

**i Important Information**

**Please return this form to your Business Manager/International Trade Banking**

Please tick (✓) the appropriate box

- Application for new Online International Trade Service** (complete all sections)
- Amendment required for existing Online International Trade Service** (complete **Section 1 and 6(b)** and only such other sections relevant to the change(s) you require).
- Application for new International Trade service** (complete all sections except **Section 3**)
- Amendment for existing International Trade service** (complete **Sections 1 and 6(b)** and only such other sections relevant to the change(s) you require).

**Section 1 – Customer details**

I/We hereby apply to become a user of 'International Trade Online system'/amend my existing service. Date

Full name of Business as per Operating Agreement (company, society, association partnership or trust)

Trading as  CIF Key (Bank use only)

ABN/ACN  Contact name

Principal place of business/registered office (address including suburb and state)  State  Postcode

Mailing address (or 'As above')  State  Postcode

Telephone number  Email address

**Section 2 – Eligible Accounts to be registered ('Nominated Accounts') for Trade Transaction**

We request access to the account/additional accounts as listed below and in the case of accounts yet to be opened we authorise the Bank to complete the account details required below once available.

Existing/Add/Delete	Account name	BSB	Account Number
1 <input type="text"/>	<input type="text"/>	3 0 - <input type="text"/>	<input type="text"/>
2 <input type="text"/>	<input type="text"/>	3 0 - <input type="text"/>	<input type="text"/>
3 <input type="text"/>	<input type="text"/>	3 0 - <input type="text"/>	<input type="text"/>
4 <input type="text"/>	<input type="text"/>	3 0 - <input type="text"/>	<input type="text"/>
5 <input type="text"/>	<input type="text"/>	3 0 - <input type="text"/>	<input type="text"/>
6 <input type="text"/>	<input type="text"/>	3 0 - <input type="text"/>	<input type="text"/>
7 <input type="text"/>	<input type="text"/>	3 0 - <input type="text"/>	<input type="text"/>
8 <input type="text"/>	<input type="text"/>	3 0 - <input type="text"/>	<input type="text"/>

**Section 3 – Approval (must be signed by authorised signatories)**

The standard payment limit for Online International Trade is AUD 50,000.00 (or the foreign currency equivalent) per transaction. If you would like to apply for, or change, a customised limit, please enter the amount here.

\$

## Section 4 – User(s)/Additional User(s) for Online International Trade

Each Authorisation User acknowledges and agrees that they have read, understand and accept the Bank's Privacy Statement and Consent (see **Section 6**).

### User 1

Existing/Add/Delete	Title	Full name (no initials)
<input type="text"/>	<input type="text"/>	<input type="text"/>
Full residential address (PO Box is not acceptable)		On which accounts is the User an authorised signatory? (from <b>Section 2</b> e.g. 1, 2 and 7)
<input type="text"/>		<input type="text"/>
Postcode		
<input type="text"/>		
Signature	<b>CIF Key (Bank use only)</b>	Access:
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Input <input type="checkbox"/> Authorisation

### User 2

Existing/Add/Delete	Title	Full name (no initials)
<input type="text"/>	<input type="text"/>	<input type="text"/>
Full residential address (PO Box is not acceptable)		On which accounts is the User an authorised signatory? (from <b>Section 2</b> e.g. 1, 2 and 7)
<input type="text"/>		<input type="text"/>
Postcode		
<input type="text"/>		
Signature	<b>CIF Key (Bank use only)</b>	Access:
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Input <input type="checkbox"/> Authorisation

### User 3

Existing/Add/Delete	Title	Full name (no initials)
<input type="text"/>	<input type="text"/>	<input type="text"/>
Full residential address (PO Box is not acceptable)		On which accounts is the User an authorised signatory? (from <b>Section 2</b> e.g. 1, 2 and 7)
<input type="text"/>		<input type="text"/>
Postcode		
<input type="text"/>		
Signature	<b>CIF Key (Bank use only)</b>	Access:
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Input <input type="checkbox"/> Authorisation

### User 4

Existing/Add/Delete	Title	Full name (no initials)
<input type="text"/>	<input type="text"/>	<input type="text"/>
Full residential address (PO Box is not acceptable)		On which accounts is the User an authorised signatory? (from <b>Section 2</b> e.g. 1, 2 and 7)
<input type="text"/>		<input type="text"/>
Postcode		
<input type="text"/>		
Signature	<b>CIF Key (Bank use only)</b>	Access:
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Input <input type="checkbox"/> Authorisation

