

# Application For Credit – Consents/Acknowledgments

(To be completed by individuals applying for personal or commercial credit)

## Privacy Protection of Information

Privacy Act 1988 (Cth)

*In compliance with the Privacy Act 1988 (Cth) applicant parties to finance application should complete and return this to the below-named introducer/broker for the purpose of the Privacy Act.*

**Name of Introducer: R P FINANCE AUSTRALIA PTY LIMITED ABN 21 097 347 307**

### 1. - Acknowledgement and authority that credit information may be given to a Credit Reporting Agency

I/we understand that Section 18E(8)(c) of the Privacy Act 1988 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 me/us which I/we authorise the Approached Credit Provider to do. The information which may be given to an agency is covered by Section 18E(1) of the Act and includes:

- Identity particulars (as permitted by the Act).
- The fact that I/we have applied for credit and the amount.
- The fact that the Approached Credit Provider is a credit provider to me/us.
- Payments which become overdue more than 60 days.
- Advice that payments are no longer overdue.
- Cheques drawn by me/us which the Approached Credit Provider has 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 discharged.

### 2. - Obtain certain credit information

To enable the Approached Credit Provider to assess my/our application for personal or commercial credit, I/we authorise the Approached Credit Provider:

- To obtain from a credit reporting agency a credit report containing personal information about me/us in relation to my/our application for personal credit.
- To obtain from a credit reporting agency a credit report containing personal credit information about me/us in relation to my/our application for commercial credit. This in accordance with Section 18K(1)(b) of the Act.
- To obtain a report containing information about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of a person in relation to an application for personal credit. This is in accordance with Section 18L(4) of the Act.
- To obtain a report from a credit reporting agency and other information in relation to my/our commercial credit activities.

### 3. - Exchange of information with other credit providers

In accordance with Section 18(N)(1)(b) of the Act, I/we authorise the Approached Credit Provider to give to and obtain from credit providers named in this credit application and credit providers that may be named in a credit report issued by a credit reporting agency information about my/our credit arrangements. : I/we understand 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 1988.

I/we understand the information may be used for the following purposes:

- To assess an application by me/us for credit.
- To assist me in avoiding default on my credit obligations.
- To notify other credit providers of a default by me.
- To assess my credit worthiness.

### 4. - Banker's opinion

I/we authorise the Approached Credit Provider to give and receive a Banker's Opinion for purposes connected with my/our business, trade or profession.

### 5. - Disclosure of information to guarantors/s

In accordance with Section 18N(1)(bg) of the Act, I/we authorise the Approached Credit Provider give to the guarantor/s who have provided or intend to provide a guarantee, a copy of the letter of offer and credit information that is relevant to:

- Those persons deciding whether to act as guarantor for the loan.
- Enforcement or proposed enforcement of the guarantee/s.
- The amount or possible amount of the Guarantor/s liability under the Contract of Guarantee.

### 6. - Authorisation to Act on Behalf of Individuals

In accordance with Sections 18H(3) and 18N(1)(ga) of the Act, I/we authorise the Introducer to:

- Obtain on my/our behalf a report or information about my/our consumer or commercial credit worthiness from a credit reporting agency or a commercial credit reporting business or from the Approached Credit Provider in connection with my/our application for the finance described below.
- Pass on such reports and information to the Approached Credit Provider for the purpose of assessing my/our application for finance described below, and to give to and receive from such persons as are relevant to the arranging of the finance any personal information about me/us as may be necessary to the arrangement.

### 7. - Guarantor Authority to obtain credit information

To be completed, signed and dated by each Guarantor

In accordance with Section 18K(1)(c) of the Privacy Act 1988, I/we authorise the Approached Credit Provider to obtain from a credit reporting agency, a report containing personal and commercial credit information about me/us to assess whether to accept me/us as a guarantor for personal or commercial applied for, or provided to, the abovementioned applicant/s

I/we agree that if the Approached Credit Provider approves their application for credit this authority remains in force until the credit facility covered by the applicant/s' application is discharged.

Guarantor's name: ..... Guarantor's name: .....  
Signature: ..... Signature: .....  
Date: ..... Date: .....

## **BUSINESS LOAN APPLICATION**

To apply, simply complete this Form and Mail or Fax to: +(02) 9517 3000.  
This Form is for use by businesses only. If you are not a business please use the Personal Application Form or Couples Application Form.

### **PURPOSE OF LOAN**

I/We require finance for the following purpose:-

- Home             Property  
 Goods        Make ..... Model .....  
Supplier .....

Term of loan required: Years ..... Months .....

Purchase Price/cost : .....

Less Deposit : .....

Amount Required : .....

Comments : .....  
.....

### **BUSINESS DETAILS**

Business Name: .....

A.C.N. Number: ..... A.B.N. Number: .....

Business Address: .....

Suburb: ..... Post Code : .....

Phone No: ..... Fax No : .....

Type of Business: ..... Commenced : .....

Current Bankers : ..... Branch Name : .....

Accountant : .....

Contact : .....Phone No: .....

### **FINANCE REFERENCES**

1. Current Lender: ..... Monthly Payment : .....

2. Current Lender: ..... Monthly Payment : .....

3. Current Lender: ..... Monthly Payment : .....

1. Previous Credit Reference: ..... Monthly Payment : .....

2. Previous Credit Reference: ..... Monthly Payment : .....

### **TRADE REFERENCES**

1. .... Phone No: .....

2. .... Phone No: .....

**DIRECTOR No. 1 - DETAILS**

First Name: ..... Middle Name: .....  
Last Name: ..... Date Of Birth : ...../...../.....  
Drivers Licence No : ..... Expiry Date : ...../...../.....  
Email Address: .....  
 Single     Married     Defacto     Divorced    No. of Dependants .....  
Residential Address: .....  
Suburb: ..... Post Code : .....  
Home Phone No: ..... Mobile No : .....  
Period There : Years ..... Months..... (If less than 3 years, give previous address)  
Previous Address : .....  
How Long at Previous Address : Years ..... Months.....  
House Status :     Own     Buying     Renting     Boarding  
Name Of Landlord : ..... Monthly Rental/Board :.....  
Address : .....Phone No:.. .....

**DIRECTOR No. 1 - EMPLOYMENT HISTORY**

If Applicant's company is less than 3 years old, please complete the following.  
Previous Employer : ..... Phone Number : .....  
Address : .....  
Previous Position : ..... Period There: .....Years ..... Months

**DIRECTOR No.1 - PERSONAL ASSETS AND LIABILITIES**

**LIABILITIES**

**Mortgages on Property**  
To : ..... \$ .....  
To : ..... \$ .....  
To : ..... \$ .....  
To : ..... \$ .....  
**Amount Owning on Plant & Equipment**  
To : ..... \$ .....  
To : ..... \$ .....  
To : ..... \$ .....  
**Amount Owning on Vehicles**  
To : ..... \$ .....  
To : ..... \$ .....  
To : ..... \$ .....  
To : ..... \$ .....

**Credit Card Limits**

	Visa	\$ .....
	Mastercard	\$ .....
	American Express	\$ .....

**Other Liabilities** (Please list)

..... \$ .....

..... \$ .....

..... \$ .....

..... \$ .....

..... \$ .....

**TOTAL LIABILITIES :**     \$ .....

<b>ASSETS</b>
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**Cash at Bank(s) :** ..... \$ .....

**Property (Current Value) :**

At : ..... \$ .....

At : ..... \$ .....

At : ..... \$ .....

At : ..... \$ .....

**Plant & Equipment :** ..... \$ .....

**Motor Vehicles :**

Make :	Model :	
.....	.....	\$ .....
.....	.....	\$ .....
.....	.....	\$ .....
.....	.....	\$ .....

**Household Contents :** (Insured Value) ..... \$ .....

**Other Assets :** (Shares, Superannuation, etc.)

..... \$ .....

..... \$ .....

..... \$ .....

..... \$ .....

..... \$ .....

**TOTAL ASSETS :**     \$ .....

**DIRECTOR No. 2 - DETAILS**

First Name: ..... Middle Name: .....  
Last Name: ..... Date Of Birth : ...../...../.....  
Drivers Licence No : ..... Expiry Date : ...../...../.....  
Email Address: .....  
 Single    Married    Defacto    Divorced   No. of Dependants .....  
Residential Address: .....  
Suburb: ..... Post Code : .....  
Home Phone No: ..... Mobile No : .....  
Period There : Years ..... Months..... (If less than 3 years, give previous address)  
Previous Address : .....  
How Long at Previous Address : Years ..... Months.....  
House Status :    Own    Buying    Renting    Boarding  
Name Of Landlord : ..... Monthly Rental/Board :.....  
Address : .....Phone No:.. .....

**DIRECTOR No. 2 - EMPLOYMENT HISTORY**

If Applicant's company is less than 3 years old, please complete the following.  
Previous Employer : ..... Phone Number : .....  
Address : .....  
Previous Position : ..... Period There: .....Years ..... Months

**DIRECTOR No.2 - PERSONAL ASSETS AND LIABILITIES**

**LIABILITIES**

**Mortgages on Property**  
To : ..... \$ .....  
To : ..... \$ .....  
To : ..... \$ .....  
To : ..... \$ .....  
**Amount Owning on Plant & Equipment**  
To : ..... \$ .....  
To : ..... \$ .....  
To : ..... \$ .....  
**Amount Owning on Vehicles**  
To : ..... \$ .....  
To : ..... \$ .....  
To : ..... \$ .....  
To : ..... \$ .....

**Credit Card Limits**

	Visa	\$ .....
	Mastercard	\$ .....
	American Express	\$ .....

**Other Liabilities** (Please list)

..... \$ .....

..... \$ .....

..... \$ .....

..... \$ .....

..... \$ .....

**TOTAL LIABILITIES :**     \$ .....

<b>ASSETS</b>
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**Cash at Bank(s) :** ..... \$ .....

**Property (Current Value) :**

At : ..... \$ .....

At : ..... \$ .....

At : ..... \$ .....

At : ..... \$ .....

**Plant & Equipment :** ..... \$ .....

**Motor Vehicles :**

Make :	Model :	
.....	.....	\$ .....
.....	.....	\$ .....
.....	.....	\$ .....
.....	.....	\$ .....

**Household Contents :** (Insured Value) ..... \$ .....

**Other Assets :** (Shares, Superannuation, etc.)

..... \$ .....

..... \$ .....

..... \$ .....

..... \$ .....

..... \$ .....

**TOTAL ASSETS :**     \$ .....