

## 7. Declaration

**To: American Express Australia Limited;** I hereby apply for an increase in my American Express® Flexible Payment Option limit, and I certify that the information given overleaf in support of my application is true and correct. I acknowledge that you will verify the above information. If approved, I agree to comply with the Flexible Payment Option terms and conditions which accompany the Flexible Payment Option.

### Invitation

**You invite us and our agents to use your personal information for marketing purposes. This includes contacting you by telephone, mail or email to discuss and agree any purchase of goods or services from an American Express company or of any third party. Please call us on 1300 13 2639 if you want to withdraw this invitation and exclude your name from our mailing lists.**

### Authority to American Express Australia Limited under the Privacy Act:

To assess your application, and if it is approved, to establish and manage your Account, American Express Australia Limited, needs to:

- collect personal information about you in this application form and from other sources, and
- obtain your agreement in relation to handling this personal information.

If you do not provide the information requested or give your agreement overleaf, American Express Australia Limited, may decline your application.

The American Express Privacy Policy Statement sets out policies on management of personal information. In accordance with the Privacy Act, you can access personal information about you held by American Express Australia Limited, and advise if you think it is inaccurate, incomplete or out-of-date.

To arrange access to personal information about you, request a copy of the American Express Privacy Policy Statement or enquire generally about privacy matters, write to - The Privacy Officer, American Express Australia Limited, 175 Liverpool Street, GPO Box 1582, Sydney NSW 2001.

In this section 'personal information' means information about me, including about my financial circumstances, my credit worthiness, credit history, credit standing, credit capacity, my use of the Card and conduct of my Account with you.

I agree that, subject to the Privacy Act, you and your agents may do the following (and if my application is successful, this agreement continues until such time as any credit provided to me is repaid):

- Obtain credit reports about me from credit reporting agencies to assess my application or to collect overdue payments from me, and obtain personal information from a business that provides commercial credit worthiness information
- Disclose personal information to credit reporting agencies before, during or after providing credit to me. This includes, but is not limited to:
  - the fact that I have applied for a Card and the credit limit, and that you are a credit provider to me
  - advice about Card payments at least 60 days overdue and which are in collection (and advice that payments are no longer overdue);
  - advice that cheque(s) drawn by me, or direct debit requests to my bank account which I have authorised you to make, which are more than \$100 have been dishonoured more than once;
  - your opinion that I do not intend to meet my credit obligations or that I have committed some other serious credit infringement;
  - that credit provided to me has been paid or otherwise discharged.
- Exchange personal information with credit providers named in this application or in a credit report issued by a credit reporting agency. This is for purposes including but not limited to:

- assessing my credit worthiness, this application and any subsequent application by me for credit;
- notifying other credit providers of a default by me;
- exchanging information about my Account where I am in default with other credit providers
- your approval process as to any transactions I wish to make with the Card; and
- your administration of my Account.

- Exchange personal information with any person whose name I give you from time to time. This includes, for example, for the purpose of confirming my employment and income details with any employer, landlord/mortgagee, accountant, financial adviser or tax agent named in this application.
- If I am in default under my Account, notify and exchange personal information with your collection agent.
- Provide personal information to any organisation whose name, logo or trademark appears on my application or on the Card issued to me for marketing, planning, product development and research purposes and seek from and exchange with such organisations personal information about me.
- Transfer personal information confidentially to your related companies and other organisations which issue or service American Express Cards or provide services to you, subject to appropriate conditions of confidentiality. This includes transferring personal information to the United States or other countries for data processing and servicing.
- Monitor and record my telephone conversations with you from time to time in order to train your staff and control your service quality.

I also agree that where I have provided you with information about another individual in this application form, I will make sure that the individual is aware of:

- my supplying their information to you and the purposes why you have collected the information;
- their ability to access that information in accordance with the Privacy Act (and to advise you if they think the information is inaccurate, incomplete or out-of-date); and
- the contact details of your Privacy Officer.



**Cards**

American Express Australia Limited ABN 92 108 952 085.  
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[americanexpress.com.au](http://americanexpress.com.au)

American Express®

# Flexible Payment Option

Increase Increase  
Increase

# Increase

Limit Limit  
Limit

# Limit

Charge Card

