

# American Express® Business Explorer Employee Credit Card Application Form



## BASIC BUSINESS CARD MEMBER DETAILS

Name of Basic Card Member

Date of Birth   
(You must be over 18)

American Express Business Card Number  -  -

Signature of Basic Business Card Applicant

Date of Signature

By signing below, I acknowledge that I have read and agreed to the Declaration overleaf with respect to the Employee Card Applicant.

## EMPLOYEE CARD APPLICANT DETAILS 1

Please send an Employee Credit Card to the following person.  
Please provide the Employee Card Applicant's name as you would like it to appear on their new Card.  
You can use a maximum of 20 characters, including spaces (Please spell last name in full)

Title Mr  Mrs  Miss  Ms  Dr

First Name

Middle Name

Surname

Their current residential address (Please do not provide a PO Box No.)

Unit No.  House No.

Street Name

Suburb

State  Postcode

If the Employee Card Applicant is an existing American Express Card Member, please provide their Card number

-  -

Mobile Telephone No.  Date of Birth (They must be over 18 years to apply)

By signing below, I do certify that I have read and agreed to the declaration on the back of this application and accept liability for all Card charges.

Employee Credit Card Applicant 1 Signature  Date

CNTY:872

## EMPLOYEE CARD APPLICANT DETAILS 2

Please send an Employee Credit Card to the following person.  
Please provide the Employee Card Applicant's name as you would like it to appear on their new Card.  
You can use a maximum of 20 characters, including spaces (Please spell last name in full)

Title Mr  Mrs  Miss  Ms  Dr

First Name

Middle Name

Surname

Their current residential address (Please do not provide a PO Box No.)

Unit No.  House No.

Street Name

Suburb

State  Postcode

If the Employee Card Applicant is an existing American Express Card Member, please provide their Card number

-  -

Mobile Telephone No.  Date of Birth (They must be over 18 years to apply)

By signing below, I do certify that I have read and agreed to the declaration on the back of this application and accept liability for all Card charges.

Employee Credit Card Applicant 2 Signature  Date

CNTY:872

Office use only

SUPP INDICATOR: 2

S/C: A0000EWNWF

SPID: 1SS

BASIC AML:

ATI: AUS25

## DECLARATION

**Important: The Basic Business Card Member and the Employee Credit Card Applicant must read the information and sign overleaf.**

### To American Express Australia Limited ("American Express"):

By signing on the previous pages, the Basic Business Card Member and the Employee Card Applicant (together "you") request that American Express issue the Employee Card(s) ("Card") specified in the application. In addition, you declare that:

- The credit to be provided to you by American Express is to be applied wholly or predominantly for business or investment purposes other than investment in residential property. By agreeing to this declaration you may lose your protection under the National Credit Code, which applies to credit that is provided for non-business purposes;
- The information given in this application is true and complete and you authorise American Express to check that information. You acknowledge that American Express relies on this information to consider this application;
- You are financially solvent and able to pay all your debts as they fall due;
- If this application is approved, you will comply with the Business Credit Card Conditions that American Express will send with the Card and will pay all fees and charges referred to in the Financial Table;
- If this application is approved, the Basic Business Card Applicant who has selected Membership Rewards will comply with the Terms and Conditions of the Membership Rewards Gateway program available at [membershiptrewards.com.au](http://membershiptrewards.com.au)
- If the Business is a company, the Basic Business Card Member is authorised to enter into this application/agreement on behalf of the company and has done so with the consent of all the directors of the company
- If the Business is a partnership, the Basic Business Card Member is duly authorised to complete this application and has done so with the knowledge and consent of all of the Business partners;
- If a trustee of a trust has signed this application, then the trustee agrees to be bound in its own right and as a trustee of the trust;
- You understand that the Business, the Basic Business Card Applicant and each Employee Card Applicant will be jointly and severally liable for all charges incurred with the Card, as well as any associated fees and other amounts under the Business Card Conditions billed to the Card and
- American Express may produce this application or a copy or other reproduction of it as evidence of your application for the Card and your agreement to this Declaration.

**Please note that you and the Business are jointly and severally liable to American Express for the obligations incurred on each Employee Card issued as set out above.**

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

#### Use and Disclosure

To assess this application, and if it is approved, to establish and manage the Card account, American Express needs to collect, use and disclose your personal information (including credit information) in accordance with the American Express Card Member Privacy Statement and Credit Reporting Policy.

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

The American Express Card Member Privacy Statement sets out policies on management of credit information and personal information. You can view a copy of the Privacy Statement at [americanexpress.com.au/CMprivacy](http://americanexpress.com.au/CMprivacy) and will receive a copy if your application is approved.

