

Business Credit Card Application

Please complete in block capitals.

Business card fast track

If your business has an existing loan or overdraft with Hume which has available credit or redraw, you may be able to fast track this process by calling one of our lending consultants on **02 6051 3233**.

Section 1 - Card Details

Type of Hume Business credit card *(please tick)*

Unsecured Secured by residential property Secured by commercial property Secured by term deposit

Where security offered, please provide details:

Address of property

Value

Term Deposit Account No.

Current Balance

I/we would like to apply for a **Total Credit Limit** of *(minimum \$5,000)*

Business name to appear on all cards *(max. 18 characters inc. space)*

Please nominate the account into which you would like your loyalty dollars to be credited:

Your Hume Credit Card Account

Yes No

Your Hume Savings Account

Section 2 - Business Details

Full Legal Entity

Trading Name

ABN/ACN

Is the business already a member of Hume? Yes No

Hume Member No. (if applicable)

Business Address (not PO Box)

Suburb

State

Postcode

Postal Address *(if different to business address)*

Suburb

State

Postcode

Phone

Fax

Email

Type of business

No. years trading

Section 3 - Business Questions

What is the Business structure?

Sole trader Partnership Company

Is the applicant acting as a trustee of a trust?

Yes No Trust Name:

Where the applicant is a limited company or any trustee or partners are incorporated, Hume Building Society will require all directors to give personal guarantees.

No. of Directors

No. of Employees

No. of years operating this type of business

No. of years with current Financial Institution

Accountant Details

Accountant's Name

Accountant's Phone

Accountant's Fax

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Section 4 – Individual Cardholder Details

Please nominate the credit limit required for each card to operate on the credit card account. Each card will not be able to exceed this amount and the total of all cardholders must not exceed the **Total Credit Limit** stated in Section 1.

Up to 9 individuals can be nominated to receive a card. If more than 3 cards are required, photocopy and complete this section and return with this form.

Cardholder Details - Card 1

Title	First Name	Middle Initial	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth (dd/mm/yy)	Credit Limit	Hume Member No. (if applicable)	
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	

Cardholder Details - Card 2

Title	First Name	Middle Initial	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth (dd/mm/yy)	Credit Limit	Hume Member No. (if applicable)	
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	

Cardholder Details - Card 3

Title	First Name	Middle Initial	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth (dd/mm/yy)	Credit Limit	Hume Member No. (if applicable)	
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	

Section 5 - Individual / Director / Guarantor details – Guarantor 1

Title	Given Name/s	Surname	Date of Birth	Australian Driver's Licence No.	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Home address			Suburb	State	Postcode
<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>
How long have you been at this address			Years	Months	
<input type="text"/>			<input type="text"/>	<input type="text"/>	
Previous address (if at current address less than 3 years)			Suburb	State	Postcode
<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>
Hume Member No. (if applicable)					
<input type="text"/>					

Financial Details

Please state the total amount for each of the items listed below.

Income

Monthly Salary

Net Income (amount after tax) \$

Monthly Rental Income (both applicants) \$

Monthly Other Income (both applicants) \$

(Social Security Payments, Dividends, Interest etc)

Assets

Property Address/es Value

\$

\$

Motor Vehicle Model/Year Value

\$

\$

Other Assets (eg. Shares, Savings etc) \$

Expenses & Liabilities

Outgoing / Monthly Expenses

Monthly Residential Mortgage / Rent / Board Repayments \$

Total Balance Owing on Mortgage \$

Monthly Investment Mortgages/ Business Loan Payments \$

Total Balance Owing on Investment Mortgages & Business Loan \$

Monthly Payment on Personal Loan/ Car Loan/Leases \$

Total Balance Owing on Personal Loan/ Car Loan/Leases \$

Overdraft Limit \$

Any other Monthly Expenses (i.e. Maintenance) \$

Credit Card(s) / Store Card(s) (including interest free)

How many Credit Card / Store Cards do you have?

What is your Total Credit Limit? \$

What is your Total Outstanding Balance? \$

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Section 6 - Individual / Director / Guarantor details – Guarantor 2

Title	Given Name/s	Surname	Date of Birth	Australian Driver's Licence No.	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Home address			Suburb	State	Postcode
<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>
How long have you been at this address		Years	Months		
<input type="text"/>		<input type="text"/>	<input type="text"/>		
Previous address (if at current address less than 3 years)			Suburb	State	Postcode
<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>
Hume Member No. (if applicable)					
<input type="text"/>					

Financial Details

Please state the total amount for each of the items listed below.

Income**Monthly Salary**Net Income (amount after tax) \$ **Monthly Rental Income** (both applicants) \$ **Monthly Other Income** (both applicants) \$
(Social Security Payments, Dividends, Interest etc)**Assets**

Property Address/es	Value
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

Motor Vehicle Model/Year	Value
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

Other Assets (eg. Shares, Savings etc) \$ **Expenses & Liabilities****Outgoing / Monthly Expenses**Monthly Residential Mortgage / Rent / Board Repayments \$ Total Balance Owing on Mortgage \$ Monthly Investment Mortgages/ Business Loan Payments \$ Total Balance Owing on Investment Mortgages & Business Loan \$ Monthly Payment on Personal Loan/ Car Loan/Leases \$ Total Balance Owing on Personal Loan/ Car Loan/Leases \$ Overdraft Limit \$ Any other Monthly Expenses (i.e. Maintenance) \$ **Credit Card(s) / Store Card(s)** (including interest free)How many Credit Card / Store Cards do you have? What is your Total Credit Limit? \$ What is your Total Outstanding Balance? \$ **Section 7 - Business Purpose Declaration**

I/we declare that the credit to be provided to me/us by the credit provider 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 predominantly 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.

