

PERSONAL LOANS

Commercial Corporate Finance Pty Limited
T/As The Financier (AUS) ("The Financier")

Suite 102, Level 1,
282 Oxford Street,
Bondi Junction NSW 2022

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Thank you for applying for a personal loan with The Financier.

What To Bring

Original documents which will be required to support your application.

Identification

- Personal identification e.g. birth certificate/passport, driver's license, photo ID card.

Evidence of income

- For full time and part time employees (PAYE) your two (2) most recent pay slips.
- For casual/contract employees your two (2) most recent pay slips and your most recent Australian Tax Office Notice of Assessment or Group Certificates.
- Evidence of all other income e.g. dividend statements, rental statement.

Evidence of Assets and Liabilities

- Most recent rate notice/s of property/ies that you own.
- Most recent Home Loan transaction statements.
- Most recent transaction account statements.
- Most recent Credit Card/Store Card statements.
- Details of personal/home/vehicle insurance.
- Registration papers of vehicles that you own.
- Proof of any other assets listed on your application.

Proof of Purpose/Purchase

You may be required to provide proof of purpose/purchase before any loan funds will be released, e.g. if purchasing a major item a copy of the invoice, order, receipt for deposit which contains the full purchase price, etc.

If part or all of your loan purpose is debt consolidation, proof of the debts you will be paying out, e.g. statements, accounts, etc.

Proof of purpose/purchase documents will be discussed with you when processing the application.



Applicant Data Collection Form

Section A - Privacy Act Acknowledgement and Consent

Signing this document means we may do certain things with information about you. Please read the following.

Collection of personal information

We collect personal information (including customers' full name, address and contact details) so that we may provide you with access to the products and services that you seek.

We will take steps to verify the information collected; e.g., a birth certificate provided as identification may be verified with records held by the Registry of Births, Deaths and Marriages to protect against impersonation, or we may verify with an employer that employment and remuneration information provided in an application for credit is accurate.

You need to provide us with accurate and relevant information – Duty of Disclosure

In seeking a credit facility, you have a duty of disclosure to provide me, and the Credit Provider, all information that is relevant to the proper assessment of the application. If you provide us with incomplete or inaccurate information, or do not inform us of relevant information, we may not be able to provide you with the products or services you are seeking.

Other disclosures

Personal information may be disclosed to:

- Credit reporting agencies;
- Organisations that provide us the technology to capture, assess, submit and store an application to a Credit Provider;
- Credit Providers with whom we have an arrangement to process your application for credit.

We may be allowed or obliged to disclose information by law, e.g., under Court Orders or Statutory Notices pursuant to taxation or social security laws.

Respecting your privacy and the law

The privacy of your personal information is important. We are committed to respecting your right to privacy and protecting your personal information. We are bound by the National Privacy Principles in the Privacy Act 1988.

We are trained to respect your privacy in accordance with standards, policies and procedures.

Authority for us to obtain information from a credit reporting agency By signing this application, you authorise us to obtain a report from a credit reporting agency and other information relating to your commercial credit activities and to submit an application for credit to a Credit Provider for assessment and processing. You acknowledge this information can include any details, which can be shared under the Privacy Act, about your creditworthiness, credit standing, credit history or credit capacity.

Section B - Loan Purpose and Amount *#Proof of purpose is required*

Primary Loan Purpose	Price	Deposit
<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
Other Loan Purpose(s)	Price	Deposit
<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>

Available Loan Purposes

<ul style="list-style-type: none"> • Animal Purchase • Appliances/White Goods • Bill Payment • Boat • Bridging Finance • Business Use • Caravan • Collectable Item • Credit Repair • Debt Consolidation • Divorce Expenses • Education Expenses • Family Gift • Family Member Repayment • Funeral Expenses • Furnishings • Home Entertainment • Home Improvement 	<ul style="list-style-type: none"> • Homes Prefabricated/Kit • House Construction • House Purchase Deposit • House Purchase Existing • HP Motor Vehicle • Insurance • Investment/Share Purchase • Jewellery • Land Purchase • Legal Costs - Personal • Medical Expenses • Miscellaneous (capped at \$1000) • Motor Vehicle - New (Dealer) • Motor Vehicle - Used (Dealer) • Motor Vehicle - Used (Private Sale) • Motor Vehicle Expenses • Motor Vehicle Insurance • Motorcycle 	<ul style="list-style-type: none"> • Other Purpose • Other Registerable Vehicle • Pool/Landscaping • Refinance - Business Related • Refinance - Mortgage • Refinance (Non Business Use) • Relocation Expenses • Repayment to Family Member • Software/Computer • Sport Equipment • Taxation Expenses • Time Share • Tools - Personal Use • Travel Expenses Domestic • Travel Expenses Overseas • Wedding
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Preferred Loan Term 36 48 60 72 84 Other:

Preferred Repayment Frequency Weekly Fortnightly Monthly

Interest Option Fixed Variable

Is there a second applicant applying for this loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, is the second applicant a partner of the first (ie Married or DeFacto)	<input type="checkbox"/> Yes <input type="checkbox"/> No

Section C - Applicant Details

Applicant One
 Title Mr Mrs Miss Ms Other:

First Name Middle Name

Surname *(Name must be same on Drivers Licence, Passport, etc)*

Date of Birth DD / MM / YYYY Gender Male Female No. of dependents

Marital Status Single Married De Facto Divorced
 Separated Widowed

Email Address *(Enables receipt of important information)*

Identification Type Drivers Licence Passport Identification No Exp Date DD / MM / YYYY

(Original Photo ID must be sighted)

Residency Status Australian Citizen Australian Permanent Resident Neither
If Australian Permanent Resident, please specify Nationality below

Home Phone Number Mobile Phone Number

Address Details
 Address
 Suburb State Postcode
 Moved in date MM / YYYY (e.g. 04/2005)

Residential Status *(Verification required)*
 Renting Boarding
 Owner - Paying Off (Mortgage) Owner - Fully Owned
 Living With Family Member (Rent Free) Other:

Rent/Board \$ per month

If the applicant has lived at their current address for less than 3 years, please provide previous address details below

Address
 Suburb State Postcode
 Moved in date MM / YYYY (e.g. 04/2005)

Residential Status *(Verification required)*
 Renting Boarding
 Owner - Paying Off (Mortgage) Owner - Fully Owned
 Living With Family Member (Rent Free) Other:

Employment Details
 Occupation Job Title
 Date Commenced MM / YYYY (e.g. 04/2005)

Employment Status Casual Employment Contract Employed Seasonal
 Part Time Employed Full Time Employed Not Employed
 Self Employed

Industry / Nature of Business

Applicant Two
 Title Mr Mrs Miss Ms Other:

First Name Middle Name

Surname *(Name must be same on Drivers Licence, Passport, etc)*

Date of Birth DD / MM / YYYY Gender Male Female No. of dependents

Marital Status Single Married De Facto Divorced
 Separated Widowed

Email Address *(Enables receipt of important information)*

Identification Type Drivers Licence Passport Identification No Exp Date DD / MM / YYYY

(Original Photo ID must be sighted)

Residency Status Australian Citizen Australian Permanent Resident Neither
If Australian Permanent Resident, please specify Nationality below

Home Phone Number Mobile Phone Number

Address Details
 Address
 Suburb State Postcode
 Moved in date MM / YYYY (e.g. 04/2005)

Residential Status *(Verification required)*
 Renting Boarding
 Owner - Paying Off (Mortgage) Owner - Fully Owned
 Living With Family Member (Rent Free) Other:

Rent/Board \$ per month

If the applicant has lived at their current address for less than 3 years, please provide previous address details below

Address
 Suburb State Postcode
 Moved in date MM / YYYY (e.g. 04/2005)

Residential Status *(Verification required)*
 Renting Boarding
 Owner - Paying Off (Mortgage) Owner - Fully Owned
 Living With Family Member (Rent Free) Other:

Employment Details
 Occupation Job Title
 Date Commenced MM / YYYY (e.g. 04/2005)

Employment Status Casual Employment Contract Employed Seasonal
 Part Time Employed Full Time Employed Not Employed
 Self Employed

Industry / Nature of Business

Employer Name *(Same name as the White Pages)*

Employer Address

Suburb State Postcode

Contact Person

Employer Phone Number *Mobile allowed if listed in the White Pages*
 Listed in white pages

Work Phone Number

If the applicant has been in their current employment for less than 3 years, please provide previous employment details below

Occupation Job Title

Industry / Nature of Business

Date Commenced MM / YYYY Finished MM / YYYY

Employment Status
 Casual Employment Contract Employed Seasonal
 Part Time Employed Full Time Employed Not Employed
 Self Employed

Industry / Nature of Business

Employer Address

Suburb State Postcode

Employer Contact Name Employer Phone Number

Employer Name *(Same name as the White Pages)*

Employer Address

Suburb State Postcode

Contact Person

Employer Phone Number *Mobile allowed if listed in the White Pages*
 Listed in white pages

Work Phone Number

If the applicant has been in their current employment for less than 3 years, please provide previous employment details below

Occupation Job Title

Industry / Nature of Business

Date Commenced MM / YYYY Finished MM / YYYY

Employment Status
 Casual Employment Contract Employed Seasonal
 Part Time Employed Full Time Employed Not Employed
 Self Employed

Industry / Nature of Business

Employer Address

Suburb State Postcode

Employer Contact Name Employer Phone Number

Section D - Financial Details

Please list all Bank Accounts the applicant(s) currently has below, including Savings Accounts, Term Deposits, etc below. *(Most recent statement required)*:

Applicant	Bank	Branch	BSB No	Account No	Balance	Account Type*	Date Opened	Deposit In Last Month
<input type="checkbox"/> 1st <input type="checkbox"/> 2nd	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/> MM / YYYY	<input type="text"/>
<input type="checkbox"/> 1st <input type="checkbox"/> 2nd	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/> MM / YYYY	<input type="text"/>
<input type="checkbox"/> 1st <input type="checkbox"/> 2nd	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/> MM / YYYY	<input type="text"/>
<input type="checkbox"/> 1st <input type="checkbox"/> 2nd	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/> MM / YYYY	<input type="text"/>
<input type="checkbox"/> 1st <input type="checkbox"/> 2nd	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/> MM / YYYY	<input type="text"/>

* Possible account types are 'Cheque Account', 'Flexi Account', 'FlexiPlus Account', 'Term Deposit' or 'Passbook'

Please list all Incomes currently received by the applicant(s), including Salary or Wages, Rent, Dividends, Pensions, etc. below. *(Originals of last 2 paylips, Rental Agreement, Dividend Statements, Pension must be supplied. Any income not verifiable will not be taken into consideration)*

Applicant	Type	Description	Monthly AFTER Tax	Monthly BEFORE Tax
<input type="checkbox"/> 1st <input type="checkbox"/> 2nd	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> 1st <input type="checkbox"/> 2nd	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> 1st <input type="checkbox"/> 2nd	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> 1st <input type="checkbox"/> 2nd	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> 1st <input type="checkbox"/> 2nd	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Please list all the Assets the applicant(s) currently owns, including House/Property, Cars, Boats, Motorcycles, etc below. **(Rate notice, Registration papers, etc are required as evidence of ownership)**

Applicant		Type	Description or Address	Estimated Value	Under Finance	Joint Asset
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd	House Contents	Household and Personal Items	\$	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	<input type="checkbox"/>	<input type="checkbox"/>

Please list all Credit Cards and Store Cards the applicant(s) currently has, including AMEX, Myer, David Jones, etc below. Please tick the ITC Box if you intend to pay out this debt with your new personal loan. **(Most recent statement required)**

Applicant		Type	Issuer	Amount Owning	Credit Limit	Monthly Repayment	ITC
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	\$	\$	<input type="checkbox"/>

Please list all Mortgages and Continuing Credit liabilities the applicant(s) currently has below. **(Most recent statement required)**

Applicant		Type	Supplier	Amount Owning	Original Loan Amount	Monthly Repayment	ITC
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	\$	\$	<input type="checkbox"/>

Please list all other liabilities the applicants(s) currently has, including Personal Loans, Family Repayments, Hire Purchases, **Interest Free Loans**, etc below. **(Most recent statement required)**

Applicant		Type	Supplier	Amount Owning	Original Loan Amount	Monthly Repayment	ITC
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	\$	\$	<input type="checkbox"/>

Has Applicant One had any loans or credit cards in arrears within the last 6 months?

Yes No

Is Applicant One currently subject to bankruptcy proceedings?

Yes No

Has Applicant Two had any loans or credit cards in arrears within the last 6 months?

Yes No

Is Applicant Two currently subject to bankruptcy proceedings?

