

Commercial Finance Application

In confidence when completed

Individual applicants

Names of individual borrowers, company directors, partners or trustees (where information for subsequent applicant(s) is the same as prior applicant, please write 'as above'):

	APPLICANT 1		APPLICANT 2			
Status	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor		
Family name (please print)						
First names						
Age & date of birth	DOB: / /	Age:	DOB: / /	Age:		
Marital status						
Dependants	Number:	Ages:	Number:	Ages:		
Driver's licence number & expiry date						
Phone (home)	()		()			
Phone (work)	()		()			
Phone (mobile)						
Fax	()		()			
Email address						
Residential address	_____ _____ Pcode: _____		_____ _____ Pcode: _____			
Years at present address						
Current residential status (please circle)	Owned/mortgaged/renting/living with parents/other (specify) _____		Owned/mortgaged/renting/living with parents/other (specify) _____			
Previous address (if at present less than 2 years)	_____ _____ Pcode: _____		_____ _____ Pcode: _____			
Years at previous address						
Postal address	_____ _____ Pcode: _____		_____ _____ Pcode: _____			
Employment details	<input type="checkbox"/> Full time	<input type="checkbox"/> Part time	<input type="checkbox"/> Casual	<input type="checkbox"/> Full time	<input type="checkbox"/> Part time	<input type="checkbox"/> Casual
Occupation (if self employed, job description and industry)						
Employed by (if self, trading name)						
Length of employment						
Annual gross income						
Previous employer						
Length of employment						
Previous occupation						

Company applicants

	APPLICANT 1	APPLICANT 2
Status	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor
Company name		
ACN		
Name of trust (if applicable)		
Names of directors	1. 2.	1. 2.
Names of shareholders and share held	1. 2. 3. 4.	1. 2. 3. 4.
Principal business activity		
Registered office	_____ _____ Pcode: _____	_____ _____ Pcode: _____
Postal address	_____ _____ Pcode: _____	_____ _____ Pcode: _____
Phone	()	()
Fax	()	()
Date of incorporation		

Contact details

Solicitor	Firm: _____ Contact name: _____ Address: _____ Pcode: _____ Phone: () Fax: ()	
Accountant	Firm: _____ Contact name: _____ Address: _____ Pcode: _____ Phone: () Fax: ()	
Nearest relative not living with you	Name: _____ Address: _____ Pcode: _____ Relationship to applicant 1:	Name: _____ Address: _____ Pcode: _____ Relationship to applicant 2:
Current banker		

Statement of assets and liabilities

Attach additional statements as required

ASSETS		LIABILITIES			
Property address	Value	Lender	Repayment	Value	Debt owned by
					↑ App 1 ↑ App 2 ↑ Joint
					↑ App 1 ↑ App 2 ↑ Joint
					↑ App 1 ↑ App 2 ↑ Joint
					↑ App 1 ↑ App 2 ↑ Joint
					↑ App 1 ↑ App 2 ↑ Joint
Plant/machinery (attach schedule if required)		Equipment finance/ lease/hire purchase Company Equipment			
					↑ App 1 ↑ App 2 ↑ Joint
Motor vehicle 1					↑ App 1 ↑ App 2 ↑ Joint
Motor vehicle 2					↑ App 1 ↑ App 2 ↑ Joint
Motor vehicle 3					↑ App 1 ↑ App 2 ↑ Joint
Cheque account		Overdraft / credit Company Maximum			
Savings account					↑ App 1 ↑ App 2 ↑ Joint
Term deposits		Credit/charge cards Type Limit			
Shares					↑ App 1 ↑ App 2 ↑ Joint
Other investments					↑ App 1 ↑ App 2 ↑ Joint
Debtors		Creditors			
Superannuation					↑ App 1 ↑ App 2 ↑ Joint
Personal effects (insurance value)					↑ App 1 ↑ App 2 ↑ Joint
Other (give details)		Other (give details)			
					↑ App 1 ↑ App 2 ↑ Joint
					↑ App 1 ↑ App 2 ↑ Joint
					↑ App 1 ↑ App 2 ↑ Joint
					↑ App 1 ↑ App 2 ↑ Joint
					↑ App 1 ↑ App 2 ↑ Joint
					↑ App 1 ↑ App 2 ↑ Joint
TOTAL		TOTAL			

Notes:

Current loan and security relationships (to indicate which assets are security for which loans)	
Loan	Security

Confirmation of loan details

Declaration

	Applicant 1	Applicant 2
Have you ever been bankrupt or entered into an arrangement to pay your creditors?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any unsatisfied Court Judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been a shareholder or an officer of any company to which a manager, receiver or liquidator has been appointed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has a mortgagee ever sold your property to recover a debt owing by you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has an application for the above loan been submitted by you or any other person to another lender?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you answered yes to any of these questions, please provide details below		

Approval and settlement date

Date approval required by / / Date settlement required by / /

Signatures

We certify that the information provided in this application is true and accurate and discloses our correct financial position. We have never been declared bankrupt or assigned our estate for the benefit of creditors. We authorise AGM Williams & Co. to obtain financial and other information related to this application from the named referees.

Signature(s) of applicants

Date

/ /
/ /

Supporting documentation

Financials and tax returns for the last 3 years (individual, company, partnership and/or trust) to show all sources of income

Payslips or letter from employer to verify current income

Lease agreement/s, if applicable

Cash flow forecast for the next 12 months

Council rates notice for all security properties

Contract of sale (if purchasing property)

Valuation for security properties (if available) or real estate property appraisal to show EMV

6 months statements for all secured loans

Any other relevant documents

If you have any enquiries please contact one of our consultants:

AGM Williams & Co.(Arthur G Morfoulis)

87 James Street, New Farm Qld 4005 P O Box 2169 Fortitude Valley BC QLD 4005

Phone: 07 3358 3900 Mob: 0417 995253 Facsimile: 07 3358 4900

PRIVACY AUTHORISATION FOR INTRODUCERS / BROKERS & CREDIT PROVIDERS TO HANDLE PERSONAL INFORMATION OF INDIVIDUALS TO ARRANGE FINANCE

This Authorisation is to enable Introducers/Brokers and the Credit Providers that they deal with for the purpose of arranging finance to handle personal information about Finance Applicants and Guarantors that are individuals (eg sole traders, partners, directors of companies) in compliance with the Commonwealth Privacy Act. Once a Credit Provider has approved the finance application it may need to separately solicit authorisation from the Applicant and/or Guarantor to manage that finance.

Name of Introducer/Broker	AGM Williams & Co	(ABN)	50 652 482 633
Address:	87 JAMES STREET, NEW FARM QLD 4005		
Contact:	Arthur Morfoulis		
Purpose of Finance (Tick one only)	Consumer (Personal) <input type="checkbox"/>	Commercial (Business)	<input checked="" type="checkbox"/>

A: ACKNOWLEDGEMENT BY APPLICANT(S) & / OR GUARANTOR(S) FOR INTRODUCER/BROKER & APPROACHED CREDIT PROVIDERS TO HANDLE PERSONAL INFORMATION

By signing this Authorisation I/we, the **Applicant(s)** and/or **Guarantor(s)**, acknowledge the following:

- **You**, the Introducer/Broker, will refer the finance application to Credit Providers (the **Approached Credit Providers**) for their approval decision and assist me/us to manage the finance that is obtained from the Credit Provider that approves the finance application referred by You.
- For that purpose, You and the Approached Credit Provider(s) will collect, use and disclose information about me/us that identifies me/us or from which my/our identity can be reasonably ascertained (the **Information**). The Information may include my/our identity details, financial details and employment details. It may also include "sensitive information" (eg health information, membership of professional/trade associations) in relevant circumstances and I/we **consent** to its collection.
- The Information may be collected from me/us. The Information may also be collected from and disclosed to others to achieve the purpose by You and/or the Approached Credit Provider. In particular collected from and / or disclosed to my/our financial/accounting/legal adviser(s), the Applicant(s), the Guarantor(s), Credit and Business Reporting Agencies, current or previous Credit Providers, suppliers of goods financed by or secured as part of the finance, insurers of the finance or goods, valuers, legal representatives of You and/or the Approached Credit Providers, government departments (including, but not limited to, the ATO, ASIC, Registrars of business names, land/other assets, births deaths marriages, drivers licences). Only Information necessary for You or the Approached Credit Provider(s) to arrange the finance will be collected, used or disclosed. More specific detail for handling of information about my/our consumer and/or commercial credit worthiness, credit standing, credit history or credit capacity and the amount of credit currently outstanding (the **Credit Information**) is contained below in Parts B and C of this form.
- Should an Approached Credit Provider decline the finance application submitted by You it may hold the Information in its record for a reasonable period from the date of this Authorisation to establish a credit history for any future finance applications submitted to it involving me/us within that time or as required or authorised by law.
- You and the Approached Credit Providers will not otherwise use or disclose the Information for any other purpose without consulting me/us before doing so. In particular, the Approached Credit Providers will not use or disclose the Information for the purpose of marketing other products or services to me/us.
- I/we can access the Information about me/us held on record by You and the Approached Credit Provider(s). Contact detail of the Approached Credit Providers is available from you. You and the Approached Credit Provider(s) may limit access in certain circumstances.
- If I/we decline to provide all or part of the Information, You or the Approached Credit Providers may not be able to process the finance application.
- If I/we provide information about any other individual(s) to You, that I/we will ensure that he/she is made aware that You have his/her Information, the purposes (and persons involved) in the collection, use and/or disclosure of the information by You and your contact details (including to access that information).
 - Any consent(s) given in this Authorisation will continue until the earlier of You or the Approached Credit Provider(s) having achieved the purposes of collection, use and/or disclosure identified above or I/we giving seven days notice in writing to You and the Approached Credit Provider(s).

