

LOAN APPLICATION FORM



Commercial Equity Group Ltd
Business, Consumer & General Finance

Amount required \$ _____ Purpose _____

PERSONAL DETAILS APPLICANT ONE

Title..... Full Name..... Date of Birth.....
Phone Numbers: Home..... Work..... Mobile.....
Street Address..... Suburb..... State..... Postcode.....
Email..... Drivers License Number..... State issued.....
Number of Dependants..... Ages.....

Marital Status (please circle) **Single** **Married** **Defacto** **Divorced** **Widowed** **Separated**

RESIDENTIAL STATUS APPLICANT ONE

Do you pay (please circle) **Board, Rent, A Mortgage**
How long at this Address?
Your previous Address (if less than 12 months)
Street Address..... Suburb..... State..... Postcode.....

EMPLOYMENT DETAILS APPLICANT ONE

Company Name..... Phone No.....
Street Address..... Suburb..... State..... Postcode.....
Type of Business..... Your Position.....
Date commenced..... Hours per Week..... Net Pay (After Tax).....
Pay Frequency (Please circle) **Weekly** **Fortnightly** **Monthly**

Basis of Employment (Please circle) **Pensioner** **Casual** **Contractor** **Self-Employed** **Part-Time** **Full-Time**

PREVIOUS EMPLOYMENT Applicant One (IF CURRENT EMPLOYMENT IS LESS THAN 6 MONTHS)

Company Name.....
Type of Business /Your Position..... How long there.....

PERSONAL DETAILS APPLICANT TWO

Title.....Full Name.....Date of Birth.....
Phone Numbers: Home.....Work.....Mobile.....
Street Address.....Suburb.....State.....Postcode.....
Email.....Drivers License Number.....State issued.....
Number of Dependants.....Ages.....or same as above.....Yes (circle).....

Marital Status (please circle) **Single** **Married** **Defacto** **Divorced** **Widowed** **Separated**

RESIDENTIAL STATUS APPLICANT TWO

Do you pay (please circle)**Board** **Rent** **A Mortgage**
How long at this Address?
Your previous Address (if less than 12 months)
Street Address.....Suburb.....State.....Postcode.....

EMPLOYMENT DETAILS APPLICANT TWO

Company Name.....Phone No.....
Street Address.....Suburb.....State.....Postcode.....
Type of Business.....Your Position.....
Date commenced..... Hours per Week..... Net Pay (After Tax).....
Pay Frequency (Please circle) **Weekly** **Fortnightly** **Monthly**
Basis of Employment (Please circle) **Pensioner** **Casual** **Contractor** **Self-Employed** **Part-Time** **Full-Time**

PREVIOUS EMPLOYMENT **Applicant Two (IF CURRENT EMPLOYMENT IS LESS THAN 6 MONTHS)**

Company Name.....
Type of Business /Your Position.....How long there.....

INCOME

INCOME APPLICANT ONE

Wages / Salary \$ _____
Government/Benefits \$ _____
Other \$ _____

INCOME APPLICANT TWO

Wages / Salary \$ _____
Government/Benefits \$ _____
Other \$ _____

TOTAL INCOME \$ _____

SUMMARY OF ASSETS AND LIABILITIES

Assets

Household goods \$ _____

Car, Make.....Model.....Year..... \$ _____

Car, Make.....Model.....Year..... \$ _____

House and Land \$ _____

Shares \$ _____

Savings/Bank \$ _____

Other \$ _____

TOTAL ASSETTS \$ _____

LIABILITIES

	<u>Company</u>	<u>Balance</u>	<u>Weekly payments</u>
All Personal Loans	_____	\$ _____	\$ _____
All Car Loans	_____	\$ _____	\$ _____
All Other Loans	_____	\$ _____	\$ _____
All Home Loans	_____	\$ _____	\$ _____

	<u>Company</u>	<u>Balance</u>	<u>Card Limit</u>
Credit Card	_____	\$ _____	\$ _____
Credit Card	_____	\$ _____	\$ _____

TOTAL LIABILITIES \$ _____

SUMMARY OF INCOME AND EXPENDITURE PER WEEK

Rent/Mortgage/Board \$ _____

Other Loans \$ _____

Insurances \$ _____

Car Payments \$ _____

Child Support \$ _____

Other Expenses \$ _____

TOTAL EXPENSES \$ _____



Commercial Equity Group Ltd

Business, Consumer & General Finance

PRIVACY PROTECTION OF INFORMATION-APPLICATION FOR CREDIT

PLEASE READ CAREFULLY

IMPORTANT NOTICE TO APPLICANT(S) FOR CREDIT

(SECTION 18E (1) (C) PRIVACY ACT 1988)

