

Application Number APP-0000097734



Application Submission Date: 2022-12-01

## Personal Details

First Name	Dhaval
Middle Name	N/A
Last Name	Patel
Date Of Birth	1979-06-11
Gender	Male
Marital Status	Married/De-facto
Dependants	0
Driver Licence Number	21666213
Driver Licence State	NSW
Living Situation	Own a home - with a mortgage
Mobile Number	+61435234171
Email	dhavalpatel116@yahoo.com

## Applicant – Residential Address

Unit Number	N/A
Property Name	N/A
Street Number	50
Street Name	Stephenson
Street Type	Drive
City	Ropes Crossing
State	NSW
Postal Code	2760

## Applicant – Income

Amount	\$1,863.07
Frequency	Fortnightly
Status	Permanent – Full time
Expected Circumstantial Change	No
Total Anticipated Decrease	\$0.00

## Applicant – Additional Income

Income Source	Amount	Frequency
Other temporary/casual job	\$518.23	Fortnightly

## Applicant – Employment

Employer	NSW Health Service
Time at Employer	12 months and more
Status	Permanent – Full time
Previous Status	N/A
Time at Previous role	N/A

## Applicant – Expense

Does the applicant pay for all their household expenses?	No, half or less
Does the applicant have an investment property?	No
Essential Spending	\$1,150.00
Non-Essential Spending	\$250.00
Share of monthly rent or mortgage	\$1,000.00
Share of monthly property cost	\$0.00
Total Living Expense	\$1,400.00

## Loan Details

Loan Amount	\$60,000.00
Loan Purpose	Debt consolidation
Loan Term (Years)	7
Repayment Frequency	MONTHLY
CL Product	Personal Loan Variable Rate

## Broker Details

Name	Varun Goyal
Email	varun@quickfunding.com.au
Fee	\$1,650.00

## Security Details

Registration Number	N/A
Security Type	N/A
State	N/A

## Applicant - Eligibility

I have read, understood and consent to all the points below:

Yes

- I consent to being verified online (where applicable) and the prescribed wording has been read to me.
- I am eligible for a Latitude Personal Loan.
- The loan requested is for the stated loan purpose, and I have reviewed the features, costs and risks of this personal loan as set out in Latitude Financial Services Credit Guide and confirm that this is suitable for my needs and objectives.
- I have read and accepted Latitude's Privacy and Credit Reporting Policy, understand that Latitude Financial Services will exchange personal information about me with credit reporting bodies and other third parties for the purpose of assessing my application, verifying my identity, and managing my loan.
- I consent to receiving a copy of the Latitude loan contract (including the Financial Table, credit guide, Direct Debit Agreement, settlement documents and all other communications in relation to this account from Latitude electronically.
- I authorise Latitude Financial Services to undertake a credit check with Equifax contactable on 1300 762 207, and Illion on 13 23 33. I understand that this will impact my credit score.
- All the information I have provided is true and correct.

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I agree to Latitude contacting my Broker to know the full amount I am eligible to borrow (whether higher or lower than the amount requested), based on the information provided and in accordance with Latitude's lending criteria. Yes

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I agree to Latitude Financial Services electronically verifying my identity, and expressly consent to the below electronic verification checks. I have also been advised that if I do not consent to having my identification document validated, Latitude will attempt to verify my identity using alternative means, such as by conducting a biometric check.

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Using the credit reporting bodies. This won't impact my credit file. Yes

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and the identification document issuer. I am authorised to provide the document details and agree to them being checked with the document issuer. This checks government-issued ID, such as a Driver Licence. Yes

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## Debt Details

### Other Loan Detail

Provider	Repayment Amount	Frequency	Pay out this debt and consolidate?	Balance owing on this loan	Loan limit
Latitude Financial	\$615.00	MONTHLY	true	\$34,000.00	

### Credit Card Detail

Card Issuer	Total Limit	Balance Owing	Pay out this debt and consolidate?
Commonwealth Bank	\$9,500.00	\$9,317.00	true
ANZ	\$6,000.00	\$5,555.00	true