### User 5

Existing/Add/Delete	Title	Full name (no initials)
<input type="text"/>	<input type="text"/>	<input type="text"/>
Full residential address (PO Box is not acceptable)		On which accounts is the User an authorised signatory? (from <b>Section 2</b> e.g. 1, 2 and 7)
<input type="text"/>		<input type="text"/>
Postcode		
<input type="text"/>		
Signature	<b>CIF Key (Bank use only)</b>	Access:
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Input <input type="checkbox"/> Authorisation

**Note** For additional Authorisation Users, please attach a separate schedule.  
Please tick (✓) the appropriate box

- Online International Trade transactions may be authorised by self.  
 Online International Trade transactions require separate authorisation.

## Section 5(a) – Signing Authority for International Trade Transactions

To: The Head of International Trade  
Bankwest  
300 Murray St  
Perth, WA 6000.

Date

### Signing Authority for International Trade Transactions

revokes any previous signing authority for international trade transactions and directs Bankwest to accept on its behalf, instructions from the person/s whose name/s and signature/s appear below who are authorised to act as its authorised representative/s:

#### Authorised officers

Name in full

Specimen signature

Please tick (✓) the appropriate box

Each of the above Authorised Officers

Any two or more of the above Authorised Officers are authorised to act as its representatives and to sign documents for the following types of international trade transactions:

- Sign and accept Bills of Exchange;
- Lodge and/or sign for receipt of shipping documents;
- Establish or amend Import Documentary Letters of Credit;
- Accept any document discrepancies related to Trade Transactions;
- Provide instructions for disposal of inward funds;
- Provide instructions for outward payments;
- Requests in respect of Trade Finance facilities (e.g. Import Trade Advances for Documentary Letters of Credit or Import/Export Collections);
- Arrange and accept exchange rates;
- Arrange and accept interest rates;
- Enter into International Bank Guarantee's (e.g. Performance Bonds and Bid Bonds) and/or Standby Letter of Credit facilities.

## Section 5(b) – Online International Money Transfer Terms and Conditions

### General

- 1 Bankwest may use other financial institutions (Other Institutions) to make the payment to the Beneficiary. Bankwest may receive a commission from Other Institutions.
- 2 The time taken for a payment to reach the Beneficiary depends on the banking systems of the countries or Other Institutions through which the payment is made and the provision of correct and complete Beneficiary information. A payment sent overseas to a major financial centre or to a destination in North America, the United Kingdom or Western Europe will normally be received by the Beneficiary within one week. Other overseas payments may take longer, and in some cases can take several months.
- 3 The payment will be made to the Beneficiary Account Number you provide. The receiving institution may not check that the Beneficiary's name you provide on this form matches the Beneficiary Account Number you provide. It is therefore essential that you check that the Beneficiary Account Number you provide is correct. Neither Bankwest nor any Other Institution is liable for any loss resulting from errors in the Beneficiary Account Number you provide.
- 4 If you want to amend or recall a payment you have requested, please contact Bankwest via Online International Trade, using the correspondence function. However, if we have already processed your payment request, the payment cannot be recalled unless the Beneficiary authorises the recall.

5 To the extent permitted by law, Bankwest will not be liable for any loss resulting from delays in making the payment by it or any Other Institution or for any loss resulting from any act or omission of any Other Institution.

### Fees and charges

- 6 Details of the Bankwest fees and charges that apply to the payment are set out in the fee schedule (provided to you with this form). Information on standard fees and charges is available on request. The fees charged by Bankwest do not cover any charges that may be made by Other Institutions. Clause 7 below explains how fees charged by Other Institutions will be paid.
- 7 Other Institutions may charge a fee for making the payment to the Beneficiary. If Other Institutions charge a fee, they will deduct their fee from the payment (so the Beneficiary will receive a lesser amount than you request Bankwest to remit).
- 8 **Anti-money laundering**  
Bankwest may delay, block, freeze or refuse to make a payment where Bankwest has reasonable grounds to believe that making the payment may breach Australian law or the law of any other country.
- 9 You will provide any additional information Bankwest reasonably requires to comply with Australian law or the law of any other country.
- 10 In order to make this payment, personal information relating

## Section 5(b) – Online International Money Transfer Terms and Conditions (continued)

to individuals named in this form may be processed for the purposes of:

- (a) complying with applicable laws, including without limitation anti-money laundering and anti-terrorism laws and regulations; and
- (b) fighting crime and terrorism, including disclosure to any government entity, regulatory authority or to any other person we reasonably think necessary for those purposes. This may mean that personal information will be transferred overseas to countries that are not subject to privacy obligations equivalent to those which apply within Australia. You agree to the processing and transfer of your personal information in this way and confirm you are authorised to instruct us to process and transfer personal information relating to other individuals named on this form.

## Code of Banking Practice

- 11** The Code of Banking Practice (the Code) applies to this service where you are an individual or small business (as defined in the Code).
- 12** Bankwest has available general descriptive information about its banking services including account opening procedures, Bankwest's obligations regarding the confidentiality of your information, complaint handling procedures, bank cheques, the advisability of you informing Bankwest when you are in financial difficulty and the advisability of you reading the terms and conditions applying to a banking service from Bankwest. This information is set out in the document 'Banking Services Rights and Obligations', which you can obtain from our website [www.bankwest.com.au](http://www.bankwest.com.au) or by calling **1800 650 111**.

## Section 5(c) – Acknowledgement

By signing this form, you agree to the terms and conditions above and warrant that the information you provide is true and correct.

Full name	Title (i.e. Director/Secretary)	Signature
<input type="text"/>	<input type="text"/>	<input type="text"/>
Full name	Title (i.e. Director/Secretary)	Signature
<input type="text"/>	<input type="text"/>	<input type="text"/>
Full name	Title (i.e. Director/Secretary)	Signature
<input type="text"/>	<input type="text"/>	<input type="text"/>

## Section 6(a) – Privacy and Spam Statement Consent

This Statement explains how Bankwest, Commonwealth Bank of Australia ("CBA") and subsidiaries of CBA ("we" or "us") collect, use and disclose personal information and send communications about products and services.

Personal information is information about, and which identifies an individual (such as name and contact details). Your personal information includes information about who you are and your interactions with us such as transactions on your account. It may also include information about you that is publicly available, for example from public registers or made available through social media. When you give us personal information about another person, you represent that you are authorised to do so and agree to inform that person of the contents of this Statement as it relates to them.

### Purposes for which we collect and use personal information

We collect your information to identify you in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act, and if you are giving a mortgage, certain State property laws, e.g. Real Property Act in NSW and to assess your application for consumer credit under the National Consumer Credit Protection Act if applicable. You are not required to provide your Tax File Number. However, if we do not collect your Tax File Number as permitted by the Taxation Administration Act 1953 and the Income Tax Assessment Act 1936, we may be required to withhold amounts from you and remit them to the Australian Taxation Office.

We also collect your personal information to assess and process an application for any product or service that you make or for which you are a signatory, guarantor, or representative; for internal processes including risk management and pricing, to administer our relationship with you, to meet our obligations in relation to external payment, credit reporting systems, Government bodies and our funding arrangements, to identify and (unless you tell us not to) tell you about products that may interest you, and to comply with regulatory requirements.

If you use our website or online applications we may collect

information about your location or activity (including whether you have accessed third party sites) to customise your experience.

The information we collect about you may also include sensitive information such as information about your health where we collect it for a specific purpose, for example, in assessing an application you make for hardship relief.

You consent to us collecting your personal information (including sensitive information) for the purposes described above.

### Exchange of personal information generally

We may exchange personal information about you with: our related bodies corporate, other persons to verify that it is correct (eg with your employer); assignees, agents, contractors and external advisers; organisations for verifying your identity; your agents, advisers, referees, executors, administrators, trustees, beneficiaries (if you are a trustee), guardians or attorneys; law enforcement, regulatory and Government bodies; anyone who introduces you to us; reward program providers, third parties providing fraud detection services, your franchisor; payment system operators; your and our insurers or prospective insurers and their underwriters; any person we consider necessary to execute your instructions; other organisations for the supply of services and (unless you tell us not to) marketing of products; other persons where this is permitted by law; persons with whom you make a joint application for a product or service with us; any financial institution to or from which a payment is made in relation to any account you have or operate; your current and prospective co-borrowers, participants or transferees in a securitisation or other funding scheme (including ratings agencies), or persons considering purchasing or who purchase or manage loans and their advisers; financial institutions, and debt collecting agencies.