Yes No

Please list all other miscellaneous expenses the applicant(s) has, Including Living Expenses, Insurance Premiums, etc below:

Applicant		Type	Description	Amount	Post Loan Amount
<input checked="" type="checkbox"/> 1st	<input type="checkbox"/> 2nd	Living Expenses	Food, Entertainment, Petrol, Clothing, Bills, Etc.	\$	\$
<input type="checkbox"/> 1st	<input checked="" type="checkbox"/> 2nd	Living Expenses	Food, Entertainment, Petrol, Clothing, Bills, Etc.	\$	\$
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	\$
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	\$
<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd			\$	\$

Section E - Other Details

<p>Applicant One</p> <p>Next of Kin Details</p> <p>First Name <input style="width: 150px;" type="text"/> Surname <input style="width: 150px;" type="text"/></p> <p>Address <input style="width: 100%; height: 20px;" type="text"/></p> <p>Suburb <input style="width: 150px;" type="text"/> State <input style="width: 80px;" type="text"/> Postcode <input style="width: 80px;" type="text"/></p> <p>Relationship <input style="width: 150px;" type="text"/> Phone Number <input style="width: 80px;" type="text"/> <input style="width: 80px;" type="text"/></p> <p>Resides in Australia? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><i>If the applicant's postal address is not the same as their current living address, please complete the fields below:</i></p> <p>Postal Address <input style="width: 100%; height: 20px;" type="text"/></p> <p>Suburb <input style="width: 150px;" type="text"/> State <input style="width: 80px;" type="text"/> Postcode <input style="width: 80px;" type="text"/></p> <p><i>If the applicant DOES NOT own the home they are currently living in, what is the Owner's details?, ie. landlord, real-estate agent, parents, etc.</i></p> <p>Name <input style="width: 100%; height: 20px;" type="text"/></p> <p>Address <input style="width: 100%; height: 20px;" type="text"/></p> <p>Suburb <input style="width: 150px;" type="text"/> State <input style="width: 80px;" type="text"/> Postcode <input style="width: 80px;" type="text"/></p> <p>Contact No. <input style="width: 40px;" type="text"/> <input style="width: 120px;" type="text"/></p>	<p>Applicant Two</p> <p>Next of Kin Details</p> <p>First Name <input style="width: 150px;" type="text"/> Surname <input style="width: 150px;" type="text"/></p> <p>Address <input style="width: 100%; height: 20px;" type="text"/></p> <p>Suburb <input style="width: 150px;" type="text"/> State <input style="width: 80px;" type="text"/> Postcode <input style="width: 80px;" type="text"/></p> <p>Relationship <input style="width: 150px;" type="text"/> Phone Number <input style="width: 80px;" type="text"/> <input style="width: 80px;" type="text"/></p> <p>Resides in Australia? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><i>If the applicant's postal address is not the same as their current living address, please complete the fields below:</i></p> <p>Postal Address <input style="width: 100%; height: 20px;" type="text"/></p> <p>Suburb <input style="width: 150px;" type="text"/> State <input style="width: 80px;" type="text"/> Postcode <input style="width: 80px;" type="text"/></p> <p><i>If the applicant DOES NOT own the home they are currently living in, what is the Owner's details?, ie. landlord, real-estate agent, parents, etc.</i></p> <p>Name <input style="width: 100%; height: 20px;" type="text"/></p> <p>Address <input style="width: 100%; height: 20px;" type="text"/></p> <p>Suburb <input style="width: 150px;" type="text"/> State <input style="width: 80px;" type="text"/> Postcode <input style="width: 80px;" type="text"/></p> <p>Contact No. <input style="width: 40px;" type="text"/> <input style="width: 120px;" type="text"/></p>
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If the applicant is applying for a Secured Personal Loan to purchase a Motor Vehicle, Caravan, Motorcycle or Boat, please provide the following details:

Is it being purchased from a registered motor dealer? Yes No

Is the vehicle: New Used

Make Model Year

Description (Engine Capacity, Body Type, etc)

Transmission (if applicable): Manual Automatic

Registration No: Registration State

Options (DVD Player, Cruise Control, Tinted Windows, Alloy Wheels, etc)

<input style="width: 100%; height: 100%;" type="text"/>	<input style="width: 100%; height: 100%;" type="text"/>
<input style="width: 100%; height: 100%;" type="text"/>	<input style="width: 100%; height: 100%;" type="text"/>
<input style="width: 100%; height: 100%;" type="text"/>	<input style="width: 100%; height: 100%;" type="text"/>
<input style="width: 100%; height: 100%;" type="text"/>	<input style="width: 100%; height: 100%;" type="text"/>

Applicant 1 Name <input style="width: 150px;" type="text"/>	Applicant 1 Signature <input style="width: 150px; height: 30px;" type="text"/>	Applicant 2 Name <input style="width: 150px;" type="text"/>	Applicant 2 Signature <input style="width: 150px; height: 30px;" type="text"/>
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Please note, the applicant will be required to provide ID, pay slips and any other supportive documentation the selected lender may request for loan settlement.