(Continued over page)

B: CONSENT FOR INTRODUCER / BROKER TO ACT AS AGENT OF APPLICANT(S) / GUARANTOR(S) TO COLLECT AND DISCLOSE CREDIT INFORMATION FOR THE FINANCE APPLICATION

By signing the Authorisation, I/we **acknowledge** and **consent** to **You**, subject to the Commonwealth Privacy Act, for the purpose of arranging and managing the finance, to act as our agent with full authority to collect, use and disclose information about me/us relevant to that purpose. This includes, but is not limited to, authority to:

- obtain access to information about my/our consumer and/or commercial credit worthiness, credit standing, credit history or credit capacity (the **Credit Information**) from a Credit Reporting Agency and/or a Commercial Credit Reporting Business and/or from a Credit Provider named in the finance application or referred to in the Credit Report and / or from the Approached Credit Provider(s).
- disclose the Credit Information to the Approached Credit Provider(s) for their approval decision of the finance application.

C: AUTHORITY FOR APPROACHED CREDIT PROVIDER(S) TO COLLECT AND DISCLOSE CREDIT INFORMATION ABOUT APPLICANT(S)/GUARANTOR(S) TO PROCESS FINANCE APPLICATION

By signing the Authorisation, I/we **acknowledge** and **consent** to **Approached Credit Provider(s)**, subject to the Commonwealth Privacy Act, collecting, using and disclosing Credit Information [as defined above at Part A] if necessary for their approval decision of the finance application submitted by You. This includes, but is not limited to:

- Disclose information about me/us to a Credit Reporting Agency namely, my/our identity details and either that I/we have applied for credit and the amount or that I/we have offered to act as Guarantor(s) in respect of that credit in order for the Approached Credit Provider to collect Credit Information from that Agency and for the Agency to create or maintain a record of Credit Information about me/us.
- Collect Credit Information about my/our commercial activities or commercial credit worthiness from a Commercial Credit Reporting Business
- Disclose to, and collect from any of my/our current or past Credit Providers named in the finance application or in Credit Information issued by a Credit Reporting Agency or a Commercial Credit Reporting Business respectively, Credit Information about my/our consumer or commercial credit arrangements. This may include a "banker's opinion".
- Disclose to and collect from the Guarantor(s) Credit Information necessary for the purpose of that person deciding whether to act as guarantor(s), or to keep the Guarantor(s) informed about the guaranteed finance.
- Disclose to and collect from You; the above-named Introducer/Broker, as my/our authorised agent. We acknowledge that this does not limit any Approached Credit Provider, in its absolute discretion, dealing directly with me/us for its approval decision.
- Disclose to and collect from insurers (including trade and mortgage) or underwriters as necessary for them to assess whether to insure risks that may arise from the finance.
- Disclose to and collect from government authorities or others as required or authorised by law.
- Disclose to and collect from government authorities or others to, in particular, enable me/us to be identified and/or to verify information that I/we have provided. It may include administrators of births, deaths and marriages, motor vehicles (or other property) registrations, drivers (or other statutory) licences, electoral roll(s), land titles, financial interests in motor vehicles (or other property), business names or corporate governance, bankruptcies and court judgments, telephone numbers, tenant information and professional licences/authorisations.

Applicant(s)	
Signature:	Signature:
Name:	Name:
Date:	Date:
Guarantor(s)	
Signature:	Signature:
Name:	Name:
Date:	Date:
Signature:	Signature:
Name:	Name:
Date:	Date: