

1355 High Street, Malvern Vic 3144 | Tel: (03) 9005-6633 | Email: mail@creditlinkaustralia.com.au

**FAX to: (03) 8678-3922**

**APPLICATION FOR FINANCE**

Asset (Hire)Purchase  Chattel Mortgage  Lease  Novated Lease  Rental  LoDoc Finance

**CORPORATE BORROWER**

Company /Trading Name:	Date Incorporated:
Business Address:	A.C.N.
Name of Trust (if applicable):	A.B.N:
Principal Activity:	

**CONTACT DETAILS**

Phone No.:	Fax. No.:	Mobile No:
Email Address:		

**PERSONAL PARTICULARS**

TO BE COMPLETED BY BOTH PERSONAL AND CORPORATE BORROWERS

Full Name	Marital Status	Date of Birth	Age of Dependents	Licence No.
1				
2				
3				
4				

Residential Address	Phone No.	For Years/Mths	Own/Buying/Renting/Board
1			
2			
3			
4			

Previous Address	For Years/Mths
1	
2	
3	
4	

Mortgagee / Landlord – (Name & Address)	Phone No	Loan/Rent/Board per Week/Month
1		\$ per
2		\$ per
3		\$ per
4		\$ per

Current Employer - (Name & Address)	Occupation	For Year/Mths	Phone No.
1			
2			
3			
4			

Previous Employer(s) – (Name & Address)	Occupation	For Years/Mths	Phone No.
1			
2			
3			
4			

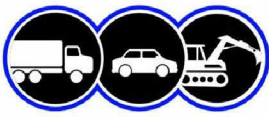
**FINANCIAL DETAILS**

Main Bank:	Branch:					
Name of Accountant:	Firm: Phone No.:					
Trade References:	Company:	Contact:	Phone No:			
	1					
	2					
Finance History:	Financier:	Goods:	Account No:	Commenced:	Completed:	Mthly Pay't:
	1					
	2					
3						

**DETAILS OF GOODS**

New  Used Year of Manufacture:

Description (Make/Model/ Options):	Price:	\$
	Deposit:	\$
Purchased from:	<b>AMOUNT TO BE FINANCED</b>	\$



## SUMMARY OF FINANCIAL POSITION

Customer Name(s):

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### PERSONAL STATEMENT OF INCOME & EXPENDITURE:

Monthly income (After Tax)	\$	Monthly Expenditure	\$
Self		Mortgage Payments / Rent / Board	
Overtime		Other Mortgage Payments	
Part Time Employment			
Spouse / Co-Borrower		Other Finance / Loan Payments	
Family Allowance / Pension			
Rental Income			
Interest		Credit Card Payments	
Dividends			
<b>TOTAL</b>		<b>TOTAL</b>	

### PERSONAL STATEMENT OF ASSETS & LIABILITIES:

ASSETS:	Value \$	LIABILITIES	Monthly Payment \$	Total Owing \$
Home address:		Mortgage:		
Property – Other		Mortgage:		
Property – Other		Mortgage:		
Vacant Land				
Car/s		Lease/ CHP:		
Furniture, etc.				
Caravan, boat, motorcycles, etc.:				
Bank:		Personal Loans:		
Investment Funds:				
Shares:		Credit Cards:		
Superannuation				
Other (give details)		Other Liabilities:		
<b>TOTAL ASSETS</b>		<b>TOTAL LIABILITIES</b>		

The following information is also required to accompany your Application:

- Privacy Act Authorisation (signed by all Applicants / Guarantors)
- Confirmation of income (Tax Return / Group Certificate / Payslips; Balance Sheet & Profit/Loss Statements – last 2 years)



## PRIVACY DISCLOSURE STATEMENT & CONSENT

### Overview

Creditlink Australia Pty. Ltd., ACN 109 695 990, Member of Money Resources Group Pty. Ltd. ABN 71 107 002 602 who hold Australian Credit Licence Number 391363 under which we hold Credit Representative Number 412154 and Sub Authorisation Number 370612 ('we', 'us', 'our') collects information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you for those purposes.

### Privacy Disclosure Statement and Consent

We are collecting credit and personal information (information) about you, as applicable:

- To source for you, or a company of which you are a director:
  - Consumer credit for personal, household, domestic or residential investment purposes;
  - Commercial credit for business purposes; or
  - Other services stated in this Privacy Disclosure Statement and Consent (Consent); or
- To support a guarantor application you will provide.

As your broker, we require the information we collect from you to assess your credit, or guarantor, application or the credit application of a company of which you are a director, source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

### Your information – Collection and Credit Reporting Body ('CRB') Disclosures

When we collect information from you in the credit application process, we use that information in a number of ways to assess your credit application and to source a suitable credit provider or lessor and/or insurance provider. We may:

- Disclose your identification information to a CRB if you wish us to obtain a report on your behalf;
- Use any information the CRB provides in that report to assist us to preliminarily assess your consumer credit or guarantor application
- Disclose your personal information to an insurer or insurers to source any insurances you wish to obtain
- Disclose your credit information to a credit provider or credit providers to apply for finance on your behalf

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

### Credit Providers

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule at the end of this document.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, from one or more CRBs.

