



APPLICATION FORM

Company/Trust/ Partnership Details		
Full name		
Business Name(if applic)		
ABN/ACN		
Registered Address for Company		
Individual/Guarantor Details	Individual Applicant 1	Individual Applicant 2
Capacity of Applicant:	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Joint applicants	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Joint applicants
Title (Mr/Mrs/Ms/Miss):	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss
Surname (or If company contact Name(s)):		
Given Names:		
Present Home Address:	P/Code:	P/Code:
Time at Address:	Months/Years	Months/Years
Previous Address: (if at current address less than 3 years)		
Phone Numbers:	Work: Home: Mobile:	Work: Home: Mobile:
Preferred email:	Email:	Email:
Marital Status:	Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/>	Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/>
Date of Birth:		
Drivers Licence No:		
Occupation / Position:		
Employer's Name:	for yrs	for yrs
Current Salary (p.a.gross):		
Previous Employer's Name (if in present job under 2 years):	for yrs	for yrs
No of dependants and ages:		

Entity Details:			
ACN:		ABN:	
<input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Joint applicants <input type="checkbox"/> Guarantor		Entity Name:	
Registered Address:		Name of All Directors:	
Year Established:		Industry (If applicable):	
Phone Number:		Facsimile Number:	
Borrowers Lawyer		Borrowers Accountant	
Name of Firm		Name of Firm	
Name of Lawyer		Name of Lawyer	
Address		Address	
Phone		Phone	
Email		Email	

DETAILS OF LOAN	
Total Loan Amount Required: \$	
Applicants immediate requirement is for:	
<input type="checkbox"/> LoDoc Commercial <input type="checkbox"/> Commercial <input type="checkbox"/> Private <input type="checkbox"/> Residential <input type="checkbox"/> Other _____	
Loan purpose:	<input type="checkbox"/> Owner occupied <input type="checkbox"/> New Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Investment <input type="checkbox"/> Other _____
Amount of Loan:	\$ _____
Facility Required:	<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only
Interest Rate Required	Indicative rate %
Loan Settlement	
Date Required: <i>(Date must be entered)</i>	_____ / _____ / 20____

LOAN PURPOSE / Refinance:	
Purpose:	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment
Current Lender:	
Payout Figure:	\$ _____
Balance:	\$ _____
Balance is for: (Please be specific)	
TOTAL:	\$ _____

LOAN PURPOSE / <i>Purchase of new property</i>	
Purpose:	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment
Purchase Price:	\$
Estimated Costs:	\$
Sub Total:	\$
LESS:	
Deposit Paid:	(\$)
Own Funds:	(\$)
TOTAL:	\$

TENANCY DETAILS

Tenant Name:	Use of Property: <i>(ie: shop/office)</i>	Term:	Commencement Date:	Rent PA:
		x		
Tenant Name:	Use of Property: <i>(ie: shop/office)</i>	Term:	Commencement Date:	Rent PA:
		x		
Tenant Name:	Use of Property: <i>(ie: shop/office)</i>	Term:	Commencement Date:	Rent PA:
		x		
Tenant Name:	Use of Property: <i>(ie: shop/office)</i>	Term:	Commencement Date:	Rent PA:
		x		
Tenant Name:	Use of Property: <i>(ie: shop/office)</i>	Term:	Commencement Date:	Rent PA:
		x		
Tenant Name:	Use of Property: <i>(ie: shop/office)</i>	Term:	Commencement Date:	Rent PA:
		x		

Property Details:	
Address:	<input type="checkbox"/> Commercial <input type="checkbox"/> Industrial <input type="checkbox"/> Retail <input type="checkbox"/> Residential <input type="checkbox"/> Other _____
Est. Value if Refinance:	Rental Value per week if Investment Property:
Registered Proprietors after settlement:	Contact Name and number for our Valuers:
Property Zoning (?):	Land Size (hectares):
Property Type (factory/unit/shop etc):	Construction (Full Brick/Timber):
	Age (approx):

Property Details:	
Address:	<input type="checkbox"/> Commercial <input type="checkbox"/> Industrial <input type="checkbox"/> Retail <input type="checkbox"/> Residential <input type="checkbox"/> Other _____
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Property Zoning (?):	Land Size (hectares):
Property Type (factory/unit/shop etc):	Construction (Full Brick/Timber):
	Age (approx):

PERSONAL FINANCIAL STATEMENTS for: _____

Liabilities		Assets	
	Balance/Limit		Value/Balance
Mortgage with: @ per month		Property at: Rental (p.m.) received:	
Mortgage with: @ per month		Property at: Rental (p.m.) received:	
Mortgage with: @ per month		Property at: Rental (p.m.) received:	
Car Leasing (): @ per month		Cash at Bank:	
Overdraft with: Secured by Property? <input type="checkbox"/> Yes <input type="checkbox"/> No		Deposit Paid on Property:	
Other Loans: @ per month		Motor Vehicles:	
Credit Card Limit \$ @ per month	Owing: \$	Personal Effects:	
		Business Value:	
Other Card Limit \$ @ per month	Owing: \$	Shares and Investments:	
Other card Limit \$ @ per month	Owing: \$	Other:	
Total Liabilities:		Total Assets:	
		Surplus Assets:	

STATEMENT BY BORROWER/S

	YES	NO
Have you or your spouse ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
Have you or your spouse ever been shareholders or officers of any company of which a manager, receiver or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
Is there any unsatisfied judgement entered in any court against you, your spouses or any company of which either of you or your spouse are or were a shareholder or officer?	<input type="checkbox"/>	<input type="checkbox"/>
Has any application in respect of this loan ever been submitted by you or any other person to any other lender? If so please provide details.	<input type="checkbox"/>	<input type="checkbox"/>
Are there any caveats or writs registered on the subject security property? If so, please provide details:	<input type="checkbox"/>	<input type="checkbox"/>

I/We apply for credit. I/We and any guarantors are all aged over 18 years. The information set out in this application or otherwise proved about me/us and any guarantors is true and correct and will be relied on.

I/We consent to the disclosure of this application and any loan information (including statements of account, requests for payment etc) before, during or after the loan to any guarantor.

I/We agree to pay any loan application fee, all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare loan and security documents.

I/We acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.

I/We the borrowers & Directors consent to Credit Connect & or Credit Connect lending clients contacting the borrowers solicitors accountant & or agent in regards to obtaining information relevant to the loan application.

Credit Application Form - Consumer Credit

Credit Connect 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 Credit Connect 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 Credit Connect 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 Credit Connect Pty Ltd has been paid or otherwise discharged.

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)

Credit Connect 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 Credit Connect 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 Credit Connect 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 Credit Connect 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 Credit Connect 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 Credit Connect 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 the guarantor deciding whether to act as a guarantor, or to keep 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.

Privacy Terms & Conditions

1. The information that you provide will be listed/posted and be able to be viewed by any person visiting the Credit Connect Website. Credit Connect has absolute discretion as to how, when, the extent to which and in what form that this information will appear on the Credit Connect Website.
2. The information that you provided in this application form may form part of the Discussion Paper or other information document that Credit Connect may, at its absolute discretion, prepare and provide to any Lender who has formally registered their details with Credit Connect to potentially lend funds to qualifying borrowers.
3. In order to assist in the solicitation of interest of Lenders registered with Credit Connect, Credit Connect may seek to include in the Discussion Paper or other information document, key and relevant matters associated with the loan request the subject of your Application for Registration. It will be of benefit to you if you provide or procure the provision of, but you are not required to do so, further information requested by Credit Connect for the purposes of completion of the Discussion Paper.
4. Credit Connect may include in any such Discussion Paper or other information document, information it deems relevant to the loan request the subject of your Application for Registration that it chooses to procure from third parties, including reports, certificates and statements from statutory authorities and reports and investigations from private third parties. These may be such things as valuations, plans, development proposals and other relevant forms of reports and investigations.
5. Credit Connect may also seek to include in any Discussion Paper information in respect to your credit worthiness. This may involve Credit Connect disclosing personal information about you to a credit reporting agency or third party information provider in order to obtain and use credit and other reports and information about you. The reports and information that are likely to be provided to Credit Connect as a result of this process include personal information about you. Credit Connect's request for a such credit check may be recorded by the credit reporting agency to create or maintain a credit information file about you. You agree that Credit Connect can:
 - (a) obtain and use any report or information from a credit reporting agency, which contains information about your commercial activities or commercial credit worthiness, in order to assess your application; and
 - (b) may pass such information on to any Lender registered with Credit Connect as Credit Connect in its discretion determines.
6. Credit Connect reserves the right to verify the accuracy of all information provided by you. We may conduct a review of information provided by you at any time.
7. As a consequence of receiving and reviewing the Discussion Paper a particular Lender registered with Credit Connect may wish to undertake further direct inquiries with you and conduct due diligence in relation to any matter concerning the proposed loan and security to be provided, before making any decision whether to advance any funds to you and/or on what terms they may be prepared to make any such advance. You consent to any such Lender (or its nominated agent, including Credit Connect where it is engaged as the Lender's Agent) contacting you for this purpose by using the details contained in your Application for Registration.
8. You will not approach or communicate with any potential Lender registered with Credit Connect that Credit Connect introduces to you, other than through Credit Connect, except where that potential Lender registered with Credit Connect has raised a question or communication with you specifically, and then only in response to that communication.
9. Unless otherwise agreed, Credit Connect:
 - (a) does not provide loans or advances of funds in respect to any Applications for Registration, although it may communicate approval of a loan or advance on behalf of a Lender that is registered with Credit Connect;
 - (b) does not make any representation, warranty or undertaking about whether any Lender will make any proposal to lend or the terms on which such proposal to lend may be made in relation to any Application for Registration; and
 - (c) makes no representation, warranty or undertaking in relation to the quality, capacity, suitability or bona fides of any Lender that it may introduce to you or the suitability of any proposal for funding made by any Lender to you.

Credit Connect merely facilitates the introduction of potential borrowers to potential lenders. It is up to you to determine whether any offer of funding and the terms upon which such funding is offered, are suitable to you and you should seek your own independent legal and/or financial advice in all respects. Credit Connect does not provide any form of financial or legal advice.
10. You acknowledge that the purpose of the request for funds associated with the Application for Registration is for business or investment purposes and not for:
 - (a) personal, household or domestic purposes; or
 - (b) residential investment.
11. You have not relied on and do not rely upon any representation, conduct, information or any other matter or thing told, communicated or provided to you by any person representing or associated with Credit Connect in relation to the subject matter of the Application for Registration or any other matter in relation to the provision of funding to you.
12. You warrant that all information provided to Credit Connect, whether by way of the Application for Registration or otherwise, is accurate, complete and not misleading and that you will indemnify Credit Connect for any loss suffered as a result of breach this warranty.
13. You may not assign, transfer or otherwise deal with your rights in respect to your Application for Registration without Credit Connect's prior written consent. