

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. - Customer Authority

To be completed, signed and dated by each applicant

Applicant name:	Applicant name:
Signature:	Signature:
Date:	Date:



RP FINANCE

To apply, simply complete this Form and Mail or Fax to: +(02) 9517 3000.

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 :

PRIMARY APPLICANT

First Name: Middle Name:

Last Name: Date Of Birth :/...../.....

Drivers Licence No : Expiry Date :/...../.....

Email Address:

Single Married De facto 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:.....

Nearest Living Relative: Phone No:

Address :

Personal Reference: Phone No:

Address:

EMPLOYMENT HISTORY – PRIMARY APPLICANT

Employer :
Address :
..... Phone No :
Current Position : Net Salary Per Month :
Contact Name to Confirm Employment :
Period There :Years Months (If less than 3 years, give previous employer)
Previous Employer : Phone Number :
Previous Position : Period There:Years Months

OTHER

Current Bankers : Branch Name :
Accountant :
Contact : Phone Number :
Current Loan : Monthly Payment :
Current Loan : Monthly Payment :
Previous Credit Ref : Monthly Payment :

PARTNER'S DETAILS

First Name: Middle Name:
Last Name: Date Of Birth ://
Drivers Licence No : Expiry Date ://
Email Address:

PARTNER'S EMPLOYMENT HISTORY

Employer :
Address :
..... Phone No :
Current Position : Net Salary Per Month :
Contact Name to Confirm Employment :
Period There :Years Months (If less than 3 years, give previous employer)
Previous Employer : Phone Number :
Previous Position : Period There:Years Months

COMBINED ASSETS AND LIABILITIES

LIABILITIES

Mortgages on Property

To : \$

To : \$

Amount Owning on Plant & Equipment

To : \$

To : \$

Amount Owning on Vehicles

To : \$

To : \$

To : \$

Credit Card Limits

Visa \$

Mastercard \$

American Express \$

Other Liabilities (Please list)

..... \$

..... \$

..... \$

TOTAL LIABILITIES : \$

ASSETS

Cash at Bank(s) : \$

Property (Current Value) :

At : \$

At : \$

At : \$

Plant & Equipment : \$

Motor Vehicles :

Make : Model : \$

..... \$

Household Contents : (Insured Value) \$

Other Assets : (Shares, Superannuation, etc.)

..... \$

..... \$

..... \$

TOTAL ASSETS : \$