Business credit card - application form

Kiwibank Limited, Private Bag 39888, Wellington 5045

How to complete this form

It's best to download this form, then open the form with Adobe Acrobat or another PDF reader.

This form is to be used to apply for a new business credit card account. If you need space for more cardholders, use the supplemental form and attach it with your application. If you want to switch business credit card types, use the switch form.

1. Business details

Business name*

Trading name

* This must be the full legal name of the company, partnership, trust, society or club, or the full name of the sole trader.

Kiwibank access number (if existing business customer)

Business address

Postcode

Contact details

Business phone number

Contact person

Business email

Contact mobile number

2. Your business credit card requirements

Which card would you like to apply for? ◯ Business Low Rate Visa ◯ Business+ Visa (Kiwibank Cashback Rewards)

What total credit limit do you want to apply for? $

Tip – a credit limit that is at least double your expected monthly credit card expenses will enable you to continue spending whilst maximising the number of interest free days. Kiwibank reserves the right to give you a lower credit limit than you've requested.

What business name do you want printed on your card(s)?

3. Statement date

What is your preferred statement closing date?

Please select a day of the month between the 1st and 28th. Payment is due 25 days after the statement closing date.

4. Setup a direct debit (optional)

If you want to make sure you never miss a payment, you can set up a direct debit to automatically make regular payments to your credit card.

Do you want to pay: ◯ Full payment of closing balance minus any manual payments made ◯ Minimum payment

Please provide the bank account number you'd like direct debit payments to be paid from:

Bank | Branch number | Account number | Suffix

If you're new to Kiwibank, we can open a bank account for you when opening this credit facility.

5. Connect with an Expense Management Provider (optional)

Integrate your Kiwibank Business Credit Card with expense management software for seamless reconciliation and smarter expense tracking.

Please provide the name of your nominated expense management provider (eg, Expensify, Zeno, Expenseme, etc.)

Kiwibank will confirm if your nominated expense management provider is supported by us and Visa.

6. Cardholder(s)

The combined spend limits of the individual cards cannot exceed the total credit limit applied for.

	Cardholder 1	**Cardholder 2**	**Cardholder 3**
Authorised representative*	◯ Yes ◯ No	◯ Yes ◯ No	◯ Yes ◯ No
Full legal name			
Mobile number			
Email address			
Kiwibank access number (if existing customer)			
Date of birth			
Personal address	Postcode	Postcode	Postcode
Monthly spend limit			
Enabled for cash advances	◯ Yes ◯ No	◯ Yes ◯ No	◯ Yes ◯ No

	Cardholder 4	**Cardholder 5**	**Cardholder 6**
Authorised representative*	◯ Yes ◯ No	◯ Yes ◯ No	◯ Yes ◯ No
Full legal name			
Mobile number			
Email address			
Kiwibank access number (if existing customer)			
Date of birth			
Personal address	Postcode	Postcode	Postcode
Monthly spend limit			
Enabled for cash advances	◯ Yes ◯ No	◯ Yes ◯ No	◯ Yes ◯ No

* By authorised representative we mean director, partners, trustees or other representative authorised to sign this application form on behalf of the business.

Cardholders may be required to confirm their identity using our digital verification tool.

Do you have more cardholders to add? ◯ No ◯ Yes If Yes, we'll provide you with a supplemental form to complete and attach.

Business authorisation

You authorise each of the cardholders listed in this form (and those in any supplemental form attached) to have access to the spend limit specified above via a credit card linked to your business credit card account, and for them to load a PIN to their credit card.

You acknowledge that:

> you're responsible for the conduct of each cardholder as if it was your own; and
> Kiwibank does not credit check individual cardholders. Before signing this form, you should satisfy yourself of each cardholder's creditworthiness.

Cardholder authorisation

You confirm that each cardholder has consented to be added as a cardholder on the terms set out in this form, in particular, each additional cardholder has acknowledged section 7 and any provisions relating to use of information and marketing.

7. Finishing up

It's important that you understand this last section, so please make sure you read and review it carefully.

In this form, when we talk about:

> "**you**" and "**your**", we mean the organisation applying for a business credit card account; and

> "**authorised representative(s)**", we mean the directors, partners, officers, trustees or other representatives authorised to sign this application form on behalf of the organisation applying for a business credit card account.

How we (Kiwibank) communicate with you

To assist us to send you monthly statements for this credit card (and any future credit cards you have with Kiwibank) and other notices and communications, you:

> agree to register for internet banking if you're not already registered, and consent to your credit card statement being made available through internet banking.

> consent to us making disclosures or giving notices under any law to you in electronic form by email, or by emailing you a website link, to the email address on this application (or any email you give us in the future).

Marketing messages

You acknowledge, and you confirm each cardholder acknowledges that we can send marketing or promotional messages to you (or any cardholder) electronically. If you (or any cardholder) doesn't want to receive those messages, all you (or a cardholder) has to do is click the unsubscribe link.

Your information

You acknowledge that if you're asked to provide information as part of this process and fail to provide it, we may choose not to proceed with this application.

