



Diners Club Business Card



Now your business can take advantage of the most flexible, useful and rewarding card of them all.

The Diners Club Business Card will help you operate your small to medium sized business better than ever before. Using the Card, you'll be able to pay your daily business expenses when you need to. Plus you'll be able to manage your business expenses in a quicker and simpler fashion than you may be doing now.

There are also some great personal and business related rewards to be earned as well.

Just take a look at some of the features and benefits your Diners Club Business Card provides, and you'll quickly see the profitable advantages we can bring to your business:

Flexibility

- No fixed credit limit means no pre-set limits on your spending[^]
- Cash flow advantages with up to 51 days to pay for purchases^Ω
- The ability for Rewards points to be allocated to cardholders, or to pool them to a nominated cardholder
- The option of choosing which week to receive your billing statement
- Access to highly competitive, revolving personal line of credit with Diners Club Credit Line[#]

Control

- GST components listed on charges and potential exemptions flagged
- Ability to control spending of your cardholders by placing a control limit on their Diners Club Business Card
- The ability to block spend at specific merchant categories
- Stay informed about your account with Club @lerts via email or SMS
- Access to ATM cash advances[<] in Australia and around the world
- Assistance to develop a Travel & Expenses policy for your employees

Reporting

- Enhanced transaction data for purchases at Mobil petrol stations to help track vehicle expenses
- Online Transaction Summary service to review or download account information
- BAS reporting made easier with account data available online or convert the data to a QIF file, making it downloadable to Quicken, MYOB or Microsoft Money.

[^] Transaction authorisation may require proof of sufficient resources.
^Ω Charges are payable on receipt of account. To avoid default fees you have 21 days after the account issue date to pay.

[#] Diners Club Credit Line is provided and administered by Citibank Pty Limited ABN 88 004 325 080 and subject to Citibank Credit criteria.

[<] PIN required. Limits, terms and conditions and service surcharges apply.



Take advantage of earning Diners Club Rewards points for everyday business transactions[#]

The **Diners Club Rewards** program offers a wide range of rewards including a comprehensive choice of airlines, hotels, merchandise and a wide range of shopping vouchers. In addition, **Diners Club Business Rewards** offers further business related rewards and value add business programs, allowing you to get even more out of your Diners Club Business Card.

Additionally, with Diners Club Business Cards, you can choose whether all Rewards points earned are either allocated to individual cardmembers or pooled, with Rewards points allocated to one nominated cardmember.

Diners Club Business Rewards include:

- **Discounts at InterContinental, Crowne Plaza and Holiday Inn Hotels*** – Receive a discount on the standard room rates at locations in Australia.
- **Free upgrades with Avis^Δ** – Enjoy free one class car upgrades for an Economy Car (Group A) through to Standard Car (Group D).

- **Optus Business savings** – With your Diners Club Business Card you can enjoy great value and great choice with Optus Business on Mobile, Fixed Voice and Internet Access services.
- **Personalised Rewards** – You choose specific training, association memberships, office outfitting or equipment you want for your business – Diners Club calculates the cost in Rewards points, then pays your supplier direct.
- **Vouchers⁺** – Redeem Rewards points for vouchers with Wilson Parking, BP service stations and Hewlett Packard computers.
- **Business magazines^{*}** – Redeem Rewards points for subscriptions to Mybusiness and National Business Bulletin magazines.

[#] Rewards points are earned, allocated and redeemed by Rewards Members in accordance with the Diners Club Rewards Terms and Conditions and subject to payments being made within payment terms. For a copy call 1300 360 060 or visit dinersclub.com.au

* Conditions apply. Subject to availability.

Δ Subject to availability. Avis standard rental requirements and terms and conditions apply.

+ Please contact Diners Club Customer Service for specific terms and conditions that may apply to vouchers.

* Australian residents only.

Statement Record of Charges report is an ATO approved Tax Invoice

The **Record of Charges** report details each cardmember's monthly expenditure. It has been approved by the ATO as a substitute for a Tax Invoice, providing an alternative mechanism for obtaining most Input Tax Credits.[†]

Charges are clearly itemised and grouped for quick analysis. The GST and GST exclusive components are calculated to help with BAS preparation.

