

Loan Application Form

Austwide Lending
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PERSONAL DETAILS					
1			2		
Title	First Name	Middle Name/s	Title	First Name	Middle Name/s
Surname			Surname		
Other Names commonly known by (if any)			Other Names commonly known by (if any)		
Permanent Australian Resident? Yes No			Permanent Australian Resident? Yes No		
Current Home Address			Current Home Address		
Postcode		Years/Months	Postcode		Years/Months
Current Residential Status (Rent / Home Owner / Home Mortgage / Board / Other)			Current Residential Status (Rent / Home Owner / Home Mortgage / Board / Other)		
Previous Address		Years/Months	Previous Address		Years/Months
HOME PHONE	WORK	MOBILE	HOME PHONE	WORK	MOBILE
Email Address:		FAX	Email Address:		FAX
Date of Birth / /	Drivers Licence No.	Exp. Date	Date of Birth / /	Drivers Licence No.	Exp. Date
Marital Status	Number of Dependants	Ages of Dependents	Marital Status	Number of Dependants	Ages of Dependents
Name , Phone, and Address of the nearest relative not living with you			Name , Phone, and Address of the nearest relative not living with you		

COMPANY APPLICATION DETAILS (if applicable)		
Company Name and Registered Address		CIS
Names of Directors		TFN
Names of Directors		TFN
Nature of Business	Years Trading	ABN
Is there a trustee as borrower or proposed guarantor? No () Yes () Details:		Trustee Name Details

EMPLOYMENT					
1	Occupation		2	Occupation	
Present Employer			Present Employer		
Address		Telephone No.	Address		Telephone No.
TOTAL ANNUAL INCOME \$			TOTAL ANNUAL INCOME \$		
Permanent / Casual / Part-time			Permanent / Casual / Part-time		
Length of Service (Years & Mths)		OVERTIME / PENALTY TIME	Length of Service (Years & Months)		OVERTIME / PENALTY TIME
Previous Employer (if current less than 2 years)		Length of Service (Years & Months)	Previous Employer (if current less than 2 years)		Length of Service (Years & Months)
Address		Telephone No.	Address		Telephone No.
OTHER INCOME (Second Income, ETC.)		Wkly/Fortly/Mthly/Annual Gross Income \$	OTHER INCOME (Centrelink, Family/ Parenting, etc.)		Wkly/Fortly/Mthly/Annual Gross Income \$
If Self Employed Name/Address/Phone Number of Accountant:			If Self Employed Name/Address/Phone Number of Accountant:		

LOAN REQUIRED		
Loan Purpose		FIRST HOME BUYER ? YES / NO
Amount \$	Preferred Term	LVR %

Loan 2 Purpose (if applicable)	
Amount \$	Preferred Term

PROPERTY OFFERED AS SECURITY			
Property One	Purchase Price or Market Value (if refinancing) \$	Title Details Volume:	Folio: Plan
Address Street and No., Suburb			State and Postcode
Valuer Access: Name	Company:	Telephone:	

Property Two	Purchase Price OR Market Value (refinancing) \$	Title Details Volume:	Folio: Plan
Address Street and No., Suburb			State and Postcode
Property Three	Purchase Price OR Market Value (refinancing) \$	Title Details Volume:	Folio: Plan
Address Street and No., Suburb			State and Postcode

FINANCIAL POSITION				
ASSETS		LIABILITIES		
Property	Estimated Value \$	Existing Home Loan Bank	Monthly Payments \$	Total Loan Outstanding \$
Other Property	\$	Other Loans	\$	\$
Other Property:	\$	Other Loans	\$	\$
Bank Balances (Bank details):	\$	Other Loans	\$	\$
Bank Balances (Bank details):	\$	Credit Card	Limit \$	\$
Motor Vehicle (Make / Model / Year)	\$	Credit Card	Limit \$	\$
Other Motor Vehicles/Boat/Caravan etc:	\$	Credit Card	Limit \$	\$
Value of Business, Goodwill, Stock:	\$	Credit Card	Limit \$	\$
Investments, Shares, Superannuation:	\$	Other	\$	\$
Contents / Furniture (insured value):	\$	Other	\$	\$
Other Assets:	\$	Other	\$	\$
TOTAL	\$	TOTAL		\$

BORROWING HISTORY				
Bank / Lender Name	Account No (if applicable)	Loan Amount \$	Monthly Repayment \$	Date Repaid / /
		\$	\$	/ /
1. Has legal action been instituted against you for default under any credit contract within the last 5 years? 2. Is there any unsatisfied judgement entered into any Court against you, your spouse or any company of which you or your spouse are or were a shareholder or officer? 3. Have you ever had a judgement entered, or a conviction recorded against you, been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme or arrangement with creditors? 4. Have you or your spouse ever been shareholders or officers of any company of which a manager receiver and/or liquidator has been appointed? 5. Has any application in respect of this loan been submitted by you (or other person) to any other lender?				NO () YES () NO () YES () NO () YES () NO () YES () NO () YES ()
Details of any credit impairments or CRAA listings:				

NAME:..... SIGNATURE:..... DATE:...../...../.....

