

# Application for Finance

Loan amount:

\$ \_\_\_\_\_

Loan term:

\_\_\_\_\_ months

[www.quantumcredit.com.au](http://www.quantumcredit.com.au)



**Quantum Credit**

## Section A Borrower

<b>Borrower Name</b>			
<b>Legal Entity</b>	<input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Sole Proprietor		
<b>Australian Business Number</b>			
<b>Address (not PO Box)</b>	State: <input type="text"/>	Postcode: <input type="text"/>	
<b>Specify postal address (if different from above)</b>	State: <input type="text"/>	Postcode: <input type="text"/>	
<b>Is the borrower acting as a trustee of a trust in this application?</b>	<input type="text" value="YES / NO"/>		
<b>If YES, provide the name of the trust:</b>			
<p>List the name/s of each individual representing the borrower in this application and state their capacity selected from the list below:</p> <p><b>[Sole proprietor/ Partner/ Trustee/Sole director &amp; sole secretary/ Director &amp; secretary/ Secretary/Director]</b></p>			
<b>Name:</b>	<input type="text"/>	<b>Date of birth:</b>	<input type="text"/> <b>Capacity:</b> <input type="text"/>
<b>Name:</b>	<input type="text"/>	<b>Date of birth:</b>	<input type="text"/> <b>Capacity:</b> <input type="text"/>
<b>Name:</b>	<input type="text"/>	<b>Date of birth:</b>	<input type="text"/> <b>Capacity:</b> <input type="text"/>
<b>Name:</b>	<input type="text"/>	<b>Date of birth:</b>	<input type="text"/> <b>Capacity:</b> <input type="text"/>
<b>Borrower Contact Details:</b>	<b>Phone:</b> <input type="text"/>	<b>Fax:</b> <input type="text"/>	<b>Email:</b> <input type="text"/>
<b>Accountant Name:</b>	<input type="text"/>	<b>Phone number:</b>	<input type="text"/> <b>Email:</b> <input type="text"/>

## Borrower Banking Details (direct debit purposes)

<b>The borrower's bank account nominated as the direct debit account:</b>	
<b>Bank name:</b>	<b>Account Name:</b>
<b>BSB:</b>	<b>Account Number:</b>

## Section B Guarantor/s

GUARANTOR 1		GUARANTOR 2	
Given Name(s) and Surname:		Given Name(s) and Surname:	
Drivers Licence Number:		Drivers Licence Number:	
Home Address:		Home Address:	
State: <input type="text"/>	Postcode: <input type="text"/>	State: <input type="text"/>	Postcode: <input type="text"/>
Time at current address:		Time at current address:	
Previous Address (if <3 years at current address):		Previous Address (if <3 years at current address):	
State: <input type="text"/>	Postcode: <input type="text"/>	State: <input type="text"/>	Postcode: <input type="text"/>
Email address:		Email address:	
Date of birth:	Marital status:	Date of birth:	Marital status:
Phone number:	Mobile number:	Phone number:	Mobile number:
Ordinarily resident in Australia?	YES /NO	Ordinarily resident in Australia?	YES /NO

## Guarantor Employment Details

GUARANTOR 1		GUARANTOR 2	
Occupation:		Occupation:	
Self employed?	YES /NO	Self employed?	YES /NO
Current employer:		Current employer:	
Gross income (monthly):		Gross income (monthly):	

## Financial position of guarantor/s

Please complete separate statement of financial position for every guarantor

Assets		Liabilities	
Home at	\$	Home loan with	\$
Other properties:			
1.	\$	1.Lender	\$
2.	\$	2. Lender	\$
3.	\$	3.Lender	\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>TOTAL LIABILITIES</b>	<b>\$</b>

I / We acknowledge that the Lender will rely on the above information in its assessment and confirm the information provided is accurate, true and correct at the time of application.

Guarantor signature	Guarantor signature
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## Section C Loan Exit Strategy

Outline below the steps to be taken and sources of funds utilised to pay back the Quantum loan facility:


## Section D Security details

Provide details of all properties offered as mortgage security for the loan application:

### Security property 1

Property street address:

State:

Post code:

Attach Title Search or provide title details:

Volume no:

Folio No:

Registered proprietor/s:

Estimated market value:

Contact name  
for valuer access:

Contact phone number  
for valuer access:

### Security property 2

Property street address:

State:

Post code:

Attach Title Search or provide title details:

Volume no:

Folio No:

Registered proprietor/s:

Estimated market value:

Contact name  
for valuer access:

Contact phone number  
for valuer access:

### Security property 3

Property street address:

State:

Post code:

Attach Title Search or provide title details:

Volume no:

Folio No:

Registered proprietor/s:

Estimated market value:

Contact name  
for valuer access:

Contact phone number  
for valuer access:

## Section E Valuation Payment

Quantum shall order valuation reports of the security properties on receipt of a signed application form. The borrower consents to the procurement of valuation reports and herewith authorises prepayment of the costs of valuation reports, it acknowledges liability to Quantum for the costs of the valuation reports actually incurred by Quantum, even if this loan application is not successful or does not proceed for any reason.

**Payment of valuation costs**

Please debit **my bank account provided in Section A**, alternatively the bank account below with the valuation costs:

<b>Account name/s:</b>	<b>BSB:</b>	<b>Account number:</b>
<b>Authorised Account Signatory:</b>	<b>Authorised Account Signatory:</b>	

## Section E Loan Purpose Enquiry

**This section to be completed by individual borrowers only**

**The purpose of this loan application is to source funds:**

1.	To provide a line of credit which will be used for the borrower’s business	<input type="checkbox"/>
2.	To purchase a commercial property	<input type="checkbox"/>
3.	To (specify).....	<input type="checkbox"/>
4.	To (specify).....	<input type="checkbox"/>

**If you have completed the Loan Purpose Enquiry and you believe that the loan you are applying for is to be used wholly or predominantly for business purposes or investment purposes other than investment in residential property, please sign this declaration**

**IMPORTANT NOTICE**

If you declare that the loan has a business or commercial purpose, kindly provide supporting documentation to enable Quantum to assess the loan purpose.

**Section G Declaration of Purpose for which Credit is provided**

*Section 13 National Credit Code, Regulation 68, National Consumer Credit Protection Regulations*

**IMPORTANT NOTICE: EACH BORROWER AND GUARANTOR TO SIGN THIS DECLARATION PRIOR TO SUBMISSION OF LOAN APPLICATION TO QUANTUM**

**We declare that the credit to be provided to the Borrower by Quantum Credit (the credit provider) is to be applied wholly or predominantly for:**

- **business purposes; or**
- **investment purposes other than investment in residential property;**

**(or for both purposes)**

**IMPORTANT**

**You should only sign this declaration if the loan is wholly or predominantly for:**

**Business purposes; or**

**Investment purposes other than investment in residential property.**

**By signing this declaration you may lose your protection under the Consumer Credit Code.**

<p><b>Borrower signatory:</b></p> <p><b>(as director/ secretary under section 127 of the Corporations Act, where applicable)</b></p> <p><b>Date:</b></p>	<p><b>Borrower signatory:</b></p> <p><b>(as director/ secretary under section 127 of the Corporations Act, where applicable)</b></p> <p><b>Date:</b></p>
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<p><b>Guarantor 1 signature:</b></p> <p><b>Date:</b></p>	<p><b>Guarantor 2 signature:</b></p> <p><b>Date:</b></p>
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## Section H Privacy Act 1988 Consent

I/We acknowledge that I/we have made an application for credit from Quantum Credit (“Quantum”). Quantum may use the personal information I/we provide for the purpose of providing credit and subject to the provisions of the Privacy Act, I/we may have access to personal information collected and held by Quantum, the Lenders and any third party referred to in this consent form. I/We may request access to my/our personal information held (if any) by contacting Quantum Credit on 1300 135 212.

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise Quantum to give and obtain from lenders named in this credit application, and lenders that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that lenders are allowed to give or receive from each other under the Privacy Act 1988.

I/We acknowledge that Quantum may choose to provide the finance I/We have applied for, in conjunction with third party investors. In this Notice, a reference to a “Lender” includes any third party investor that Quantum may deem suitable for purposes of funding a transaction in conjunction with Quantum.

