUN	CITI
<b>Relationship Type</b>	JNT/JCH	W

**Financial Summary – Applicant No. 2 - Sole proprietor/ Partner/ Director/ Trustee**

**Income P.A.**

Salary Wages (gross)

Rent Received

Other (please specify)

**Total Income**

**Assets**

Home

Investments

Other (Please specify)

**Total Assets**

**Liabilities & Commitments**

Mortgage, Rent, 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"/>
<b>Total</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>

\*Mandatory

## Section 4 Identification

You must also complete the below required Suncorp Bank Types of Identification Form(s) with your Business Card Application. Identification forms are available to download and print on our website <http://www.suncorpbank.com.au/credit-cards/useful-forms-and-links>

### Types of Identification Forms:

- i. Individual & Sole Traders
- ii. Partnerships & Partners
- iii. Australian Companies
- iv. Trusts & Trustees

### Are you a Sole Trader?

If yes, complete Individual & Sole Traders Identification Form (i).

### Is your business a Partnership?

If yes, complete Individual & Sole Traders Identification Form (i), Section 1, for each Partner. For more than one Partner, please attach additional copies of the form

### AND

Complete Partnerships & Partners Identification Form (ii).

### Is your business an Australian Company?

If yes, complete Individual & Sole Trader Identification Form (i), Section 1, for each Director/Beneficial Owner. For more than one Director/Beneficial Owner, please attach additional copies of the form.

### AND

Complete Australian Companies Identification Form (iii). For more than four Directors/Beneficial Owners, please attach additional copies of the form.

### Is your business a Trust?

If yes, complete Individual & Sole Traders Identification Form (i), Section 1, for each Beneficiary/Trustee. For more than one Beneficiary/Trustee, please attach additional copies of the form.

## Section 5 Financial Statements and Information

To support your application, Suncorp Bank may 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 Bank to contact my accountant to obtain the above support documents

### Accountant's Details

Accountant's Name	<input type="text"/>		
Accountant's Firm Name	<input type="text"/>		
Accountant's Address	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/>
Phone number	<input type="text"/>		

## Section 6 Financial Summary

Company/Business	Current year	Previous year
Total Sales/Income	<input type="text"/>	<input type="text"/>
Net Annual Profit (before tax)	<input type="text"/>	<input type="text"/>
Abnormal Income Items (depreciation, interest)	<input type="text"/>	<input type="text"/>
Total Assets	<input type="text"/>	<input type="text"/>
Total Liabilities	<input type="text"/>	<input type="text"/>

### Business existing lending facilities

Type of Facility	Monthly Payments
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

### 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](http://www.suncorp.com.au/privacy) to see the Suncorp Group Privacy Policy or call 13 11 55 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](http://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](http://www.citibank.com.au/privacy).

#### 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.

This product is not marketed to or intended for residents of the European Union, European Economic Area, Switzerland, Guernsey and Jersey. This is not, and should not be construed as, a solicitation to apply for this product. If you leave Australia or are a non-resident of Australia for taxation purposes, Citigroup (the credit provider and issuer of Suncorp Bank credit cards) may be restricted in the way that it is able to provide financial services including but not limited to financial product advice and the sending of promotional materials to you when you are residing offshore or are not physically in Australia.

#### **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](http://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](http://www.suncorp.com.au/privacy).

Alternatively, you can get in touch directly by contacting Suncorp on:

Phone: 13 11 55

Email: [privacyaccessrequests@suncorp.com.au](mailto:privacyaccessrequests@suncorp.com.au)

Mail: Suncorp Bank GPO Box 1453, Brisbane Qld 4001

or by visiting a Suncorp Bank Store

This product is not marketed to or intended for residents of the European Union, European Economic Area, Switzerland, Guernsey and Jersey. This is not, and should not be construed as, a solicitation to apply for this product. If you leave Australia or are a non-resident of Australia for taxation purposes, Citigroup (the credit provider and issuer of Suncorp Bank credit cards) may be restricted in the way that it is able to provide financial services including but not limited to financial product advice and the sending of promotional materials to you when you are residing offshore or are not physically in Australia.

#### **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 3)

Please Tick:  Partner  Director  Owner  Individual (as Trustee)

Signature  Date

### Applicant 2 (Nominated in section 3)

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 6**". 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 are no longer an Owner / Partner / Director / Individual you will continue to be personally liable until removed from the facility.

### Applicant 1 (Nominated in section 3)

Signature  Date

### Applicant 2 (Nominated in section 3)

Signature  Date

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 Bank 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 Bank internet banking and telephone banking).