

## **Finance Application**

LOAN OR GOODS PURPOSE: BUSINESS PRIVATE

COMPLETED QUICK LOAN FORM: YES NO

You can find the form on our website.

Is there anything in your credit history that would stop you from getting a loan?				
Y N If yes – please explain:				
Are you experiencing financial stress or hardship?				
Y N If yes – please explain:				
FINANCE & INSURANCE REQUIREMENTS				
TINANOE & INSORANSE REGORDINENTS				
Supplier (if applicable) :	Term:Years Months			
Phone Number:	Residual: \$ or %			
Description of Asset being purchased:	FOR ASSET PURCHASE:			
Make:	Total Cost: \$			
Model:	Deposit: \$			
Year of Manufacture:	Trade-In: \$			
Auto Manual Petrol Diesel LPG Dual Fuel	Insurances: \$			
Km's or Hours of Goods: KM's / Hrs	Origination/Brokage: \$			
Other Information:	Finance Pay-Out: \$			
	TOTAL AMOUNT REQUIRED:			
	\$			
	Finance Pay-out to:			
1 <sup>st</sup> APPLICANT DETAILS				
First Name(s):	Middle/Other names:			
Last Name:	Date of Birth:			
Gender: Male Female Status: Married / De Facto	/ Single / Separated / Divorced / Widowed / Other			
No of Dependents Ages	<u></u>			
Telephone (H):	Mobile			
Email Address:				
Drivers Licence Number: State:	Exp: Medicare:			
Are you a Permanent Resident of Australia? Yes	No Position: Exp:			
Do you hold any overseas citizenship?	No Specify:			

Residential History – 5 y	ears required						
Current Address:			How lor	ng	Yrs _	Mths	
			Rent / N	/lortgage	/ Own	/ Board	
Landlord/Mortgagee Details:		,	Weekly/Fortnightly/Monthly			nthly	
				Cost \$			
Previous Address: (if current less than 5 year	9)			How lor	ng	Yrs _	Mths
(iii daireini idde tilair d year	<b>5</b> )			Rent / N	/lortgage	/ Own	/ Board
Landlord/Mortgagee Detai	ls:		,	Weekly	/Fortnigh	tly/Moi	nthly
				Cost \$			
Previous Address:					ng		
					Mortgage		
Landlord/Mortgagee Detai	ls:			Weekly	/Fortnigh	tly/Mo	nthly
				Cost \$			
Employment history – 5	years required						
Current Employer			Job Title:				
Contact Name:		Contac	ct Number:				
Address:				How lo	ng	Yrs _	Mths
			Self-employed Full Time Perm Part Time Casual				
Previous Employer:							
(if current is less than 5 year	ars)		Job Title:				
Contact Name:		Contac	ct Number:				
Address:				How longYrsMths		Mths	
					nployed Part Time		ull Time asual
Previous Employer			Job Title				
Contact Name:		Contac	ct Number:				
Address:				Howle	2	Vro	Mtho
			How longYrsMths				
				Self-em Perm F	nployed Part Time		ull Time asual
Finalised Loans - in last	5 years						
Lender:	Borrowed: \$	P/M: \$ Type:					
Lender:	Borrowed: \$	P/M: \$ Type:					
Lender:	Borrowed: \$	P/M: \$ Type:					
Lender:	Borrowed: \$	P/M: \$			Туре:		

## INSURANCE

It is important to review our insurance covers when we increase our liabilities to help prevent some unforeseen events from costing us when we can least afford it. Below are the four major insurance covers that relate to your purchase and loan.

Please choose the ones you want or simply request more information prior to making a decision and we will be happy to assist.

Comprehensive Insurance:	This insurance cover is the most common and it covers your purchase in certain events such as accident, theft, fire and the third party you may damage.	Yes	More Info
Consumer Credit Insurance (CCI):	Protects you and will make your loan repayments on your behalf in certain events such as illness, unemployment and injury - it assists you in keeping your purchase and protecting your credit rating.	App 1 CE] ÁG Yes	More Info
Guaranteed Asset Protection (GAP):	Protects you in the event of a total loss when the comprehensive payout does not cover the outstanding debt remaining on your loan, it protects your credit rating and may help in the cost of the replacement purchase.	Yes	More Info
Mechanical Breakdown Insurance (MBI):	Covers your purchase for certain mechanical breakdowns which helps you keep your purchase in good condition and also relieves you from unexpected and unbudgeted for repairs costs, leaves your income to keep paying the loan.	Yes	More Info