NAME		MEMBERSHIP No.	COMPANY/ABN	COST CENTRE	DATE
Mr Frank McNamara		3641 000000 0000	Sample Company Pty Ltd ABN 00 008 888 777	9200 Sales	1 July 2003

CURRENT CHARGES					
Date	Company/Description of Charge/ABN	Total Charge	GST Exclusive	GST	Code
23 Jun 03	VIRGIN BLUE P/N: CARDMEMBER/D MR DJ: Y MEL/SYD - DJ: Y SYD/MEL ORDER NO. 12345 DATE TRAVEL: 15/06/03 REF: PIW2CG ABN 36 090 670 965	381.70	347.00	34.70	
Total Airline Expenditure		\$381.70	\$347.00	\$34.70	
23 Jun 03	PARK GRAND, SYDNEY ABN 00 009 222 111	893.20	812.00	81.20	
25 Jun 03	CROWNE PLAZA DARLING HARBOUR ABN 00 000 111 000	858.00	780.00	78.00	
Total Accommodation Expenditure		\$1,751.20	\$1,592.00	\$159.20	
10 Jun 03	**STOKEHOUSE, ST KILDA ABN 00 009 222 111	71.39	64.90	6.49	
22 Jun 03	**FIORELLI, HAWTHORN ABN 00 009 222 111	93.50	85.00	8.50	
Total Restaurant Expenditure		\$164.89	\$149.90	\$14.99	
23 Jun 03	*MOBIL, ST. LEONARDS 66 LITRES ABN 00 009 222 111	68.20	62.00	6.20	
Total Vehicle Expenditure		\$68.20	\$62.00	\$6.20	

Company ABN included to meet legislative requirements.

GST component of each charge is identified.

Merchant ABN included to meet legislative requirements of proof of supply.

Airline GST component provided by airlines (not calculated by Diners Club).

Accommodation & restaurants GST calculated. Adjustments may be required to meet FBT liability.

***Possible Mixed Supply** – Single asterisk flags possible Mixed Supply for charges over \$50. Original Tax Invoices required for all purchases over \$50 that include a Mixed Supply component. If any GST Free Supplies are included you will need to complete the **GST Adjustment Schedule**.

****Possible FBT liability** Double asterisk flags possible FBT liability. If there is an Entertainment/ Meals component in this purchase you may need to complete the **FBT Adjustment Schedule**.

[†] ATO Public Ruling GSTR2000/26 on 28 June 2000.

Applicant ONE must be a Director, Partner or Principal of the business.
 If pooling Diners Club Rewards points, Applicant ONE must be the nominated Cardmember.

Personal Details

APPLICANT ONE

Title Surname Given names

Preferred name and title on card

Male Female Date of birth / / Driver's licence no. Marital status

Residential address State Postcode Years/Months there

Home phone Mobile phone Preferred email address

Business phone Business fax I consent to being kept informed about products, services and offers via email and/or SMS Yes No

Previous residential address State Postcode Years/Months there

Preferred mailing address State Postcode

Number of nights per annum spent away from home on business 0-5 6-15 16-30 31-60 60+

Own home outright Buying home (mortgage) Renting Other Mortgagor/Agent/Landlord

Mother's maiden name Name of relative or friend in Australia not living with you Relationship

Residential address of relative or friend in Australia State Postcode Home phone

I authorise Diners Club to verify my employment/financial information on this application with my employer/accountant.

Employed Self employed Gross annual salary \$ Other annual income \$

Position/Title Years/Months there Name of current employer or if self-employed, trading name Nature of business

Business phone Business fax Employer/Trading address State Postcode

Previous employment: Position/Title Years/Months there Company name Business phone Nature of business

Name of external accountant Accountant's company name Accountant's phone Accountant's fax

Your estimated monthly spend on Diners Club \$ Percentage reimbursed by company (if applicable) %

Other cards held: Amex Visa Bankcard MasterCard Others

Do you currently have or have you ever held a Diners Club Card? Yes No Your account number

I would like to apply for a Diners Club Credit Line from Citibank Pty Limited Yes No

Applicant TWO must be a Director, Partner or Principal of the business.

Personal Details

APPLICANT TWO

Title Surname Given names

Preferred name and title on card

Male Female Date of birth / / Driver's licence no. Marital status

Residential address State Postcode Years/Months there

Home phone Mobile phone Preferred email address

Business phone Business fax I consent to being kept informed about products, services and offers via email and/or SMS Yes No

Previous residential address State Postcode Years/Months there

Preferred mailing address State Postcode

Number of nights per annum spent away from home on business 0-5 6-15 16-30 31-60 60+

Own home outright Buying home (mortgage) Renting Other Mortgagor/Agent/Landlord

Mother's maiden name Name of relative or friend in Australia not living with you Relationship

Residential address of relative or friend in Australia State Postcode Home phone

I authorise Diners Club to verify my employment/financial information on this application with my employer/accountant.

Employed Self employed Gross annual salary \$ Other annual income \$

Position/Title Years/Months there Name of current employer or if self-employed, trading name Nature of business

Business phone Business fax Employer/Trading address State Postcode

Previous employment: Position/Title Years/Months there Company name Business phone Nature of business

Name of external accountant Accountant's company name Accountant's phone Accountant's fax

Your estimated monthly spend on Diners Club \$ Percentage reimbursed by company (if applicable) %

Other cards held: Amex Visa Bankcard MasterCard Others

Do you currently have or have you ever held a Diners Club Card? Yes No Your account number

I would like to apply for a Diners Club Credit Line from Citibank Pty Limited Yes No

Arrive in better shape to do business

When you're travelling by air on business, be it across the country or around the world, you always arrive in better shape to conduct business if you can reduce some of the hassles.

By simply using your Diners Club Business Card to purchase your tickets, you're able to take advantage of many travel related benefits that will make your trips much more enjoyable and relaxed, and in some cases, less costly.

You can enjoy the benefits of:

- International Airport and Member Lounges
- FREE Club Assistance worldwide emergency help service**
- FREE Air Travel Inconvenience Insurance**
- Comprehensive Travel Insurance**
- Frequent Traveller Insurance**

** Terms and Conditions apply to insurance products.

Declarations and Authorisations

Interpretation: In these Declarations and Authorisations, any reference to a defined term has the same meaning as in the Business/Corporate Card Terms and Conditions unless the context otherwise requires. Any reference to the 'business' includes a reference to a company, partnership, joint venture, association, governmental agency, firm, body corporate, sole trader or other business entity.

Diners Club Card Application (*this section applies to you if you are the business or an Applicant*)

Application: By signing this form, the business and the Applicant: (A) request that a Diners Club Card(s) (Card) be issued to the Applicant; (B) warrant that all information in this application is true and correct and not misleading; (C) warrant that the Applicant is an employee of the business; (D) acknowledge that the business and the Applicant will be bound by the Business/Corporate Card Terms and Conditions (which will be provided to each on approval of this application) on first use of the Card or the Card account; (E) agree that information about you may be used as described in the Privacy section in the Business/Corporate Card Terms and Conditions, and that where you have provided information about any other individual on this form, you will make that other individual aware of the provisions of that Privacy section; (F) agree that the Card(s) is issued at the direction of the business and may be cancelled by the business at any time by written notice to Diners Club; (G) acknowledges that a commission may be paid by Diners Club to the person (if any) named on this form for introducing you to Diners Club. The amount of any such commission will be based either on your expenditure or the number of introductions made by the person and is unascertainable at the time of this application.

Liability: The business and each Applicant agree to be **jointly and severally** liable for (A) all charges incurred by the Applicant arising from, or in relation to, the issuance or use of a Card (including any reissued or replacement card); (B) any fees set out in the Diners Club Fee Schedule at the end of the Business/Corporate Card Terms and Conditions; (C) any fees or charges in relation to each Applicant's membership of Diners Club Rewards (if selected); and (D) any goods and services tax which may be payable by Diners Club in respect of fees or charges charged by Diners Club on the Card account or in relation to any Applicant's membership of Diners Club Rewards (if applicable).

