

Finance Application Form

Tel / Fax: (08) 6210 1327

PO Box 8688 PERTH BC WA 6849



CAPITAL FINANCE

A BANK OF SCOTLAND GROUP COMPANY

1. Loan & Vehicle Details

Consumer Loan	<input type="checkbox"/>	CHP	<input type="checkbox"/>	Lease	<input type="checkbox"/>
Term	<input type="text"/>	Residual	<input type="text"/>	(%)	
Dealer	<input type="text"/>				
Salesperson	<input type="text"/>	Phone No	<input type="text"/>		
New	<input type="checkbox"/>	Used	<input type="checkbox"/>	Auto	<input type="checkbox"/>
				Manual	<input type="checkbox"/>
Make of Vehicle	<input type="text"/>	Model	<input type="text"/>	Year	<input type="text"/>
Body Type	<input type="text"/>	Kms	<input type="text"/>		
Sale price	<input type="text"/>	Trade/deposit	<input type="text"/>		
Amount to be Financed	<input type="text"/>				

2. Applicant Details

Are you Self Employed /Subcontracting /a Company	
Yes	<input type="checkbox"/> ⇒ start from Q3
No	<input type="checkbox"/> ⇒ start from Q5

3. Company /Self Employed Details

Will the application be in a Company name	
Yes	<input type="checkbox"/> No <input type="checkbox"/>
Company or Self Employed Trading Name	<input type="text"/>
A.B.N.	<input type="text"/>
Phone No.	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	PostCode <input type="text"/> State <input type="text"/>
Nature of Business	<input type="text"/>
Time in Business	Years <input type="text"/> Months <input type="text"/>
Accountants name	<input type="text"/>
Contact Phone No	<input type="text"/>

4. Trade References

Name	<input type="text"/>
Business Relationship	<input type="text"/>
Phone No	<input type="text"/>
Name	<input type="text"/>
Business Relationship	<input type="text"/>
Phone No	<input type="text"/>

5. Personal Details of Applicant 1 or Director 1

Mr	<input type="checkbox"/>	Mrs	<input type="checkbox"/>	Ms	<input type="checkbox"/>	Miss	<input type="checkbox"/>
Surname	<input type="text"/>						
Given Names	<input type="text"/>						
Address	<input type="text"/>						
	<input type="text"/>						
	Postcode <input type="text"/> State <input type="text"/>						
Phone No	<input type="text"/>						
Time at the address	Years <input type="text"/>	Months	<input type="text"/>				
Your previous address if less than 3 years	<input type="text"/>						
	<input type="text"/>						
	Postcode <input type="text"/> State <input type="text"/>						
Time at the address	Years <input type="text"/>	Months	<input type="text"/>				
Date of Birth	<input type="text"/>						
Driver's Licence No	<input type="text"/>						
Expiry date	<input type="text"/>						
Marital Status	<input type="text"/>	No.of Dependants	<input type="text"/>				
Homeowner/Buyer	<input type="checkbox"/>	Renting	<input type="checkbox"/>	Boarding	<input type="checkbox"/>		
Mortgage/Landlord name	<input type="text"/>						
Contact Phone No.	<input type="text"/>						
Mortgage /Rent /Board monthly payments	<input type="text"/>						

6. Employment Details (for PAYE applicants)

Full time Part time Casual

Employer's Name

Address

 Postcode State

Phone No

Time with Employer Years Months

Occupation

Net Monthly Wage

7. Employment details if less than 3 years

Full time Part time Casual

Previous Employer's Name

Address

 Postcode State

Phone No

Time with Previous Employer Years Months

Occupation

Net Monthly Wage

8. Personal Reference

Name

Address

 Postcode State

Phone No

Relationship

9. Bank Details

Bank name

Account type Branch

10. Loan History

Name of Institution

Type of Loan

Account No Finalised. Yes No

11. Details of Applicant 2 or Director 2

Spouse /Partner Yes No

Mr Mrs Ms Miss

Surname

Given Names

Address

 Postcode State

Phone No

Date of Birth

Driver's Licence No

Expiry date

Full time Part time Casual

Employer's Name

Address

 Postcode State

Phone No

Time with Employer Years Months

Occupation

Net Monthly Wage

Previous Employer's Name (if less than 3 years)

