

Application Number APP-0000090042



Application Submission Date: 2022-11-10

## Personal Details

First Name	Yaswanth
Middle Name	Kumar
Last Name	Appalaneni
Date Of Birth	1993-11-16
Gender	Male
Marital Status	Single
Dependants	0
Driver Licence Number	036622428
Driver Licence State	VIC
Living Situation	Renting
Mobile Number	+61475565719
Email	appalaneniyashwanth@gmail.com

## Applicant – Residential Address

Unit Number	N/A
Property Name	N/A
Street Number	141
Street Name	Tom Roberts
Street Type	Parade
City	Point Cook
State	VIC
Postal Code	3030

## Applicant – Income

Amount	\$1,440.00
Frequency	Weekly
Status	Permanent – Full time
Expected Circumstantial Change	No
Total Anticipated Decrease	\$0.00

## Applicant – Additional Income

Income Source	Amount	Frequency
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## Applicant – Employment

Employer	Wash it recruitment
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?	Yes, all
Does the applicant have an investment property?	No
Essential Spending	\$1,150.00
Non-Essential Spending	\$170.00
Share of monthly rent or mortgage	\$630.00
Share of monthly property cost	\$0.00
Total Living Expense	\$1,320.00

## Loan Details

Loan Amount	\$50,000.00
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

<b>Registration Number</b>	N/A
<b>Security Type</b>	N/A
<b>State</b>	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.

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

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.

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

Yes

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

## Debt Details

### Other Loan Detail

Provider	Repayment Amount	Frequency	Pay out this debt and consolidate?	Balance owing on this loan	Loan limit
Other	\$240.00	BI-WEEKLY	false	\$14,000.00	

### Credit Card Detail

Card Issuer	Total Limit	Balance Owing	Pay out this debt and consolidate?
Other	\$20,000.00	\$19,400.00	true
Commonwealth Bank	\$4,000.00	\$3,900.00	true
Other	\$6,000.00	\$4,600.00	true
AMEX	\$6,800.00	\$6,700.00	true