Quantum will be collecting any such personal information about me/us for the purposes of:

- assessing the risk of providing the finance sought by me/us from Quantum and/or the Lender;
- assessing the risk of me/us defaulting on your obligations to Quantum or the Lender in respect the finance sought by me/us;;
- assessing the risk of me/us being unable to meet a liability that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by Quantum/the Lender to another person;
- risk assessment and management, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- complying with legislative and regulatory requirements.

Without the provision of my/our personal information to Quantum / the Lender, they may be unable to provide the mortgage finance requested.

By signing the acknowledgment below, I/we agree and consent to Quantum /the Lender using and disclosing the personal information it collects about me/us for the purposes set out above (subject to any restrictions imposed on Quantum/the Lender by the Privacy Act 1988).Quantum and the Lender will usually or may disclose personal information of the kind it collects about me/us to:

- its related companies;
- credit reporting agencies;
- its service providers;
- its agents, contractors, and external advisers;
- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- government and other regulatory bodies;
- payment system operators;
- guarantors and prospective guarantors;
- title insurers;
- other financial institutions and lenders.

In this Notice, a reference to Quantum Credit or the Lender includes a reference to their respective successors and permitted assigns. By signing the acknowledgment below, I/we agree and consent (subject to the restrictions imposed by the Privacy Act) to any such disclosures of the collected personal information by Quantum/ the Lender, regardless of when or how the information was collected, even though some of the organisations may be overseas.



- Quantum/the Lender obtaining information about my/our commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons;
- Quantum /the Lender giving to and receiving from any lenders named in the application for finance, and any lenders named in a credit report issued by a credit reporting agency, information about my/our credit worthiness, provided that the information is given or received for the purpose of assessing the finance application; and
- Quantum/ the Lender obtaining a commercial and/or consumer credit report containing personal information about me/us from a credit reporting agency and using that report or any information derived from the report in assessing the my/our finance application, and for any other purposes permitted under the Privacy Act.

## Declaration And Signature by Borrower/s and Guarantor/s

**By my/our signature/s below I/We declare that:**

1. **I/We do not have any legal proceedings pending against me/us and have never been bankrupt, save as disclosed in this application.**
2. **I/We have read and understood the Privacy Statement in this application and authorise Quantum/the Lender to collect, maintain, use and disclose our personal information as set out in this Privacy Statement and The Privacy Act 1988.**
3. **I/We have read and understood the particulars in this form and the information provided by me/us is true and correct.**
4. **I/We are not aware of any circumstances likely to have a significant impact in the foreseeable future on my ability to make loan repayments.**

<p><b>Borrower signature:</b></p> <p><b>Signatory name and capacity:</b></p> <p><b>(as director/ secretary under section 127 of the Corporations Act, where applicable)</b></p> <p><b>Date:</b></p>	<p><b>Borrower signature:</b></p> <p><b>Signatory name and capacity:</b></p> <p><b>(as director/ secretary under section 127 of the Corporations Act, where applicable)</b></p> <p><b>Date:</b></p>
<p><b>Guarantor 1 signature:</b></p>  <p><b>Date:</b></p>	<p><b>Guarantor 2 signature:</b></p>  <p><b>Date:</b></p>



## Quantum Credit

### Application Checklist

- ❑ Completed and signed Quantum Credit Application

#### **In respect of each borrower/guarantor:**

- ❑ Most recent financial statements and/or tax returns (when available)
- ❑ Copy of trust deed (where applicable)
- ❑ 100 point Identification Form (available on our website)

#### **In respect of each security property in section D:**

- ❑ Loan statements from all mortgagees for the past 6 months
- ❑ If loan statements do not reflect the approved credit facility, kindly attach mortgagee loan offer letters or loan agreements
- ❑ Documents supporting valuation of security property

#### **In respect of the loan exit strategy in section C:**

- ❑ Documents supporting the short term exit of Quantum (copy of sale contract, refinance loan approval, other supporting documents)

### Finance Broker Particulars

- Kindly tick if not currently accredited with Quantum to initiate accreditation process

FINANCE BROKER NAME: \_\_\_\_\_

CONTACT NUMBER/ EMAIL: \_\_\_\_\_

BROKER COMMISSION/ESTABLISHMENT FEE: \_\_\_\_\_  
(INCLUSIVE OF GST)