Address

 Postcode State

Phone No

Time with Previous Employer Years Months

Occupation

PERSONAL ASSETS AND LIABILITIES STATEMENT : Applicant / Director / Guarantor 1

ASSETS		LIABILITIES		Monthly Commitment
Residence	\$ _____	Mortgage Loan	\$ _____	\$ _____
Other Properties		Other Mortgage Loans		
1.	\$ _____	1. Owing to	\$ _____	\$ _____
2.	\$ _____	2. Owing to	\$ _____	\$ _____
Furniture/Fittings	\$ _____	Personal Loans	\$ _____	\$ _____
Motor Vehicles		Lease/Hire Purchase		
1.	\$ _____	1.	\$ _____	\$ _____
2.	\$ _____	2.	\$ _____	\$ _____
Cash on Hand/Bank	\$ _____	Bank Overdraft Limit	\$ _____	\$ _____
Investments		Credit Card(s) Limit(s)	\$ _____	\$ _____
1.	\$ _____	Unpaid Tax	\$ _____	\$ _____
2.	\$ _____	Other Liabilities (Details)	\$ _____	\$ _____
Other Assets (Details)	\$ _____		\$ _____	\$ _____
TOTAL ASSETS [1]	\$ _____	TOTAL LIABILITIES [2]	\$ _____	\$ _____
NET SURPLUS [1] - [2]	\$ _____	Name: _____		

Signed: _____ Dated: ____/____/____

PERSONAL ASSETS AND LIABILITIES STATEMENT : Applicant / Director / Guarantor 2

ASSETS		LIABILITIES		Monthly Commitment
Residence	\$ _____	Mortgage Loan	\$ _____	\$ _____
Other Properties		Other Mortgage Loans		
1.	\$ _____	1. Owing to	\$ _____	\$ _____
2.	\$ _____	2. Owing to	\$ _____	\$ _____
Furniture/Fittings	\$ _____	Personal Loans	\$ _____	\$ _____
Motor Vehicles		Lease/Hire Purchase		
1.	\$ _____	1.	\$ _____	\$ _____
2.	\$ _____	2.	\$ _____	\$ _____
Cash on Hand/Bank	\$ _____	Bank Overdraft Limit	\$ _____	\$ _____
Investments		Credit Card(s) Limit(s)	\$ _____	\$ _____
1.	\$ _____	Unpaid Tax	\$ _____	\$ _____
2.	\$ _____	Other Liabilities (Details)	\$ _____	\$ _____
Other Assets (Details)	\$ _____		\$ _____	\$ _____
TOTAL ASSETS [1]	\$ _____	TOTAL LIABILITIES [2]	\$ _____	\$ _____
NET SURPLUS [1] - [2]	\$ _____	Name: _____		

Signed: _____ Dated: ____/____/____

I/we certify that the above details are true and correct as at the signed date and that I/we am/are not (an) undischarged bankrupt(s) and that there are no outstanding judgements or claims against me/us. I/we further certify that none of the assets stated above are held in any trust or by an entity other than me/us except where stated. This statement includes all contingent liabilities such as guarantees and all known future liabilities.



PRIVACY CONSENT FORM

CAPITAL means Capital Finance Australia Limited ABN 23 069 663 136 and each of its related companies.

The Privacy Act (Cth) 1988 regulates the way in which personal information about customers can be used by credit providers.

Purpose of Collection and Use

Certain personal information is required to enable CAPITAL to:

- assess your application for personal or commercial credit and/or credit worthiness; and/or to become a guarantor;
- administer any credit facility which is subsequently provided by CAPITAL including managing any account in connection with the credit facility, administering insurance claims, recovering any money owed to CAPITAL, maintaining the value and protecting any assets provided as security for any obligations under the credit facility and for use in connection with the outsourcing of any of CAPITAL's functions;
- assist you to avoid defaulting on your credit obligations; and
- notifying other credit providers of any default by you; and
- identifying and sending you any information about CAPITAL's other related products or services that may be of interest to you.

If you do not provide CAPITAL with the personal information requested, CAPITAL will be unable to assess your application for personal or commercial credit or to become a guarantor.

The following tells you what information might be required and how the information might be used.
PLEASE READ THIS CAREFULLY.

Disclosure of Personal Information

The types of organisations to which CAPITAL usually discloses personal information include credit reporting agencies, government departments and authorities, insurers and underwriters, guarantors, agents, contractors, proposed assignees of CAPITAL's assets and other third parties associated with CAPITAL to enable CAPITAL to carry out its functions, for example, mailing houses, debt collection agencies, mercantile agents, archive companies, valuers, call centre operators, solicitors, accountants, other funders, introducers and brokers.

