Cairns Car Loans

Finance Application Form

1. Loan & Vehicle Details

Consumer Loan .. xyi . CHP . xyi Lease xyi

Term 48mont hs Residual 0.. . (%)

Dealer

……………… …………………………….

Salesperson Phone No

……… ………… ………… …………… ..

New xyi Used xiy Auto xiy Manual xyi

Make of Vehicle Model Year

……… … ……………… … ……… … ……

Body Type Kms …

Sale price Trade/deposit

………………… ……………… ……..………..

Amount to be Financed…………… ……..….

2. Applicant Details

Are you Self Employed /Subcontracting /a Company

Yes ixy ⇒ start from Q3

No xyi ⇒ start from Q4

3. Company /Self Employed Details

Will the application be in a Company name

Yes … No. .k k

Company or Self Employed Trading Name

……………………………………………………

A.B.N. .……… ……………..….……

A.C.N. .……… ……………..….……

Phone No. …… ………………..……

Address

……………………………………………………

……………………………………………………

……………… PostCode……… …….SState ...

Nature of Business ………………….……………

Time in Business Years … ..… Months …....…

Accountants name …………………………….….

Contact Phone No ………… ……….…… ……

4. Personal Details of Applicant 1 or Director 1

Mr xyi Mrs xyi Ms xyi Miss xyi

Surname …….………...…………………………

Given Names …………………………………….

Address

……………………………………………………

……………………………………………………

………………Postcode…………State….…….…

Home No ……………………………...

Mobile No ……………………………...

Time at the address Years ………. Months ……...

Your previous address if less than 5 years

……………………………………………………

……………………………………………………

…………………Postcode…………State………..

Time at the address Years ……… Months ……..

Date of Birth …………….………

Driver’s Licence No …………..…….. ..

Expiry date …………….………

Martial Status …… …….. No.of Dependants …

Homeowner/Buyer xyi Renting xyi Boarding xyi

Mortgage/Landlord name …………..……………...

Contact Phone No. ……….……………………….

Mortgage /Rent /Board monthly payments ………….

5. Employment Details ( for PAYE applicants )

Full time xyi Part time xyi Casual xyi

Employer’s Name

……………………………………………………

Address

……………………………………………………

………………………Postcode………State……..

Phone No ……………………….

Time with Employer Years ….….. Months ………

Occupation ………………………………….……

Net Monthly Wage …………………………

6. Employment details if less than 5 years

Full time xyi Part time xyi Casual xyi

Previous Employer’s Name

……………………………………………………

Address

……………………………………………………

………………………Postcode………State……..

Phone No ……………………….

Time with Previous Employer Years …. Months srt

Occupation ………………………………….……

Net Monthly Wage …………………………

7. Personal Reference

Name

……………………………………………………

Address

……………………………………………………

………………………Postcode………State……..

Phone No ……………………….

Relationship ……….……………………………..

8. Bank Details

Bank name

……………………………..…………………….

Account type ……………….. Branch ……………

9. Loan History

Name of Institution

………………………………….………………..

Type of Loan ……….…………………………….

Account No. ………. Finalised. Yes xy No xy

10. Details of Applicant 2 or Director 2

Spouse /Partner Yes xyi No xyi

Mr xyi Mrs xyi Ms xyi Miss xyi

Surname …….………...…………………………

Given Names …………………………………….

Date of Birth …………….………

Phone No ……………………………...

Address

……………………………………………………

……………………………………………………

………………Postcode…………State….…….…

Time at the address Years ………. Months ……...

Your previous address if less than 5 years

……………………………………………………

……………………………………………………

…………………Postcode…………State………..

Time at the address Years ……… Months ……..

Driver’s Licence No …………..…….. ..

Martial Status …… …….. No.of Dependants …

Homeowner/Buyer xyi Renting xyi Boarding xyi

Mortgage/Landlord name …………..……………...

Contact Phone No. ……….……………………….

Mortgage /Rent /Board monthly payments ………….

Employment Details

Full time xyi Part time xyi Casual xyi

Employer’s Name

……………………………………………………

Address

……………………………………………………

………………………Postcode………State……..

Phone No ……………………….

Time with Employer Years ….….. Months ………

Occupation ………………………………….……

Net Monthly Wage …………………………

Employment Details if less than 5 years

Previous Employer’s Name

……………………………………………………

Address

……………………………………………………

………………………Postcode………State……..

Phone No ……………………….

