



Australian Finance & Leasing Limited

ABN 77 080 524 689

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Mortgage Loan Application

Borrower

ABN

Address

APPLICANT

Mr/Mrs/Miss/Ms

Surname

Given Names

Address

Postcode

Home Phone

Business Phone/Mobile

Facsimile

E-mail Address

How long have you been at current address? Yrs

If renting, name & phone no. of landlord/agent

Phone

Date of Birth / /

Marital Status

Nature of Business/employment

Employer

Position Yrs there

If <3yrs complete previous employer and time there

SPOUSE/PARTNERS DETAILS

Mr/Mrs/Miss/Ms

Surname

Given Names

Address

Postcode

Home Phone

Business Phone/Mobile

Facsimile

E-mail Address

How long have you been at current address? Yrs

If renting, name & phone no. of landlord/agent

Phone

Date of Birth / /

Marital Status

Nature of Business/employment

Employer

Position Yrs there

If <3yrs complete previous employer and time there

Monthly after tax income \$

Monthly after tax income \$

Trade Reference (1)

Contact Name

Ph no.

Trade Reference (2)

Contact Name

Ph no.

TRADING RESULTS (to be completed by self-employed borrowers)

Financial performance of your business for the year ended / /

Sales/turnover \$

Net profit (after tax) \$

Directors salaries (if applic) \$

Signature Applicant 1

Signature Applicant 2

STATEMENT OF ASSETS AND LIABILITIES – *If you operate a company show the combined position of your personal assets and those of the company. If more than one applicant (other than husband and wife) please complete a separate statement for each applicant*

(Name of applicant)

LIABILITIES	Mnthly payment	Total amount owed (\$)	ASSETS	\$
Bank overdraft with			Cash at Bank	
Mortgages on properties			Property holdings (show address)	
To				
To				
Trade Creditors			Trade Debtors	
Loans on vehicles & equip			Vehicles, plant & equipment	
To				
To				
To				
			Furniture	
Other loans/credit cards etc			Other assets/investments (detail)	
To				
To				
TOTAL LIABILITIES			TOTAL ASSETS	
			ASSET SURPLUS	

PROPERTY OFFERED AS SECURITY

Address: _____

Type: Residential/Retail/Office/Farm/Rural lifestyle/Industrial/Vacant land/Other (complete details below)
(Circle as necessary)

(Details of property – if required)

Presently owned property purchased in _____ for \$ _____ Estimated value: \$ _____

Existing mortgage: \$ _____ owing to _____

Property being purchased for \$ _____ Settlement due: _____

Loan amount required: \$ _____ Term of loan: _____ years

Type of repayment required: Principal & Interest / Interest only (delete as necessary)

Purpose loan is required for: _____

Signature Applicant 1

Signature Applicant 2

PRIVACY AND CREDIT INFORMATION PRIVACY ACT AUTHORISATIONS/AGREEMENTS

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

I/We acknowledge that Section 18E(8Xc) of the Privacy Act allows a credit provider which Australian Finance & Leasing Ltd (hereinafter AFL) 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 any 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 /We have applied for finance and the amount.
- 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 AFL 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. - 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(d)).

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

I/we agree that the Approached Credit Provider may give to or 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 overdue; 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(1Xb)).

3. - Authorisation to Act of 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 AFL 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(1Xga)). I/we also authorise AFL to pass on the above obtained reports to such credit providers as are appropriate, for their consideration of this application. I/we also authorise AFL 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: Borrower:

Full names of individuals giving consent	Signature of individual giving consent.
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..... (Date of birth / /)	X
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..... (Date of birth / /)	X
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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(1xc)) 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.

Full names of guarantors giving consent	Signature of individual giving consent.
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..... (Date of birth / /)	X
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..... (Date of birth / /)	X
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Section 4 needs to be completed with the full names of the borrower (individual, partners or company). If the borrower is an individual or a partnership only Section 4 needs to be signed by the persons involved. If the borrower is a company all directors need to complete and sign Sections 4 and 5.