



## DECLARATION

Important: The Basic Card Applicant must read this information and sign overleaf.

### To American Express Australia Limited:

By signing on the previous page, I request you to issue me with the Card specified in the application, and I declare that:

- The information I have given on my application is true and complete and I authorise you to check that information. I acknowledge that you rely on this information to consider my application.
- I am financially solvent and able to pay all my debts as they fall due.
- If my application is approved, I will comply with the Card Conditions that you will send me with the Card and will pay all fees and charges.
- I will comply with the Membership Rewards Terms and Conditions that you will send to me.
- I understand that Supplementary Card charges will be the responsibility of both the Basic Card applicant and the Supplementary Card applicants, even though the charges will be billed to the Basic Card applicant's account.
- I understand that the Basic Card applicant and the Supplementary Card applicant(s) shall be jointly and severally liable for Supplementary Card charges, and that both will continue to be responsible for such charges. This includes charges incurred at any time until each Card is cut in half and returned to American Express.
- I agree to pay an annual fee of \$100 for each Basic Gold Card.
- You may produce this application or a copy or other reproduction of it as evidence of my application for the Card and my agreement to this Declaration.

### Invitation

I invite you and your agents to use my personal information for marketing purposes. This includes contacting me 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. I understand that I can call 1300 366 220 if I want to withdraw this invitation and remove my name from your mailing lists.

### Authority under the Privacy Act:

To assess your application, and if it is approved, to establish and manage your Card 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 below, 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, Sydney NSW 2000.

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 Card 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 Card Account, notify and exchange personal information with your collection agent.
  - Provide personal information to any organisation whose name, logo or trade mark 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.

Contact American Express for Card enquiries  
on 1300 361 615  
Monday to Friday, 8.00am - 7.00pm Sydney time  
[americanexpress.com.au](http://americanexpress.com.au)



**Cards**