Collection, use and disclosure of information

You acknowledge, and you confirm each cardholder acknowledges, that we, and our related organisations, may use the information collected in this form, together with all information we hold about you or any cardholder (now or in the future) to onboard you (or any cardholder) as a cardholder, to provide the business credit card account to you and to issue and manage the use of your (or any cardholder's) business credit card, manage your relationship with us, to make available the full range of financial products and services we offer, and for any other purpose specified in our Privacy Policy. You can read all about this at Kiwibank.co.nz/privacy-policy.

We, and our related organisations, can share your information (or any additional cardholder's information) with anyone who needs it to assist us, or our related organisations, with the purposes listed above, including credit reporting agencies or authorised representatives of the business. We can store this information or nominate others to do it for us. We may also disclose information we hold about one cardholder in relation to this application to the other cardholder(s).

Your rights of access to and correction of information

As always, you, and each cardholder has rights under the Privacy Act 2020. These rights enable you, or any cardholder, to find out what information we hold about you, or a cardholder (as applicable), for you or any cardholder to access that information, and for you or any cardholder to ask us to correct that information in accordance with the process set out in our Privacy Policy.

Cardholder information

Where you ask us to issue a credit card to an individual, including the cardholders named in this application, you agree you will:

> provide us with such information as we decide we reasonably need to onboard you (or the individual) as a Kiwibank customer and for the purposes of issuing or managing use of the credit card(s) connected with your business credit card account; and

> give any notices to, and obtain any authorisations from, the individual that we reasonably need in order to collect, use or disclose their information for the above purposes.

Expense management

If you're registering for expense management services, you acknowledge and agree that:

> you will retain a back-up record of all expense data. Kiwibank is not responsible for the loss or destruction of any expense management data.

> Kiwibank does not guarantee the performance of any of the expense management services provided by your nominated expense management provider. Kiwibank is not responsible for any loss or damage you or any cardholder may suffer by using your nominated expense management provider.

> you understand and confirm that you have obtained all of the necessary consents from all cardholders to use and disclose their personal information for the purpose of providing expense management services, as described in section 6. Please refer to the Kiwibank Privacy Policy for further details.

Credit check

For this credit check section when we talk about "you" and "your" we mean you and your authorised representative(s).

You understand that we'll credit check you. As part of that credit check, we'll give your information (including, if applicable, information on your repayment history and any defaults on your payment obligations) to credit reporting agencies, and those credit reporting agencies will give your information to us. Credit reporting agencies will use the information provided by us to update their credit reporting databases. When other parties use the credit reporting agencies' services, they'll be provided with your updated information. We might also use credit reporting agencies' services in the future for purposes related to the provision of credit. For example, we may use credit reporting agencies' monitoring services to receive updates if any of the information held about you changes.

Cardholder authority

You acknowledge that your cardholders will have no authority over the business credit card account. They won't be able to make changes to the business credit card account and are not responsible for payment of the balance owing. However, they will have access to a spend limit authorised by you via a credit card linked to your business credit card account and will be able to load a PIN to their credit card.

Terms and Conditions

You acknowledge that:

> our Business Credit Card Terms and Conditions are available online on our website; and

> if this application is approved, those terms and conditions will apply to you from the time your business credit card account is set up.

8. Declaration of use for business purpose

You declare that you'll only use the business credit card account being applied for in this application for purposes relating to your business.

◯ By ticking this box, you confirm that you have read and understand the above declaration.

This form should be signed by your authorised representative(s) on your behalf. It can be signed in a few different ways, by either:

> typing in their name;

> using a stylus on a tablet; or

> printing and signing by hand.

By signing this application form, each authorised representative:

> confirms they have authority to sign this form on your behalf.

> confirms that all the information in this application form is true and correct, and that you'll notify us immediately if there's any change in any information given.

> agrees to all the above sections (including section 7).

> acknowledges that the completion of this application does not constitute an offer of credit by us, that all applications are subject to our lending criteria, and that we may decline this application at our sole discretion for any reason (without needing to disclose that reason).

Signatures

Where there are two or more company directors, a minimum of two company directors must sign this form; the same applies for officers of a society or club. For partnership or trust accounts, all partners or trustees must sign.

Name		Signature
Date	D D M M Y Y Y Y	
Name		Signature
Date	D D M M Y Y Y Y	
Name		Signature
Date	D D M M Y Y Y Y	
Name		Signature
Date	D D M M Y Y Y Y	

Ready to submit?

Before you send your application to us, please take the time to make sure you've completed all the relevant sections.

You can email the completed forms to your Relationship Manager or to business.banking@kiwibank.co.nz.

Have you attached your financial statements?

To avoid delays, please include your most recent 12 months of business financial statements with your application. We can accept draft financial statements if your latest financial year hasn't yet been finalised. If financial statements aren't included, we'll need to contact you to obtain them before we can progress your application.

If your application was submitted through Fast Capital and approved, you don't need to provide financial statements separately.

To confirm this form was completed by you:

> for new Kiwibank business banking customers, it must be sent from the email address specified in section 1 of this application form.

> for existing Kiwibank business banking customers, it must be sent from the email address we have on record for either the business or the authorised representative(s) who have signed this form.