The website of each credit provider contains details of each CRB with which it deals and other detail about information held about you and describes your key rights. This detail may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', and includes –

- That the CRB may include information the credit provider discloses about you to other credit providers to assess your credit worthiness
- That, if you become overdue in making consumer credit payments or you commit a serious credit infringement, the credit provider may disclose that information to a CRB
- How you can obtain the credit provider's and/or CRB's policies about managing your credit information
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws
- Your right to request a CRB not to undertake pre-screening for purposes of direct marketing by a credit provider
- Your right to request a CRB not to release information about you if you believe you are a victim of fraud

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact the credit provider and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

### Your rights

You have the right to ask:

- Us to provide you with all the information we hold about you
- Us to correct the information we hold if it is incorrect
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email)
- The CRB not to use your information for direct marketing assessment purposes, including pre-screening
- The CRB to provide you with a copy of the information it holds about you

You can gain access to the information we hold about you by contacting our Privacy Officer at the address above or by telephone on (03) 9005-6633 or email at [mail@creditlinkaustralia.com.au](mailto:mail@creditlinkaustralia.com.au). In some cases an administration fee may be charged to cover the cost of providing the information.

Our Privacy Policy is available on our website at [www.creditlinkaustralia.com.au](http://www.creditlinkaustralia.com.au) or we will provide you with a copy if you ask us.

You can contact the CRB (Veda Information Services & Solutions Ltd) by telephone on 1300 850 211 or email at [membership.query@veda.com.au](mailto:membership.query@veda.com.au)

### Disclosure and Consent

By signing below, you agree we may:

- Use your personal and credit information:
  - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director
  - To source any finances you required
  - To source any insurances you require
  - As the law authorises or requires;
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require;
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you obtain the finance and insurances required;
- Provide your information, including your credit report(s), to one or more of the credit providers specified in the Schedule of Credit Providers below so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor
- Provide credit information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;
- Disclose your personal and credit information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer

systems consultants or providers, so they can perform those services for us. This includes our overseas service providers in New Zealand, Asia (India, China, Japan, Singapore, Indonesia, The Philippines, Hong Kong, Malaysia, Taiwan), Chile, Ireland, Europe (Italy, the Netherlands, Finland, Belgium), the United Kingdom and the United States; and

- Disclose your personal information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

You also agree and consent to, as appropriate:

- A CRB disclosing consumer credit information to one or more credit providers specified in the Schedule of Credit Providers below for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor
- A credit provider disclosing your credit information (including information obtained by it from a CRB) to a guarantor, or a prospective guarantor
- A credit provider disclosing to another credit provider, for a particular purpose, information it holds about you

Where the applicant, or guarantor, is a company of which you are a director, you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

### Authorisation

By signing below, you also authorise us to make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a CRB. That information will assist us in providing our services to you. This authorisation ceases when we undertake a task on behalf of a credit provider.

Signature -  
Applicant /  
Director /  
Guarantor:

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Full Name:

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Date:

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1. Applicant / Company Director / Guarantor

A Tick in the box means you do not wish to receive marketing information from us.

Signature -  
Applicant /  
Director /  
Guarantor:

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Full Name:

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Date:

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2. Applicant / Company Director / Guarantor

A Tick in the box means you do not wish to receive marketing information from us.

Signature -  
Applicant /  
Director /  
Guarantor:

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Full Name:

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Date:

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3. Applicant / Company Director / Guarantor

A Tick in the box means you do not wish to receive marketing information from us.

Signature -  
Applicant /  
Director /  
Guarantor:

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Full Name:

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Date:

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4. Applicant / Company Director / Guarantor

A Tick in the box means you do not wish to receive marketing information from us.

#### SCHEDULE OF CREDIT PROVIDERS

Name of Credit Provider	Website
AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD ABN 11 005 357 522	<a href="http://www.anz.com.au">www.anz.com.au</a>
BANK OF MELBOURNE – A Division of Westpac Banking Corporation (ABN 33 007 457 141)	<a href="http://www.bankofmelbourne.com.au">www.bankofmelbourne.com.au</a>
BOQ EQUIPMENT FINANCE LTD ABN 78 008 492 582	<a href="http://www.boq.com.au">www.boq.com.au</a>
CAPITAL FINANCE AUSTRALIA LIMITED ABN 23 069 663 136	<a href="http://www.capitalfinance.com.au">www.capitalfinance.com.au</a>
CANON FINANCE PTY LTD – A subsidiary of Canon Australia Pty Limited (ABN 66 005 002 951)	<a href="http://www.cannon.com.au">www.cannon.com.au</a>
COMMONWEALTH BANK OF AUSTRALIA ABN 48 123 123 124	<a href="http://www.commbank.com.au">www.commbank.com.au</a>
MACQUARIE LEASING PTY LTD ABN 38 002 674 982	<a href="http://www.macquarie.com.au">www.macquarie.com.au</a>
METRO FINANCE PTY LTD ABN 44 600 674 093	<a href="http://www.metrofin.com.au">www.metrofin.com.au</a>
NATIONAL AUSTRALIA BANK LTD ABN 12 004 044 937	<a href="http://www.nab.com.au">www.nab.com.au</a>
PEPPER AUSTRALIA PTY LTD ACN 094 317 665	<a href="http://www.pepperonline.com.au">www.pepperonline.com.au</a>
SUNCORP METWAY ADVANCES CORPORATION ABN 89 100 845 127 – Member of the Suncorp Group	<a href="http://www.suncorp.com.au">www.suncorp.com.au</a>
WESTPAC BANKING CORPORATION ABN 33 007 457 141	<a href="http://www.westpac.com.au">www.westpac.com.au</a>