Consent for Diners Club to collect, disclose and use personal and credit information: By signing this form, each Applicant agrees that Diners Club may, and authorises Diners Club to, obtain, use and disclose application and other information on the terms set out in this consent (including as set out below in relation to Diners Club Rewards, if applicable). This consent continues beyond the end of any credit obtained from Diners Club.

1. Disclosing information to a credit reporting agency: As part of assessing your application for, and administering your, credit, Diners Club may disclose to a credit reporting agency personal information about you including information about you set out in section 18E(1) of the Privacy Act 1988.

2. Obtaining credit reports from a credit reporting agency: Diners Club, in assessing your application for credit, may obtain from a credit reporting agency, a credit report containing personal information about you and a credit report containing information about your commercial credit activities. You acknowledge that Diners Club may, from time to time, treat an amount which you seek to charge to your Card as an application for credit for the amount of that charge for the purposes of this consent.

3. Exchanging information with other credit providers: Diners Club may exchange with any person who provides or has previously provided or intends to provide credit to you such information about your creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act or any other law. The information may be exchanged for the purposes of (A) assessing your application for credit and your continuing creditworthiness and (B) exchanging information with other credit providers as to the status of any credit accounts you have.

4. Disclosing information to the business: Diners Club may disclose information to the business about an Applicant's Card or charges incurred using that Card.

5. Other use and disclosure of information: Diners Club may provide your personal and credit information to related companies in or outside Australia or selected third parties on a confidential basis for the purpose of providing administration or other services in respect of a Card, your Card account or to determine whether you are eligible to receive any benefits relating to a Card. Diners Club will sometimes send you mail relating to the Card (including newsletters, statements or offers to upgrade the services provided). If you do not wish to receive information on other products, services and special offers from Citigroup companies and selected third parties, you may notify Diners Club in writing or by telephone or tick the Privacy Preference opt out box on this application.

Diners Club Rewards (*this section applies to you, in addition to the section above, if you are or become a member of the Diners Club Rewards program*)

Application: By signing this application, and indicating a wish to enrol as a member of the Diners Club Rewards program, you, the Applicant, acknowledge that you will be bound by the Diners Club Rewards Terms and Conditions contained in the Diners Club Rewards Catalogue provided to you with a Card, on first use of that Card.

Use and disclosure of information: Each Applicant that joins the Diners Club Rewards program (A) authorises Diners Club to provide his/her personal information to its agents or contractors for the purpose of marketing or administering the Diners Club Rewards program, including information relating to the Applicant's observance of the terms and conditions relating to a Card, (B) authorises Diners Club to exchange with Diners Club's partners in the Diners Club Rewards program (including airlines, hotels, wine vendors and car rental companies), information relating to purchases made from those partners using a Card, the Card account or by any other means authorised by Diners Club. Diners Club may provide personal information about you, the Applicant, to Qantas or its agents or contractors for the purpose of Qantas, its agents or contractors marketing and administering the Qantas Frequent Flyer program. Qantas' agents or contractors to whom Diners Club or Qantas would usually disclose personal information provided by you to Diners Club for the purposes of the Diners Club Rewards program include Qantas related companies, Qantas Frequent Flyer program partners and organisations which provide services to Qantas. In accordance with the Privacy Act 1988, you may be entitled to access personal information that Qantas or its agents or contractors hold about you in relation to the Qantas Frequent Flyer program: contact Qantas on 13 11 31. Diners Club may also collect personal information about you from Qantas, which may be used or disclosed in any of the ways outlined in the Privacy section of the Business/Corporate Card Terms and Conditions.

Fax completed application to 1300 137 694 or mail to:

Reply Paid 1723, Diners Club International, GPO Box 1723, Melbourne VIC 8060



**For further information call Diners Club Customer
Service 24 hours a day on 1300 885 552**

dinersclub.com.au



TAKE ADVANTAGE