Time with Previous Employer Years …. Months srt

Occupation ……………………………….…..…

Net Monthly Wage …………………………

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PERSONAL ASSETS AND LIABILITIES STATEMENT :

Name : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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. $

2. $ Unpaid Tax $ $

Other Assets (Details) Other Liabilities (Details) $ $

$ $ $

TOTAL ASSETS [1] $ TOTAL LIABILITIES [2] $ $

NET SURPLUS [1] - [2] $

I/we certify that the above details are true and correct as at the date below 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.

Signed:

Dated:

/ /

Applicant 1 or Director 1 or Guarantor 1

Signed:

Dated:

/ /

Applicant 2 or Director 2 or Guarantor 2

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PRIVACY AND CREDIT INFORMATION

PRIVACY ACT AUTHORISATIONS/AGREEMENTS

AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS

In compliance with the Commonwealth Privacy Act, applicant parties to a finance application

should complete and give this return to the below-named introducer/broker for the purposes of

the Privacy Act.

Name of Introducer: Cairns Home Loans

1. Acknowledgment of Disclosure of Credit Information to a Credit Reporting Agency

I/we acknowledge that Section 18E(8)© of the Privacy Act allows a credit provider which the

approached introducer may approach in arranging my/our finance (hereinafter the Approached

Credit Provider), to give a credit reporting agency certain personal information about my/our

application for finance.

The information which may be given to an agency is covered by Section 18E(1) of the Act and

includes:

• Such permitted particulars about me/us which allow me/us to be identified;

• The fact that I/we have applied for finance and the amount;

• The fact that the approached credit provider is a current credit provider to me/us;

• Payments which become overdue more than 60 days, and for which collection action

has commenced;

• Advice that payments are no longer overdue;

• Cheques drawn by me/us which have been dishonoured more than once;

• In specified circumstances, that in the opinion of the approached credit provider, I/we

have committed a serious credit infringement;

• That finance provided to me/us by the approached credit provider has been paid or

otherwise discharged.

By virtue of this declaration, I/we understand that the above-named introducer has informed

me/us of the disclosure policy to a credit reporting agency of information about me/us by

Approached Credit Providers and so authorise such disclosures.

2. Agreement/Authority for Credit Provider to Perform Certain Permitted Actions Concerning a

Finance Application or Transaction

I/we agree that, if it is considered relevant in assessing my/our application for personal credit, the

Approached Credit Provider may obtain a report about my/our commercial activities or

commercial credit worthiness from a business which provides information about the commercial

credit worthiness of persons (Section 18L(4)).

I/we agree that, if it is considered relevant in assessing my/our application for commercial credit,

the Approached Credit Provider may obtain from a credit reporting agency a credit report

containing personal credit information about me/us (Section 18K(1)(b)).

I/we agree that the Approached Credit Provider may give to and seek from any credit providers

named in the accompanying finance application and any credit providers that may be named in a

personal or commercial credit report issued by a credit reporting agency or a commercial credit

reporting agency respectively, information about my/our personal or commercial credit

arrangements for the purpose of assessing my/our finance application or collecting any overdues;

I/we understand that this information can include any information about my/our credit worthiness,

credit standing, credit history or credit capacity that credit providers are allowed to give or receive

from each other under the Privacy Act (Section 18N(1)(b)).

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3. Authorisation to Act on Behalf of Individuals

For the purpose of arranging the finance which is the subject of my/our application, the details of

which appear below, I/we authorise the above-named introducer to obtain a report about my/our

consumer or commercial credit worthiness from a credit reporting agency or a commercial credit

reporting business (Section 18H(3)) or from a credit provider named in this application or referred

to in such reports (Section 18N(1)(ga)).

I/we also authorise the above-named introducer to pass on the above obtained reports to such

credit providers as are appropriate, for their consideration of this application.

I/we also authorise the above-named introducer to give to and receive from such parties as are

necessary to the arranging of this finance, such personal information about me/us which is

necessary to the arrangement.

4. Details of Application:

Amount:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Purpose:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Applicant Parties)

5. Guarantor Parties Agreement

I/we agree that the Approached Credit Provider may seek a credit report concerning me/us from a

credit reporting agency to assess whether to accept me/us as a guarantor of the finance

commitments for the above-named Applicant Parties (Section 18K(1)© and in so doing I/we

acknowledge that such credit provider may give personal information about me/us as per

paragraph 1 of this authority.

Signed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Guarantor Parties)

This authorisation remains in force until finance is arranged.

Full Name of Applicant 1

…………………………………………………………………………………………………

Signature of Applicant 1 …….……………………………………………………………………….. Date

……………

Full Name of Applicant

2…………….……………………………………………………………………………………

Signature of Applicant 2 …………………………………………………………………………….. Date

……………….

Name of Appointed Agent Name of Appointed Agent’s Organisation Robert MIdgley