Applicant 1 - Asset/Liability position

Personal Assets	Personal Liabilities	Credit Provider	Payments
Cash at bank	\$ Loans Outstanding	\$	\$
Home Value	\$ Home Mortgage	\$	\$
Other Property Value	\$ Other Mortgages	\$	₩
Property Address:			
Other Property Value	\$ Other Mortgages	\$	\$
Property Address:			
Vehicle/s	\$ Finance	\$	\$
Vehicle/s	\$ Finance	\$	\$
Household Effects	\$ Credit Card LIM/BAL	\$	\$
Business Assets	\$ Credit Card LIM/BAL	\$	\$
Term Deposits	\$ Overdraft (Limit)	\$	\$
Debtors	\$ Creditors	\$	\$
Other:	\$ Other	\$	\$
Total Assests:	\$ Total Liabilities:	\$ Total Payments:	\$

## 2<sup>nd</sup> APPLICANT DETAILS First Name(s): Middle/Other names: Date of Birth: Last Name: Status: Married / De Facto / Single / Separated / Divorced / Widowed / Other Gender: Male Female No of Dependents Ages \_ Telephone (H): Mobile Email Address: **Drivers Licence Number:** State: Medicare: Expiry: Are you a Permanent Resident of Australia? Yes Position: No Exp: Yes Specify: Do you hold any overseas citizenship? No Residential History - 5 years required **Current Address:** How long Yrs Mths Rent / Mortgage / Own / Board Weekly/Fortnightly/Monthly Landlord/Mortgagee Details: Cost \$ Previous Address: How long \_\_\_\_Yrs \_\_\_Mths (if current less than 5 years) Rent / Mortgage / Own / Board Weekly/Fortnightly/Monthly Landlord/Mortgagee Details: Cost \$ Previous Address: How long \_\_\_\_\_Yrs \_\_\_\_Mths Rent / Mortgage / Own / Board Weekly/Fortnightly/Monthly Landlord/Mortgagee Details: Cost \$ Employment history - 5 years required **Current Employer** Job Title: Contact Name: Contact Number: Address: How long \_\_\_\_\_Yrs \_\_\_\_Mths Self-employed Full Time Perm Part Time Casual **Previous Employer:** Job Title: (if current is less than 5 years) Contact Name: Contact Number: Address: How long \_\_\_\_\_Yrs \_\_\_\_Mths Self-employed Full Time Perm Part Time Casual

Previous Employer	Job Title	
Contact Name:		Contact Number:
Address:		How longYrsMths  Self-employed Full Time Perm Part Time Casual

Finalised Loans - in last 5 years			
Lender:	Borrowed: \$	P/M: \$	Туре:
Lender:	Borrowed: \$	P/M: \$	Туре:
Lender:	Borrowed: \$	P/M: \$	Туре:
Lender:	Borrowed: \$	P/M: \$	Туре:

Applicant 2 - Asset/Liability Position

Personal Assets	Personal Liabilities	Credit Provider	Payments
Cash at bank	\$ Loans Outstanding	\$	\$
Home Value	\$ Home Mortgage	\$	\$
Other Property Value	\$ Other Mortgages	\$	\$
Property Address:			
Other Property Value	\$ Other Mortgages	\$	\$
Property Address:			
Vehicle/s	\$ Finance	\$	\$
Vehicle/s	\$ Finance	\$	\$
Household Effects	\$ Credit Card LIM/BAL	\$	\$
Business Assets	\$ Credit Card LIM/BAL	\$	\$
Term Deposits	\$ Overdraft (Limit)	\$	\$
Debtors	\$ Creditors	\$	\$
Other:	\$ Other	\$	\$
Total Assests:	\$ Total Liabilities:	\$ Total Payments:	\$

	Applicant 1	Applicant 2
Income after tax (Net)	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Net Profit Other Income	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Centrelink Income	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Rental Income	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
CSA Registered Income	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Other	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Total Income	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Mortgage/Rent	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Credit Cards (4% of total balances)	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Personal Loans	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Vehicle Loans	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Rates - Property	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Telephone & Internet	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Groceries	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Recreation & Entertainment	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Clothing & Personal Care	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Medical & Health	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Transport	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Education	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Childcare	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Insurance	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Utilities	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Total Expenses	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum

per: Week / Fortnight / Month / Annum

\$

Surplus/Deficit

\$

per: Week / Fortnight / Month / Annum

Name of Bank:	BSB:
Name on Account:	Acc #:

ACCOUNTANT DETAILS (FOR SELF EMPLOYED ONLY)	
Name of Accounting Firm:	
Address:	
Contact person:	Phone Number:

PERSONAL / BUSINESS REFERENCES (MUST NOT BE LIVING AT SAME ADDRESS)				
FULL Name	FULL Address	Relationship	Phone number	

## PRIVACY & DECLARATION

**BANKING DETAILS** 

For you to complete and for us to be able to process your application, please:

- 1) Complete the Quick Loan Application on our website
- 2) Return to this page

Please ensure you have read our <u>Credit Guide</u>, <u>Privacy Authorisation</u> and <u>Client Acknowledgment</u>, which can be found on our <u>website</u>.

DATE	NOTES