NAME:..... SIGNATURE:..... DATE:...../...../.....

NOMINATION

Nomination of Address for Notices (Regulated Loans Only – complete only on request of Debtors/Guarantors)

Each debtor/guarantor is entitled to receive a copy of any notice or other document under the Consumer Credit Code. If you are a joint debtor or guarantor and do **not** require notices and documents to be forwarded to each debtor or guarantor **individually**, please complete the nomination section below. (Note: Guarantors cannot nominate a debtor). By signing this nomination you are giving up the right to be individually provided with information direct from the credit provider (unless you are the person nominated).

Any person who has signed this nomination can advise the credit provider at any time in writing that they wish to cancel their nomination. This means they will, from the date of cancelling the nomination, receive a personal copy of any notice or other document under the Consumer Credit Code. Notices and documents will be sent to your current residential or business address. It is your responsibility to advise us of any change of address.

DEBTORS

I/We nominate to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us in respect of all credit accounts applied for on this form.

Dated this day of 20.....

GUARANTOR

I/We to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us in respect of all credit accounts applied for on this form.

Dated this day of 20.....

DECLARATION DETAILS

This agreement and Privacy Disclosure shall continue to have effect for the duration of the loan contract, should my/our application be approved.

The Applicant(s) and the Guarantor(s):

1. Apply for the advance amount specified on this application and offer the security described herein, over which I/we undertake to execute a Mortgage in the form adopted by the Mortgagee.
2. Undertake to pay the prescribed fee for each progress inspection of the building (if applicable) by your Valuer and agree that you may retain any plans and specifications supplied with this application. It is understood that the Valuer's report will remain in your possession and that it will be made on behalf of the Mortgagee for the purpose of considering the application for finance. It is further understood that the report is one of value of the property and will not necessarily report to any structural defects and if such information is required I/we will make independent inquiry.
3. Hereby solemnly declare and affirm that the statements and answers to questions made in this application are true and complete in every particular & that no information which might affect the decision of the credit provider has been withheld.
4. Understand and acknowledge that approval of this application may be withheld should any false or misleading information have been given in this application.
5. Understand & acknowledge that [title] recommends that each of them seeks independent legal or other financial advice prior to entering into and credit contract that the credit provider may offer to the Applicant(s) as a result of this application or any related guarantee.
6. Understand & acknowledge that any approval of this application by the credit provider will be on such terms and conditions (including conditions as to interest rate) as the credit provider shall choose.
7. Authorise and consent to [title] confirming details provided in this application with any person or persons who may reasonably be expected to confirm such details.
8. Acknowledge that this agreement and Privacy Disclosure shall continue to have effect for the duration of the loan contract, should my/our application be approved.

Applicant Name 1:..... Signature:..... Signature of Witness:..... Name/Address/Occupation of Witness:.....	Applicant Name 2:..... Signature:..... Signature of Witness:..... Name/Address/Occupation of Witness:.....
Applicant Name 3:..... Signature: Signature of Witness: Name/Address/Occupation of Witness:	Applicant Name 4:..... Signature: Signature of Witness: Name/Address/Occupation of Witness:

BUSINESS PURPOSE DECLARATION

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

Important

You should **not** sign this declaration unless this loan is wholly or predominantly (at least 50%) for business or investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Code.

NAME:..... SIGNATURE:..... DATE:...../...../.....

NAME:..... SIGNATURE:..... DATE:...../...../.....

Loan Application

PRIVACY AND CREDIT AUTHORISATIONS PRIVACY ACT AUTHORISATIONS / AGREEMENTS

Authorisation to Act on Behalf of Individuals: In compliance with the Commonwealth Privacy Act, applicant parties to a finance application should complete and give its return to the below- named introducer/broker for the purposes of the Privacy Act.

NAME OF INTRODUCER: _____

1. Acknowledgement of Disclosure of Credit Information to a Credit Reporting Agency.

I/We acknowledge that Section 18E (8) (c) of the Privacy Act allows for a credit provider which the above named introducer may approach in arranging my/our finance (hereinafter the Approached Credit Provider), to give a credit reporting agency certain personal information about my/our application for finance.

The information which may be given to an agency is covered by Section 18E (1) of the Act and includes:

- Such permitted particulars about me/us which allow me/us to be identified;
- The fact that I/we have applied for finance and the amount;
- The fact that the above named credit provider is a current credit provider to me/us;
- Payments which become overdue more than 60 days, and for which collection action has commenced;
- Advice that payments are no longer overdue;
- Cheques drawn by me/us which have been dishonored more than once;
- In specified circumstances, that in the opinion of the approached credit provider, I/we have committed a serious credit infringement;
- That finance provided to me/us by the approached credit provider has been paid or otherwise discharged.

By virtue of this declaration I/we understand that the above named introducer has informed me/us of the disclosure policy to a credit reporting agency of information about me/us by Approached Credit Providers and I/we so authorise such disclosures.

2. Agreement/Authority for Credit Provider to perform Certain Permitted Actions Concerning a Finance Application of Transaction

I/We agree that, if it is considered relevant in assessing my/our application for personal credit, the Approached Credit Provider may obtain a report about my/our commercial activities or commercial credit worthiness from a business that provides information about the commercial credit worthiness of persons (Section 18 (4)).

I/We agree that, if it is considered relevant in assessing my/our application for commercial credit, the Approached Credit Provider may obtain from a credit reporting agency credit report containing personal credit information about me/us (Section 18K (1) (b)).

I/We agree that the Approached Credit Provider may give to and seek from any credit providers named in the accompanying finance application and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or a commercial credit reporting agency respectively, information about my/our personal or commercial credit arrangements for the purpose of assessing my/our finance application or collecting any overdues; I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or received from each other under the Privacy Act (Section 18N (1) (b)).

3. Authorisation to Act on behalf of Individuals.

For the purpose of arranging finance which is the subject of my/our application, the details of which appear below, I/we authorise:

- the above named introducer
- any credit provider named by the credit reporting agency
- a mortgage manager, or any organisation acting on behalf of the Bank involved in processing a loan application or managing a loan by or on account with the Bank

to obtain a report about my/our consumer or commercial credit worthiness from a credit reporting agency or a commercial credit reporting business (Section 1811(3)) or from a credit provider named in this application or referred to in such reports (Section 18N(1)(g)).

I/we also authorise the above named introducer/credit provider/mortgage manager to give to and receive from such parties as are necessary to the arranging of this finance, such personal information about me/us which is necessary to the arrangement/

This information may be exchanged for any of the following purposes:

- to assess an application by me/us for credit and for the purpose of processing a loan application or managing the loan by or on behalf of the Bank
- to notify other credit providers of a default by me/us
- to exchange information with other credit providers as to the status of this loan where I am/we are in default with other credit providers
- to assess my/our credit worthiness

4. Guarantor Parties Agreement

I/We agree that the Approached Credit Provider may seek a credit report concerning me/us from a credit reporting agency to assess whether to accept me/us as a guarantor of the finance commitments for the abovenamed Applicant Parties (Section 18K(1)(c)) and in doing so I/we acknowledge that such credit provider may give personal information about me/us as per paragraph 1 of this authority.

I/We agree that if the credit provider approves the borrower(s) application for credit this agreement remains in force until the credit facility covered by the borrower(s) application ceases.

5. Acknowledgement by Applicant/Customer and or Proposed Guarantor about the collection, recording, use and disclosure of personal information by the Approached Credit Provider.

I/we, the Applicant/Customer and/or Proposed Guarantor, acknowledge that:

- during the course of assessing the application for finance, the Approached Credit Provider will collect, record and securely store personal information about me/us; and
- some of the personal information collected may be obtained from third parties including Credit Reporting Agencies, other credit providers, trade suppliers and public records; and
- information about the identity, location and contact particulars of the Approached Credit Provider can be obtained from the above named Introducer
- except in limited circumstances, I/we are able to access details of the personal information the Approached Credit Provider holds about me/us by sending a request, either via your loans consultant or directly to the Approached Credit Provider
- I/we have the right to request not to receive direct marketing material
- the information is being collected primarily so that the Approached Credit Provider can consider the finance application; and
- without the information sought being collected, an Approached Credit Provider will be unable to process the application for finance; and
- subject to the provisions of the Privacy Act, some of the personal information collected by the Approached Credit Provider may be disclosed to other parties, but only so that the Approached Credit Provider can process the application for finance. Disclosure to outside parties may also be made if it is required or authorised by law or the disclosure information relates to organisations to which we outsource functions. The types of organisations to whom information might be disclosed include:

1. mailing and printing houses, IT providers
2. a credit reporting agency;
3. other credit providers;
4. a supplier(s) and/or insurer of the goods or security which are the subject of the finance application, and
5. a solicitor, accountant, conveyancer and/or valuer engaged by the Approached Credit Provider to act on it's behalf.
6. account holders and operators

In most cases you can gain access to your personal information. Should you wish to do so, or if you have any queries about your personal information, please contact your loans consultant or your Credit Provider.

6. Giving Information to a Guarantor/Third Party Security Provider

I/We authorise the credit provider to give to a current or proposed Guarantor/s Third Party Security Provider and credit report, notice or documents, or personal information about my credit worthiness, credit standing, credit history or credit capacity relating to the credit facilities, which are the subject of the guarantee or security (as the case may be) which have been or which are proposed to be provided to the credit provider. This extends to the disclosure of copies of notices or documents relating to the application (including any actual or proposed credit) and to the disclosure of relevant information about the progress of the loan, including details of any variation of a credit contract, copies of statements and details of any arrears that may develop, as well as enforcement of the guarantee and/or security.

7. Bankers Opinion

I/We authorise the credit provider to give to another bank and to receive a banker's opinion for the Purposes connected with my/our business, trade or profession

8. Details of Application

Amount: \$

Loan Purpose:

Applicants Name:

Applicants Name:

..... Date:.....
(Borrower's Signature)

.....Date:.....
(Borrower's Signature)

Guarantor (if any):

Guarantor (if any).....

This authorisation remains in force until the finance transaction is arranged, whereupon it will be replaced by an Authorisation/Agreement in favour of the Approached Credit Provider that provides the finance covered by the finance application.