Client Acknowledgement, Appointment and Quote

I/We appoint F & I Management Pty Ltd ABN 58 074 537 036, ACL 378293, its associated entities, Affiliates and any independent authorised credit representatives it has appointed to act on my/our behalf to arrange finance and/or other requested facilities. I/We also acknowledge that a one-off fee to a maximum of \$1990.00 (incl. GST) is payable for providing me/us with credit assistance and agree to pay such fee if my/our finance application has been approved. The payment of this fee may be paid as part of the settlement of my/our credit facility or upon production of an invoice to me/ us following an approval of my/our finance application, and that all other fees and commissions will be fully explained in our Credit proposal, prior to me/us entering into a credit contract/consumer lease, including any referral fees paid on my/ our behalf that will be generated by this transaction.

I/We acknowledge that:

The information set out in the application form accurately represents my/our objectives and requirements, financial situation and our particular needs.

I/We are not aware of any other information which may be relevant to the preparation of my/our Credit proposal.

I/We understand that a financial product recommendation will be based solely on the information supplied by me/us in the application form.

I/We understand that it will be necessary to review the information which has been supplied.

I/We acknowledge that if the information provided is inaccurate or incomplete, I/We should consider the appropriateness of the recommendations in the Credit proposal, having regard to my/our personal circumstances.

I/We acknowledge that the credit contract will be deemed unsuitable if, at the time of the pre-assessment, it is determined that I/We would be unable to comply with my/our financial obligations under the credit contract or could only comply with substantial hardship.

I/We acknowledge that the credit contract will be assessed as unsuitable if the loan does not meet my/our requirements or objectives.

I/We acknowledge that we do not anticipate any adverse material changes to our financial position by entering into the proposed credit contract/consumer lease.

I/We acknowledge that taking out a new loan will increase my/our liabilities and there could be a need to have our current insurances reviewed and I/We accept your offer of assisting with insurances in relation to the new credit facility.

I/We give F&I Management, its associated entities, Affiliates and any Authorised credit representatives it has appointed permission to contact us in relation to the areas of Financial Planning, Insurances and Conveyancing and other Ioan facilities it can offer.

BORROWER'S AGREEMENT:

By signing this form or checking the box on our electronic version and submitting this form to us, you agree to the terms of this authority and consent and declare you have read, understood and agreed with the terms of this authority and consent and authorise F&I Management Pty Ltd and its associated entities, affiliates and any authorised credit representatives it has appointed to perform the authorisations within this form.

Borrower's Signature:	Borrower's Signature:
Borrower's Name:	Borrower's Name:
Date://	Date://