

FINANCE FUNDING SOLUTIONS
ABN: 85149734387
CREDIT APPLICATION FORM

LOAN PURPOSE: _____ CREDIT TERMS: VARY

DEAL BASICS (OFFICE USE)

VEHICLE RETAIL PRICE: _____ CLIENT DEPOSIT: _____ WKLY REPAYMENT: _____

VEHICLE USAGE

1. _____
2. _____
3. _____

POTENTIAL VEHICLES

1. _____
2. _____
3. _____

PERSONAL DETAILS

TITLE: MR MRS MISS MARRIED SINGLE NO. OF DEPENDENTS: _____

SURNAME: _____ GIVEN NAME(S): _____

LICENCE NUMBER: _____ D.O.B: _____ PH (H): _____

PH (W): _____ MOB: _____ EMAIL: _____

CURRENT ADDRESS: _____

RENT BOARD MORTGAGE TIME AT CURRENT ADDRESS: _____

PREVIOUS ADDRESS: _____

RENT BOARD MORTGAGE TIME AT PREVIOUS ADDRESS: _____

CURRENT EMPLOYER: _____ EMPLOYMENT TERM: _____

PAYG SELF EMPLOYED GROSS INCOME: (P.A) _____ OCCUPATION: _____

PREVIOUS EMPLOYER: (IF LESS THAN 12 MTHS) _____ EMPLOYMENT TERM: _____

GROSS INCOME: (P.A) _____ OCCUPATION: _____

NO. OF MOTOR VEHICLES: _____ PURCHASE PRICE/VALUATION: _____

NOTES

FINANCIAL INFORMATION

Do you have any know Credit Defaults? _____

RENT/MORTGAGE: _____	\$ _____	PER WEEK
CREDIT CARD(S): _____	\$ _____	PER WEEK
FOOD: _____	\$ _____	PER WEEK
PHONE (H)/MOBILE: _____	\$ _____	PER WEEK
VEHICLE EXPENSES: _____	\$ _____	PER WEEK
PERSONAL LOAN(S): _____	\$ _____	PER WEEK
UTILITIES: _____	\$ _____	PER WEEK
CHILD SUPPORT: _____	\$ _____	PER WEEK
OTHER: _____	\$ _____	PER WEEK
	TOTAL: \$ _____	PER WEEK

SURPLUS/DEFICIENCY: _____

REFERENCES

PLEASE PROVIDE THE NAME AND ADDRESS OF YOUR NEAREST RELATIVE **NOT** LIVING WITH YOU

NAME: _____

ADDRESS: _____

PH. (H): _____ (W): _____ MOBILE: _____

PLEASE PROVIDE THE NAME, ADDRESS AND PHONE NUMBERS OF TWO (2) FRIENDS

NAME: _____

ADDRESS: _____

PH. (H): _____ (W): _____ MOBILE: _____

NAME: _____

ADDRESS: _____

PH. (H): _____ (W): _____ MOBILE: _____

Vehicle Insurance

Please tick the following box if you would like a trained insurance professional to provide you with a competitive quote;

Supporting Documents (if applicable)

- Photocopy of Drivers Licence (front and back)
- Photocopy of Bank Statement (confirmation of account details)
- Photocopy of Pay Slip (Min. two most current)
- Photocopy of Centrelink income statement
- Proof of current residential address
- 100 Points Identification

Declaration

I/We solemnly and sincerely declare that:

- (a) I am/We are not insolvent or an undischarged bankrupt;
- (b) The information provided by me/us is true and correct;
- (c) I/we confirm that all handwritten information contained on this document, including that information written by persons other than the applicant, has been sighted and is true and accurate;
- (d) The income and expenses declared represent an accurate assessment of my/our financial position;
- (e) I am/we are over the age of 18 years;
- (f) I/we have no legal restrictions requiring a co-signatory or legal guardian or representative sign on my/our behalf and;
- (g) I/we have read and understood the Privacy Act Consent and agree to the Finance Company disclosed on page one of this document, and related companies and Credit Providers, using and disclosing information (including personal information) about me/us in accordance with the provisions of credit.

.....
Signature of Application/Guarantor

.....
Signature of Application/Guarantor

.....
Print Name of Applicant/Guarantor

.....
Print Name of Applicant/Guarantor

Date:

Date:

PRIVACY AGREEMENT
FINANCE FUNDING SOLUTIONS
232A PRINCES HIGHWAY, DANDENONG VIC 3175
ABN 85149734387

Privacy Act Authorisation Agreement

This statement explains our Privacy Policy, the privacy rights of the applicant ("you") and the rights and obligations of **FINANCE FUNDING SOLUTIONS** in relation to your personal information.

We recognise the importance of protecting the privacy of your personal information. Our Privacy Policy complies with the National Privacy Principles in the Commonwealth Privacy Act 1988 as well as any other applicable laws and codes affecting your personal and credit information.

Personal information is information or opinion that allows others to identify you. It includes your name, age, gender, contact details and financial information. We collect personal information to provide you with the products and services you request as well as information on other products and services offered by us. We only exchange personal information with external organisations that help us provide these products and services.

We require your consent to use your personal information for these purposes. Without this consent, we may not be able to process the application or provide you with an appropriate level of service. By signing this acknowledgement, you authorise us to:

- collect, maintain, use and disclose your personal information in accordance with our Privacy Policy;
- act as your agent in seeking access to your consumer credit information file held by a credit reporting agency for an application, or proposed application by you for credit; or you having sought advice in relation to existing credit.

