



## LOAN ACCESS CARD APPLICATION FORM PREMIUM ACCESS OR PREMIUM ACCESS NO FIN LOANS

Note: Your Loan Access Card will be linked to the nominated portion of your loan account.

Loan Number:		Portion Number:	
APPLICANT 1 DETAILS		APPLICANT 2 DETAILS	
<b>Shaded Section to be completed if Applicant is a Company , Corporate Trustee or a Trust</b>			
Company / Trust Name			
ABN & ACN Numbers	ABN	ACN	
If Company, state registered office address			
	Postcode		Postcode
Period at Current Address	Yrs	Mths	
Current Status of Registered Office	<input type="checkbox"/> Own Premises <input type="checkbox"/> Renting <input type="checkbox"/> Other		<input type="checkbox"/> Own Premises <input type="checkbox"/> Renting <input type="checkbox"/> Other
Date & Place of Incorporation			
Nature of Business			
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Miss   Other _____		<input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Miss   Other _____
Applicant Name (natural person)	Surname		Surname
	First Name		First Name
Date of Birth			
Driver's Licence Number			
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Contact Details	Home	Work	
	Mobile	Fax	
	Email		
Current Address			
	Postcode		Postcode
Address for posting Statements if different to above			
	Postcode		Postcode
Name to Appear on Card			
Card Limit Amount	\$ (Max \$5,000)		\$ (Max \$5,000)
Customer ID Form Attached	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No

**Important: By signing below, I/we agree to the acknowledgements and consent contained on the back of this application**

<b>Applicant One Signature</b>	<b>Applicant One Name In Print</b>	<b>Date</b>
<b>Applicant Two Signature</b>	<b>Applicant Two Name In Print</b>	<b>Date</b>
<b>Guarantor Signature</b>	<b>Guarantor Name and Address In Print</b>	<b>Date</b>

## Notification of Cheque, Debit Card and Electronic Transactions

### Fee Amendments

#### Background

- A You have a loan from us as detailed in a loan agreement.
- B In connection with the loan agreement, we have amended or removed existing fees and charges and introduced new associated fees and charges.

#### Terms:

##### Separation of fee headings

- 1 Pursuant to the terms of the loan agreement we have made amendments to the existing fees and charges structure and introduced new fees and charges pertaining to cheque, debit card and electronic transactions under new fee headings as listed in the schedule headed "Fee Schedule" to this agreement.

2 In this Notification:

"we" or "us" means the person named as lender in the loan agreement and includes its successors and assigns,

"you" means the person or persons named as "Customer" and, if there are more than one, includes each of them separately and every two or more of them jointly. "You" also includes your successors and assigns;

words printed *like this* have the meanings given to them in the loan agreement.

#### Fee Schedule

##### Cheque and electronic transaction fees and charges

For the purposes of the fee disclosure below, a "transaction" includes the presentation by the drawee of a cheque that you have drawn, the credit of a cheque payment to the line of credit sub-account of the *loan account* and the direct debit of an amount from the *loan account*.

The first 15 transactions you make each calendar month are free.

Cheque presentation fee - payable whenever a cheque that you have drawn is presented for payment by the drawee, after you have exceeded the number of free monthly transactions. No *redraw* fee is payable with respect to this transaction. \$1.00 per transaction

Cheque deposit fee - payable whenever a cheque payment is credited to the line of credit sub-account of the *loan account*, after you have exceeded the number of free monthly transactions. \$1.00 per transaction

Direct debit entry fee - payable whenever an amount is debited directly from the *loan account*, after you have exceeded the number of free monthly transactions. No *redraw* fee is payable with respect to this transaction. \$1.00 per transaction

Stop payment fee - payable whenever you request us not to make a payment in respect of a cheque you have drawn. \$15.00 per request

Special answer fee - payable whenever you request us to obtain special clearance on a cheque you deposit into the *loan account*. \$25.00 per request

Direct entry dishonour fee - payable whenever you instruct us to effect payment by directly debiting the *loan account* and you have insufficient funds in the *loan account* to make that payment. \$22.00 per matter

Cheque dishonour (outward) fee - payable whenever a cheque you have drawn is presented for payment by the drawee, and you have insufficient funds in the <i>loan account</i> to make that payment.	\$22.00 per matter
Cheque dishonour (inward) fee - payable whenever you present a cheque for deposit into the line of credit sub-account of the <i>loan account</i> , and the cheque is dishonoured by the paying bank.	\$22.00 per matter
Copy of cheque fee - payable whenever you require a copy made of a cheque that you have drawn.	\$15.00 per copy
Additional cheque book fee - payable whenever we supply you with a cheque book but excluding the first cheque book we supply you with (which is free)	\$5.00 per book
EFTPOS transaction fee- payable whenever an amount is electronically transferred to or from the <i>loan account</i> , after you have exceeded the number of free monthly transactions. No <i>redraw</i> fee is payable with respect to this transaction.	\$1.00 per transaction
<b>Debit card fees and charges</b>	
Annual debit card fee - payable each year in advance on the anniversary of the issuance of your debit card.	\$30.00 per card
ATM withdrawal fee (Westpac ATM) - payable whenever you make a withdrawal from the <i>loan account</i> using a Westpac automatic teller machine. No redraw fee is payable with respect to any such withdrawal.	\$1.00 per transaction
ATM withdrawal fee (non-Westpac ATM) - payable whenever you make a withdrawal from the <i>loan account</i> using an automatic teller machine (other than a Westpac automatic teller machine). No redraw fee is payable with respect to any such withdrawal. The total amount of this fee is made up of:	
<ul style="list-style-type: none"> <li>• ATM owner withdrawal fee; and</li> </ul>	Not ascertainable (check the ATM screen for the amount)
<ul style="list-style-type: none"> <li>• Westpac fee for withdrawal from non-Westpac ATM. The amount payable is not known at the disclosure date but will be the amount of the fee (if any) actually charged to us by Westpac in relation to the withdrawal.</li> </ul>	Not ascertainable
ATM balance enquiry fee (non-Westpac ATM) - payable whenever you make a <i>loan account</i> balance enquiry using an automatic teller machine (other than a Westpac automatic teller machine).	Not ascertainable
ATM withdrawal fee (international ATM network) - payable whenever you withdraw cash using your debit card outside Australia. The following commission is charged on each withdrawal:	
<ul style="list-style-type: none"> <li>• Westpac commission;</li> </ul>	1.50% of the withdrawal amount
<ul style="list-style-type: none"> <li>• MasterCard commission; and</li> </ul>	1.00% of the withdrawal amount
<ul style="list-style-type: none"> <li>• overseas ATM network fees and commissions.</li> </ul>	Not ascertainable
Cash deposit clearing fee - payable whenever you make a cash deposit from your debit card to your <i>loan account</i> .	\$5.00 per deposit