NOTICE OF DISCLOSURE OF YOUR CREDIT INFORMATION TO A CREDIT REPORTING AGENCY

(PRIVACY ACT 1988)

Commercial Equity Group Pty Ltd may give information about you to a credit reporting agency, for the following purposes:

- To obtain a consumer credit report about you, and/or
- To allow the credit reporting agency to create or maintain a credit information file containing information about you. The information is limited to:
- Identity particulars - your name, sex, address (and the previous two addresses) date of birth, name of employer, and drivers licence number.
- Your application for credit or commercial credit - the fact that you have applied for credit and the amount.
- The fact that Commercial Equity Group Pty Ltd is a current credit provider to you.
- Loan repayments which are overdue by more than 60 days, and for which debt collection action has started.
- Advice that your loan repayments are no longer overdue in respect of any default that has been listed.
- Information that, in the opinion of Commercial Equity Group Pty Ltd you have committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with your credit obligations).
- Dishonoured cheques - cheques drawn by you for \$100 or more which have been dishonoured more than once.
- That credit provided to you by Commercial Equity Group Pty Ltd has been paid or otherwise discharged.
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Period to which this understanding applies

This information may be given before, during or after the provision of credit to you.

Statement by Applicant (s) For Credit

Please read carefully before signing. Where there is more than one applicant, each applicant must sign.

1. Giving information to a Credit Reporting Agency

(Section 18E(8)(C) Privacy Act 1988)

Commercial Equity Group Pty Ltd has informed me that it may give certain personal information about me to a credit reporting agency.

2. Access to Commercial Credit Information (Section 18L (4) Privacy Act 1988)

I/we agree that Commercial Equity Group Pty Ltd may obtain information about me/us from a business which provides information about the commercial credit worthiness of persons for the purpose of assessing my/our application for consumer credit.

3. Access to Consumer Credit Information (Section 18K (1) (b), Privacy Act 1988)

I/we agree that Commercial Equity Group Pty Ltd may obtain a consumer credit report containing information about me from a credit reporting agency for the purpose of assessing my/our application for commercial credit.

4. Exchange of Credit Worthiness Information (Section 18N, Privacy Act 1988)

I/we agree that Commercial Equity Group Pty Ltd may exchange information with those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency for the following purposes;

- to assess an application by me/us for credit
- to notify other credit providers of a default by me/us
- to exchange information with other credit providers as to the status of this loan where I am in default with other credit providers
- To assess my/our credit worthiness.

I /we understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.

5. Agreement to a credit provider being given a consumer credit report by a credit reporting agency to assess a guarantor (Section 18K 1(c) Privacy Act 1988)

I/we agree the Commercial Equity Group Pty Ltd may obtain from a credit reporting agency a consumer credit report containing information about me/us for the purpose of assessing whether to accept me/us as a guarantor for credit applied for by, or provided to, the borrower(s) [named in agreement]. I/we agree that this agreement commences from the date of this agreement and continues until the credit covered by the borrower(s) application ceases.

6. Agreement to a credit provider disclosing a report including a consumer credit report to potential or existing guarantor (Section 18K (1) Privacy Act 1988)

I/we agree that Commercial Equity Group Pty Ltd may give to a person who is currently a guarantor, or whom I/we indicated is considering becoming a guarantor, a credit report containing information about me/us for the purpose of [name of prospective guarantor] deciding whether to act as a guarantor, or to keep [name of existing guarantor] informed about the guarantee. I/we understand that the information disclosed can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act, and includes a credit report.

Name (please print).....

SignatureDate.....

Name (please print).....

SignatureDate.....

APPLICANT ONE

Have you ever been bankrupt (please circle) Yes No

If yes, when.....

Are there any outstanding writs or summons issued against you (please circle) Yes No

I am not a guarantor or indemnifier for another persons loan Yes No

APPLICANT TWO

Have you ever been bankrupt (please circle) Yes No

If yes, when.....

Are there any outstanding writs or summons issued against you (please circle) Yes No

I am not a guarantor or indemnifier for another persons loan Yes No

DECLARATION

• I hereby declare that:

- a) I have read the section entitled "Privacy Protection of Information".
- b) This is an application only and that Commercial Equity Group is not obligated to give me credit.
- c) All information contained in this application is true and correct.

Name (please print).....

SignatureDate.....

Name (please print).....

SignatureDate.....

Return via e mail on admin@cegfinance.com.au , fax on (03) 6331 7918
Or mail to Commercial Equity Group C/- P.O. Box 1474, Launceston TAS 7250