We may also include your personal information on any registers relevant to services we provide, such as the Personal Property Security Register.

**Exchange of personal information with credit providers**

We may exchange your personal information with other credit providers (including information provided by or derived from a CRB such as a

consumer credit report) for the following purposes:

- to assess an application for credit;
- to consider whether or not to accept you as a guarantor or security provider;
- to collect overdue payments, to manage credit, to help you avert default on credit obligations and take action in the event of your fraud or other serious credit infringement; and
- to provide or manage securitised or transferred loans.

**Exchange of personal information with guarantors**

If you are a borrower, we may exchange your personal information (including a consumer credit report) with your guarantor, a person who has

provided security for credit, or to a person in order for them to consider whether or not to act as guarantor or to provide security for credit.

**Exchange of personal information with CRBs**

We may exchange your information with CRBs, including by:

- disclosing to a CRB –
  - information they are permitted to collect in conducting a credit reporting business;
  - a failure by you to meet your payment obligations in relation to consumer credit; or
  - details of any fraud or other serious credit infringement you commit;
- obtaining a consumer credit report from the CRB to –
  - assess an application for, or collect overdue payments of, commercial credit;
  - consider whether or not to accept you as a guarantor or security provider;
  - obtaining commercial credit information about you in order to assess an application by you for consumer credit.

In order to verify your identity, we may provide your name, residential address and date of birth to a CRB, which may use that information and corresponding information in credit information files of individuals to prepare and provide an assessment of whether your information matches information on a credit information file held by that CRB. By accepting the terms of this statement, you agree to us requesting an assessment and providing your personal information for such an assessment. CRBs may include information which we provide in reports to other credit providers to assist them to assess your creditworthiness. The CRBs we may use include Veda Advantage Information Services and Solutions Limited - [www.Veda.com.au](http://www.Veda.com.au), and Experian Australia Credit Services Pty Ltd - [www.experian.com.au/credit-services/credit-services.html](http://www.experian.com.au/credit-services/credit-services.html). Each body has a policy which sets out how it deals with credit information held by it, which is available using the contact details above. If you apply to us to be a borrower, guarantor or security provider, or if you are already a borrower, guarantor or security provider with us, you agree to us accessing your personal information held with a CRB (including consumer credit information), even if there is a ban period in place, for the purposes of assessing the relevant credit application or in order to collect overdue payments in relation to that credit. If you have been, or are likely to be, a victim of fraud (including identity fraud), you can ask a CRB not to use or disclose credit information the CRB holds about you.

**Transfer of personal information overseas**

Sometimes it may be necessary to send your information overseas – for example, where we outsource functions overseas or to related bodies corporate; where we need to complete a transaction on your behalf or where this is required by laws and regulations in Australia or in another country. These countries include New Zealand, United Kingdom and Ireland. See our Privacy Policy for more information.

**Disclosure and use of your personal information by QBE**

If we decide to obtain lenders' mortgage insurance (LMI) on your loan or a loan you guarantee, we will give information about you to our LMI provider, QBE Lenders' Mortgage Insurance Ltd ABN 70 000 511 071 (QBE). QBE explains how they handle information about you in QBE's privacy policy set out at [www.qbelmi.com](http://www.qbelmi.com). This includes how you can access and correct information about you that QBE holds, how you can make a complaint if you have concerns about how QBE manages your information; and how QBE will deal with complaints.

You can access information that QBE holds about you by calling 1300 367 764.

QBE collects your personal information to decide whether to insure Bankwest under an LMI policy, to assess the risk of you defaulting on the loan, (if you are a guarantor) to assess the risk of you being unable to meet a liability arising under a guarantee, to administer and vary the insurance cover including for securitisation and hardship applications, to deal with claims and recovery of proceeds including among other things to enforce the loan in place of Bankwest, for a mortgage insurance purpose relating to you and for any other purpose under the LMI contract between Bankwest and QBE. If your information is not provided to QBE, QBE may not be able to issue the insurance and Bankwest may not be in a position to provide the loan.

