

The American Express® Platinum Reserve Credit Card

- You must have an annual household income (pre-tax) of \$65,000 or more to apply for this Credit Card.
- Please complete all relevant fields. USE BLOCK CAPITALS in blue or black ink, then sign and date the form.
- For any enquiries or to apply, please contact American Express on 1300 366 220.



SECTION 1 – YOUR PERSONAL DETAILS

How would you like your name to appear on your new Credit Card?
You can use a maximum of 20 characters, including spaces (Please spell your surname in full)

Title Mr Mrs Miss Ms Dr

First Name

Middle Name

Surname

Date of Birth (You must be over 18 years to apply) Driver's Licence No.

Have you ever been an American Express Card Member?

Present Former Never

If present or former, please provide your American Express Card number

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Marital status

Single Married/De facto Divorced/Separated Widowed

Number of dependents (excluding spouse)

SECTION 2 – YOUR CONTACT DETAILS

Current residential address (Please do not provide a PO Box no.)

Unit No. House No.

Street Name

Suburb

State Postcode

Residential Status

Mortgage Owned Outright Rent Board/Living with Parents

How long have you lived at your current address? Y Y Years M M Months

If less than 5 years, what was your previous address? (Please do not provide a PO Box no.)

Unit No. House No.

Street Name

Suburb

State Postcode

Home Telephone No. (0) -

Mobile Telephone No.

Email Address

Your email address will be used to send you online statements, servicing and marketing notifications.

Please tick if you do not want to receive your statement online.

Please tick if you do not want to receive marketing offers via this email address.
You can update your preferences at any time by calling 1300 132 639.

SECTION 3 – YOUR EMPLOYMENT & INCOME DETAILS

Your Employment Status

Full time/Part-time Casual Self-Employed Retired

Student Home duties Unemployed

Your annual salary before tax \$

Your other annual income before tax (including rental & investment income) \$

Your partner's/spouse's annual income before tax \$

Your Occupation (e.g. Teacher)

Name of Employer or Name of your Business

Nature of Business (e.g. Education)

Time with Employer Y Y Years M M Months

Work Telephone No. (0) -

SECTION 3 – YOUR EMPLOYMENT & INCOME DETAILS (Cont'd)

Business address, street name

Suburb

State Postcode

Accountant's Name (if self-employed). We need this information to verify the employment details you have provided. By providing the below, you are agreeing for your accountant to give your details to American Express.

Accountant's Telephone No. (0) -

SECTION 4 – YOUR FINANCIAL DETAILS

Expenses Household rent / mortgage / board (monthly) \$

Household expenses excluding housing (monthly) \$

Loans and Liabilities Monthly Repayments

Car Loans (monthly) \$

Personal Loans (monthly) \$

Other Loans (e.g. investment property mortgage) (monthly) \$

All your credit cards not held with American Express \$

Combined Credit Card Limit \$

Credit Limit

Please tick if you would like us to assign you the maximum Credit Limit available to you based on your application information.

If not, then please provide your requested Credit Limit. \$

The Credit Limit on this Card is between \$3,000-\$50,000 (nominating a specific Credit Limit will not reduce your chances of approval).

SECTION 5 – SUPPLEMENTARY APPLICANT'S DETAILS

You can choose any family member, over 18 years of age. Please provide the Supplementary Applicant's name as you would like it to appear on their new Credit Card.

You can use a maximum of 20 characters, including spaces (please spell their surname 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 Supplementary Applicant is an existing American Express Card Member, please provide their Card number

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

D D M M Y Y

Relationship to Card applicant

PLEASE SIGN – BASIC APPLICANT

By signing below, I acknowledge that I have read and agreed to the Declaration overleaf. I also acknowledge that the above information will be used to assess my capacity to repay this product.

Signature of Basic Applicant

Date

X

D D M M Y Y

Please return your completed application via one of the following:

Email newaccountsaustralia@aexp.com (if you prefer email, we recommend you send it securely)

Fax 02 9271 1007 Post American Express, Reply Paid 5148, Sydney NSW 2001

Once your application has been submitted, you will hear back from us within 10 days.

Office use only

S/C: 7L00009993

PCT: 0723HG00PC

BASIC AML: R

MR: Y B06BOTH

ATI: AUB32

SPID: 56P

Please specify your preferred statement cycle

Statement cycle	0	1	2	3	4	5	6	7	8	9
Time within the month	3 rd - 4 th	6 th - 7 th	8 th - 10 th	11 th - 13 th	14 th - 16 th	17 th - 18 th	19 th - 21 st	22 nd - 25 th	26 th - 28 th	29 th - 30 th

DECLARATION

IMPORTANT: THE BASIC CARD APPLICANT MUST READ AND AGREE TO THIS INFORMATION BY SIGNING THE APPLICATION FORM BEFORE SUBMITTING THIS APPLICATION.

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

By submitting this application, you request American Express to issue you with the Credit Card specified in the application and you declare that:

- You understand that this is a Card offered, issued and administered by American Express Australia Limited;
- The information you have provided on 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 Credit Card Conditions that American Express will send with the Card and will pay all fees and charges referred to in the Financial Table;
- You understand that you will be liable for all charges on the Basic Credit Card and all Supplementary Card(s); 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.

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 Statement at americanexpress.com.au/CMprivacy.

The American Express Credit Reporting Policy is available at 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's internal management purposes relating to the provision or management of consumer 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
 - that American Express is a credit provider to you, including the type of credit, account opening and closing dates, and credit limit
 - 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
 - American Express' approval process as to any transactions you wish to make with the Card
 - American Express' administration of your account
 - 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 supplementary 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 132 639. This invitation will remain in place until you withdraw it or until twelve 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

Where you have provided American Express with personal information about another individual in relation to a supplementary Card, 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.

Minimum Credit Limit

If your application is approved but you requested a credit limit lower than \$3000, you will be assigned a credit limit of \$3000, which is the minimum credit limit for this product.

Online Statements and Account Information

By providing your email address you understand that you have agreed to receive electronic online statements and account information from us. These communications will include notification of online statements and may also include product updates and other important information related to your account unless you have indicated otherwise on the reverse of this form. You will be notified at your nominated email address when your statement is available to view. By agreeing to receive statements online, you understand you will not receive your statements by mail. You can elect to change this nomination or your email address at any time by notifying us on 1300 363 687.

Contact American Express
for Card enquiries on 1300 366 220
24 hours a day, 7 days a week
GPO Box 1582, Sydney, NSW, 2001
americanexpress.com.au



Key facts about this Credit Card



Correct as at 30 March 2017.

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*.

Description of Credit Card

Product name	The American Express® Platinum Reserve Card
Minimum credit limit	\$3,000
Minimum repayments	2.5% or \$30, whichever is greater
Interest on purchases	20.74% p.a.
Interest-free period	Up to 55 days
Interest on cash advances	Not offered
Annual fee	\$395 Note: \$0 annual fee applies for as long as you continue to hold and pay the annual fee on your American Express Platinum Charge Card or Centurion Card
Late payment fee	\$30

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this Credit Card can be obtained from americanexpress.com.au/fees. For more information on choosing and using credit cards visit the ASIC consumer website at moneysmart.gov.au. The terms on which this Credit Card is offered can change over time. You can check if any changes have been made by visiting americanexpress.com.au/kfscontact