

Application Number APP-0000080984



Application Submission Date: 2022-10-19

## Personal Details

|                       |                                 |
|-----------------------|---------------------------------|
| First Name            | Dinesh                          |
| Middle Name           | Kumar                           |
| Last Name             | Akulapelly                      |
| Date Of Birth         | 1993-11-27                      |
| Gender                | Male                            |
| Marital Status        | Single                          |
| Dependants            | 0                               |
| Driver Licence Number | 23468792                        |
| Driver Licence State  | NSW                             |
| Living Situation      | Renting                         |
| Mobile Number         | +61432856222                    |
| Email                 | akulapellydineshkumar@gmail.com |

## Applicant – Residential Address

|               |             |
|---------------|-------------|
| Unit Number   | N/A         |
| Property Name | N/A         |
| Street Number | 23-25       |
| Street Name   | Churchill   |
| Street Type   | Avenue      |
| City          | Strathfield |
| State         | NSW         |
| Postal Code   | 2135        |

## Applicant – Income

|                                |               |
|--------------------------------|---------------|
| Amount                         | \$91,500.00   |
| Frequency                      | Yearly        |
| Status                         | Self-Employed |
| Expected Circumstantial Change | No            |
| Total Anticipated Decrease     | \$0.00        |

## Applicant – Additional Income

| Income Source | Amount | Frequency |
|---------------|--------|-----------|
|---------------|--------|-----------|

## Applicant – Employment

|                       |                    |
|-----------------------|--------------------|
| Employer              | Dinesh Akulapelly  |
| Time at Employer      | 12 months and more |
| Status                | Self-Employed      |
| 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                                   | \$150.00   |
| Share of monthly rent or mortgage                        | \$700.00   |
| Share of monthly property cost                           | \$0.00     |
| Total Living Expense                                     | \$1,300.00 |

## Loan Details

|                     |                             |
|---------------------|-----------------------------|
| Loan Amount         | \$40,000.00                 |
| Loan Purpose        | Household furnishings       |
| 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**

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**Security Type**

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**State**

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## 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

## Debt Details

## Other Loan Detail

| Provider | Repayment Amount | Frequency | Pay out this debt and consolidate? | Balance owing on this loan | Loan limit |
|----------|------------------|-----------|------------------------------------|----------------------------|------------|
|----------|------------------|-----------|------------------------------------|----------------------------|------------|

## Credit Card Detail

| Card Issuer | Total Limit | Balance Owing | Pay out this debt and consolidate? |
|-------------|-------------|---------------|------------------------------------|
| Other       | \$2,000.00  | \$1,800.00    | false                              |
| Westpac     | \$1,000.00  | \$800.00      | false                              |