Signature of director/partner /sole trader/individual trusteeDate **Signature of director/company secretary/partner**Date

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Section 8 - Applicant Consent

The person(s) signing below is/are authorised by the applicant to apply for a credit facility and for the issue of cards to the cardholder(s) noted above.

Privacy Statement

Your personal information will be treated strictly in accordance with our privacy policy as set out on our website at www.humebuild.com.au and which is available on request. At any time, and in most cases, you may request access to your information by calling 02 6051 3211. We are collecting your personal information in order to assess and process your application for a credit card. Without this information, we may not be able to consider or approve this application or administer the card account.

You authorise us to obtain and exchange personal information about you with:

- > any third party providing you with a product or service;
- > our contractors or service providers (such as a mailing house);
- > credit reporting agencies;
- > other credit providers;
- > your referees, employer or accountant; and
- > other persons we are authorised or required by law to disclose information (and other persons where you have consented to the disclosure).

In order to assess the application and administer the account, we may obtain from a credit reporting agency a credit report containing information about your commercial credit activities. Also, we may give your personal information to a credit reporting agency to obtain a consumer credit report about you (including information about your identity, the fact you have applied for credit and the amount of credit you have applied for).

Provide information to guarantors

You authorise us to provide any report or information about you including information about your creditworthiness to any person who proposes to guarantee or provide security for or has guaranteed or provided security for the facility.

The business, any guarantors, the partners (where the business is a partnership) will be jointly and severally liable to the Society for all amounts outstanding under the card account. This means that each one of them can be required to pay the whole outstanding amount, even though they may have some arrangement amongst themselves or that they might not have received any benefit from any spend on the card.

Declaration And Signature

I/we authorise the application for credit on behalf of the applicant business and the issue of cards to the above named cardholders. By signing this application form, I/we declare that I/we have read and accept the above and that I/we:

- > have checked and understand the information contained in this application form and confirm that no relevant information has been withheld;
- > understand that if you accept this application, the facility will be subject to the terms of the letter of offer to enter and conditions of use brochure and understand that the applicant will be bound by the contract when the offer is accepted in accordance with its terms and conditions;
- > understand that nominated cardholders will be able to purchase goods and services on the business' card account using their card and that the business will be liable for any use of the card;
- > have obtained the consent of the nominated cardholder to the issue of a card to him/her;
- > have obtained the consent of any individual whose personal information has been provided in this application and made them aware of the purpose of my/our providing that information and that they can gain access to any of their personal information retained by you;
- > consent to the Society giving to any guarantors all information including copies of documents concerning the business, me/us, the credit facility and any security.

Signature of director/partner /sole trader/individual trustee

X

Date

/ /

Signature of director/company secretary/partner

X

Date

/ /

If the applicant is a partnership, all partners must sign. If the applicant is a company (including if a corporate trustee), it must be signed in accordance with its constitution. If a sole trader, the sole trader must sign. If the trustee is an individual, that individual must sign.

Guarantor's consent (to be signed by the directors/guarantors whose details have been given in sections 5 and 6).

You authorise us to obtain and use a credit report from a credit reporting agency containing personal information about you to assess whether to accept you as guarantor for the credit for which the applicant has applied and for the purpose of collecting any overdue payments if the facility is granted. I/we agree that if a card facility is granted, this authorisation remains in force until the facility is discharged.

Signature of guarantor 1

X

Date

/ /

Signature of guarantor 2

X

Date

/ /

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Checklist

I/we have signed section 8:

- Business Purpose Declaration
- Applicant Consent
- Guarantor's Consent (if applicable)

Proof of Income and Commitments (for all entities/directors/partners/individuals/guarantors as applicable)

I/we have included:

Salary/PAYG

- 2 Recent Payslips
- Latest year's Group Certificate
- Letter of employment, detailing type of employment, length of service and income (Your Lending Consultant will let you know if this is required)

Self Employed

- Last 2 years Full Business/Company Financial Statements (to include Taxation Returns, Profit & Loss and Balance Sheet)
- Last 2 years Full Personal Taxation Returns from Directors/Partners/Sole Proprietors
- Personal Statement of Assets & Liabilities of Directors/Partners/Sole Proprietors (Section 5 & 6)
- Interim figures (MYOB etc) for the current financial year (for all entities where applicable)
- BAS statements for the current financial year (for all entities where applicable)
- Tax Portal/Integrated Client Account showing 6 months transactions & current balance (for all entities where applicable)

Rental Income (where applicable)

- Current Lease Agreement for Commercial properties
- Real Estate rental statement/s

Savings & Commitment details

- 6 months Business Trading Account / Overdraft statements for non Hume account
- Evidence of any Investments and/or Shares
- 6 months history on other financial institution loans
- Details of any Lease/Hire Purchase facilities (Copy of agreement)
- Current statement on Credit Card/Store Cards (including interest free) evidencing limit and balance (if refinancing last 3 months statements)

Please note: An application fee will apply on approval of this application.

Mail this application to Hume Building Society PO Box 343 Albury NSW or hand it in to any Hume branch.