Where permitted by the Privacy Act, QBE may disclose your information to us, our assignees, credit reporting agencies, regulatory bodies, payment system operators and its related companies (whether in Australia or overseas), its service providers, its agents, contractors and external advisers, a guarantor or potential guarantor, reinsurers, to parties for the purposes of securitisation, to parties for the purposes of fraud prevention, your referees (including your employer), your legal and financial advisers, mercantile agents (if you default on the loan), rating agencies and other financial institutions and credit providers. Where permitted by the Privacy Act, QBE may disclose your personal information to its related companies in the Philippines. By signing this statement you agree that QBE may use and disclose information about you in the manner described above.

**Marketing**

Unless you tell us not to, by accepting the terms of this statement, you consent to us using your personal information (including information collected from others) to advertise or promote products, services, or business or investment opportunities we think may interest you including by:

- contacting you by telephone or writing to you; and
- sending commercial electronic messages to any electronic address which you provide or for which you are responsible.

You can ask us not to contact you and not to disclose your information to others for that purpose, by calling 13 17 19.

From 12 March 2014, CRBs may use consumer credit information they hold to respond to requests from us or other credit providers to "prescreen" you for direct marketing. You can ask a CRB not to do this. However, you may still receive



## Section 6(a) – Privacy and Spam Statement Consent (continued)

direct marketing from us (unless you ask us not to) that has not been “pre-screened”.

### Further information

This Statement should be read in conjunction with the Privacy Policy on our website at [www.bankwest.com.au](http://www.bankwest.com.au) or by calling 13 17 19.

You have rights to access your personal information (including credit-related information) from us, to request us to correct the information, and to make a complaint to us about a breach

of your privacy rights (including credit reporting rights) in relation to the information.

By signing this statement, you agree to its terms and you consent and agree to us collecting, using, exchanging and transferring overseas, your personal information as described and as set out in our Privacy Policy.

## Section 6(b) – Acceptance and Acknowledgement (to be signed by the customer)

Who can approve and sign this application:

- Sole Trader - Principal/Owner of business to sign
- Sole Director Company - Sole director/secretary to sign
- Company - Two directors or a director and a company secretary to sign
- Partnership - All partners to sign or as set out in the Partnership Agreement
- Trusts - All individual trustees to sign, where trustee(s) is/are company(ies), two directors or a director and secretary of each
- Clubs, Society or Association - The chairman/president and the secretary or treasurer.

I/We have read, understand and accept the Bank’s Privacy Statement and Consent (refer **Section 6(a)**), the Banks Online Telegraphic Transfer Terms and Conditions (refer **Section 5(c)**) and confirm the Signing Authority for International Trade Transactions in **Section 5(d)**.

I/We agree that the Bank may satisfy any requirement under the ePayments Code (if applicable), to provide information in writing, by way of electronic communication as authorised by that Code until I/we advise the Bank otherwise. Please note, if the Customer is a company, trust, partnership, or sole trader, this Acceptance and Acknowledgement must be completed and signed in accordance with existing banking authorities.

Full name <input type="text"/>	Title (i.e. Director/Secretary) <input type="text"/>	Signature <input type="text"/>
Full name <input type="text"/>	Title (i.e. Director/Secretary) <input type="text"/>	Signature <input type="text"/>
Full name <input type="text"/>	Title (i.e. Director/Secretary) <input type="text"/>	Signature <input type="text"/>

## Section 7 - Bank use only

### Checklist (please tick (✓) all boxes)

- All Authorisation Users listed in **Section 4** are authorised signatories on the accounts they will have access to.
- Residential addresses have been provided for all Authorisation Users in **Section 4**.
- All business address screens have been checked and updated in HOST/CBS.
- Completed/Checked that customer identification is held for each Authorisation User.
- Application form, including the CIF keys, completed and signed in accordance with existing banking authorities.

Staff member’s signature <input type="text"/>	Staff member’s name <input type="text"/>	Staff number <input type="text"/>	Date <input type="text"/>
Business Manager signature <input type="text"/>	Business Manager name <input type="text"/>	Staff number <input type="text"/>	Date <input type="text"/>

**Once checklist has been completed and authorised by the relevant ITB Manager, please forward to the OBB Support Team.**

Email: [OBBSupport@bankwest.com.au](mailto:OBBSupport@bankwest.com.au)

Fax: 1300 886 636