The American Express Credit Reporting Policy is available at [americanexpress.com.au/CreditInfo](http://americanexpress.com.au/CreditInfo) and contains additional information about:

- Credit reporting, including credit-reporting bodies to which American Express is likely to disclose your credit information;
- How you may access and seek correction of your credit information held by American Express; and
- How you may complain about a failure of American Express to comply with the Privacy Act and how American Express will deal with a complaint.

In particular, you agree that American Express may:

- Obtain credit information about consumer credit and commercial credit from credit reporting bodies for uses permitted by the Privacy Act, including:
  - assessing your creditworthiness
  - assessing this application
  - collecting overdue payments
  - American Express' internal management purposes relating to the provision or management of consumer credit and commercial credit, and
  - helping you to avoid defaulting on your obligations with American Express.
- Disclose personal information to credit-reporting bodies as permitted by the Privacy Act, including:
  - that you have applied for a Card and the credit limit (if applicable)
  - that American Express is a credit provider to you, including the type of credit, account opening and closing dates, and credit limit (if applicable)
  - 24 months' repayment history on your Card account
  - default information relating to payments that are at least 60 days overdue (and advice that overdue payments have been paid in full)
  - that you have committed a serious credit infringement
  - that you have made a request to correct your personal information.
- Exchange personal information with other credit providers for purposes including:
  - assessing your creditworthiness, this application and any subsequent application for credit
  - notifying other credit providers of a default by you
  - exchanging information about your Card account when you are in default with other credit providers

- our approval process as to any transactions you wish to make with the Card
- our administration of your account, and
- that you have made a request to correct your personal information.
- Exchange personal information with a debt collector for the purpose of collecting overdue amounts.
- Exchange personal information with any person whose details you have given to American Express. For example, for the purpose of confirming your employment, income and other details with any employer, landlord/mortgagee, accountant, financial adviser or tax agent.
- Monitor and record telephone conversations with you from time-to-time in order to train American Express' staff and control service quality.
- Provide personal information to any organisation whose name, logo or trademark appears on this application or on the Card issued to you for marketing, planning, product development and research purposes.

### Direct Marketing

Unless you have elected otherwise, you and any Employee Card Members invite American Express, our agents and our preferred alliance organisations (including insurance companies) to use your personal information to inform you of and offer products or services from American Express or a related company, or any third party providing products marketed jointly with American Express. American Express may contact you by phone, mail or electronically to do this. If you wish to withdraw this invitation and remove your name from the American Express marketing list, call us on 1300 366 549. This invitation will remain in place until you withdraw it or until 12 months after you cease being an American Express Card Member.

### Transfer of your personal information and credit information overseas

American Express is a global organisation and we may use international entities to help our business functions. As a result, American Express may need to share your information outside Australia. It is impracticable to list each and every country that American Express may share your information with, but such countries include the United States of America, Malaysia, India and the United Kingdom. American Express will ensure that any transfer of your personal information and credit information is subject to appropriate conditions of confidentiality to ensure your information is handled consistently with the Australian Privacy Principles.

### Information about other individuals

You agree that where you have provided American Express with personal information about another individual in this application form, you will make sure that the individual has seen, understood and agreed to:

- American Express receiving their personal information for the purposes for which American Express has collected the information
- their ability to access that information in accordance with the Privacy Act (and advise American Express if they think the information is inaccurate, incomplete or out-of-date), and
- the contact details of the American Express Privacy Officer.

### Online Statements and Account Information

Unless you have elected otherwise, if the Basic Card Member has provided their email address to American Express to receive electronic online statements and account information from American Express, the Basic Card Member will continue to receive these communications to that email address. These communications will include notification of online statements and may also include product updates and other important information related to the account. By agreeing to receive statements online, you must register for online services and you understand you will not receive paper statements by mail. The Basic Card Member must check their nominated email address regularly we will notify their nominated email address when the online statement is available to view. The Basic Card Member can elect to change this nomination or the nominated email address at anytime by changing their preferences in their Online Services Account or by notifying us on 1300 366 349.

Please allow up to 10 working days for application processing.

Contact American Express for Card enquiries on 1300 366 220  
8am–7pm Sydney time, 7 days.

Once you and the Employee Card applicant(s) have completed and signed the application, please return via:

Email: [new.accounts.sbs@aexp.com](mailto:new.accounts.sbs@aexp.com)

Fax: +612 9266 3528

Post: American Express Australia Ltd  
GPO Box 1582, Sydney NSW 2001

[americanexpress.com.au](http://americanexpress.com.au)