Privacy Policy

The information in this document details how we comply with the requirements of the Privacy Act in protecting your personal information.

Privacy Regulation

Privacy Act 1988

The Commonwealth Government has enacted privacy legislation to protect information held by all credit providers (not just banks) about their customers' personal credit dealings. Since 1991, under Part IJIA of the Privacy Act, credit providers have only been allowed to disclose information about personal credit dealings to certain classes of persons (such as another bank or a credit union) for certain very limited purposes.

Privacy Amendment (Private Sector) Act 2000

In December 2000, the Commonwealth Government enacted further privacy legislation, which commenced 21 December 2001, amending the Privacy Act (implementing the National Privacy Principles) to include provisions that regulate the way private sector organisations collect, use, disclose, keep secure and provide access to personal information.

We protect your personal information in accordance with the National Privacy Principles.

Obtaining your consent

In most cases, before or at the time of utilising our service, we obtain your consent to the purposes for which we intend to use and disclose your personal information, if you do not give us consent, we may not be able to provide you with the products or services you want.

Disclosures

Depending on the product or service you require, we may obtain from, or exchange personal information with:

- Credit reporting agency or other business that provides information about credit worthiness, credit reports containing personal or commercial credit information about you;
- Credit providers in seeking your finance and those providers that may be named in credit reports Issued by a credit reporting agency;
- Any employer named in this application to confirm your employment details;
- Any motor vehicle or drivers' license registry in Australia;
- External service providers that help us provide you with the products and services.
- Third parties but only to the extent required to make reasonable enquiries about what you have told us to satisfy our obligations for responsible lending as required by law.
- Any person acting on your behalf, including your financial adviser, solicitor And accountant, executor, administrator, trustee, guardian or attorney;
- Your referee (to confirm details about you);
- Regulatory bodies and government agencies;

Exchanging information with a credit reporting agency

When you apply for credit, lenders need to be in a position to decide whether or not you are likely to repay. The decision will be based on your current financial position (including your other credit repayments) and on your credit history (whether in the past you have been a reliable payer). We will consider the information you give us when you fill out your application and may check that information with a credit reporting agency and with any other credit provider with whom you have had dealings.

Access to Consumer Credit Information (Section 18K (1)(b), privacy Act 1988)

I / We agree that Ladbroke Financial Services 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.

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

I / We agree that the credit provider 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.

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 that Ladbroke Financial Services 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 this 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.

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

I / We agree that the credit provider 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 the proposed guarantor, deciding whether to act as a guarantor, or to keep the existing guarantor, _____, informed about the guarantee. I / We understand that the information disclosed can include anything about my 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.

Commission Disclosure Acknowledgement

I / We refer to my / our Application to the lender and acknowledge I / We have been made aware that if the lender approves the application and I / We accept the lender's subsequent loan offer, the lender will pay to Ladbroke Financial Services and/or Dermayne Pty Ltd a fee for an amount agreed between The Lender and LFS for work in the preparation and administration of the application.

I / We also acknowledge that LFS has the right to pay a fee to any referring party for any introduction and assistance with completing this finance application.

Access to Personal Information

You can request us to provide you with access to the personal information we hold about you. Only relevant information provided by you will be disclosed. Your identity must be confirmed before access is provided.

Applicants Authorisation

I / We understand that Ladbroke Financial Services Pty Ltd is asking me for personal information about me so as to use Veda Advantage's credit reporting service to credit check me. I / We understand that:

- Veda Advantage will give LFS information about me for that purpose.
- LFS will give my personal information to Veda Advantage, and that Veda Advantage will hold that information on their systems and use it to provide their credit reporting service.
- When other Veda Advantage customers use the Veda Advantage credit reporting service, Veda Advantage may give the information to those customers.
- You may use Veda Advantage's credit reporting services in the future for purposes related to the provision of credit to me. This may include using Veda Advantage's monitoring services to receive updates if any of the information held about me changes.
- If I default in my payment obligations to LFS, information about that default may be given to Veda Advantage, and Veda Advantage may give information about my default to other Veda Advantage customers.

Applicant's acknowledgement

I / We Acknowledge and consent to the aforementioned terms of the Ladbroke Financial Services Pty Ltd Privacy Agreement

Applicant 1 _____

Applicant 2 _____

Date ___/___/___

GUARANTOR' S ACKNOWLEDGEMENT

I / We agree that the 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 /s under (Section 18K(1)(c))

Guarantor _____

Guarantor _____

Date ___/___/___

FINANCE FUNDING SOLUTIONS PTY LTD

FINANCE FUNDING SOLUTIONS PTY LTD
ABN: 85 149 734 387
Australian Credit Licence Registration No: 403849

Authority for an agent to obtain access to an individual's credit information file held by a credit reporting agency (Privacy Act 1988)

I/We _____ (applicant/s name)
_____ (applicant/s name)

Authorise Finance Funding Solutions Pty Ltd to :

- **Act as my/our agent in seeking access to my/our consumer credit information file held by a credit reporting agency.**

This authority only applies to enquiries made by Finance Funding Solutions Pty Ltd in connection with :

- **An application, or proposed application, by me/us for credit**
- **My/our having sought advice in relation to existing credit.**

X _____ / / _____
(Signed & dated by the applicant/s)

X _____ / / _____
(Signed & dated by the applicant/s)