You **consent** to CAPITAL collecting your personal information and using it for the purposes outlined in this document including disclosing your personal information to the types of organisations set out above.

Disclosure of Credit Information to a Credit Reporting Agency

You authorise CAPITAL to give a credit reporting agency certain personal information about you for the purposes of enabling CAPITAL to obtain a consumer credit report about you and/or to allow the credit reporting agency to create or maintain a credit information file containing information about you. The information which CAPITAL may disclose to the credit reporting agency is limited to:

- your identification (including your name, sex, address and the previous two addresses, date of birth, name of employer and driver's licence number);
- the fact that credit has been applied for and the amount;
- the fact that CAPITAL is a current credit provider to you;
- details of payments which become overdue for more than 60 days and for which collection action has commenced;
- the fact that payments are no longer overdue;
- details of cheques drawn by you which have been dishonoured more than once;
- the fact that in CAPITAL's opinion you have committed a serious credit infringement; and
- the fact that credit provided to you by CAPITAL has been paid or discharged.

Authority to Obtain Credit Information

You authorise CAPITAL to obtain from:

- (a) a credit reporting agency: a credit report containing personal or commercial information about you in relation to personal or commercial credit provided to you; and
- (b) a business which provides information about the commercial credit worthiness of persons: information about your commercial activities or commercial credit worthiness.

Authority to Exchange Credit Information with another Credit Provider

You authorise CAPITAL to give and obtain from other credit providers information about your credit worthiness, credit standing, credit history or credit capacity.

Authority to Disclose Certain Information to Joint Applicants

You understand that if CAPITAL declines your credit application or application to become a guarantor due to adverse information on your personal credit file, then each applicant for the credit may be notified that the application has been declined wholly or partly on information derived from personal credit report relating to you.

Authority to Disclose Certain Information to Guarantors

You consent to CAPITAL providing information about you to any person who proposes to guarantee your obligations to CAPITAL for the purpose of allowing that person to assess whether to act as your guarantor and/or indemnifier. After the guarantee is given, you consent to CAPITAL providing information about you to the guarantor and/or indemnifier.

Guarantors Only: Authority to Obtain Information about a Guarantor

You authorise CAPITAL to obtain from a credit reporting agency a credit report containing personal credit information about you to assess whether to accept you as a guarantor for the personal or commercial credit applied for by the applicant.

Authority to Give Opinions

You authorise CAPITAL to give to or receive from another credit provider an opinion for purposes connected with your business trade or profession.

Role of the Introducer

You agree that any introducer named below is acting as your agent and not as an agent of CAPITAL in providing information about your application for finance and in all other dealings in relation to the application for finance. You consent to the introducer obtaining a report about your commercial or consumer credit worthiness from a credit reporting agency or from a credit provider named in the application for finance or referred to in such reports. You further consent to the introducer passing on such reports to CAPITAL so it can consider your application for finance.

You consent to the introducer receiving information for the ongoing administration of your account, including, without limitation, for payment and collection purposes and providing that information to CAPITAL.

You acknowledge that you have read and understood the authorisations and consents which you have given in this document.

Name of Introducer

Name of Applicant

.....
Signature

.....
Date

Name of Applicant

.....
Signature

.....
Date

Other Acknowledgments and Consents

- You consent to CAPITAL exchanging personal information and other information concerning your financial affairs with any person acting on your behalf including your agent, accountant, solicitor or broker.
- You acknowledge that CAPITAL may exchange information with government authorities as required or authorised by law including the Australian Taxation Office.
- You agree that CAPITAL may use your personal information for marketing purposes to tell you about other related services and products which could suit your needs. *If you do not want this to happen please tell us.*
- You acknowledge that the above authorities and consents will continue until the credit facility provided is repaid in full and the credit facility terminated.

Access and Correction

If you would like to know more about:

- the personal information which we hold about you; or
- our personal information handling practices; or
- gaining access to the personal information which we hold about you; or
- our handling of personal information about you, please contact us by writing to:

**The Privacy Officer
Capital Finance Australia Limited
Level 1, 88 Phillip Street
Parramatta NSW 2150**

We will also provide you with a copy of this information for which a fee may be payable. You should let us know if you think any information we hold about you is inaccurate so that we may correct it.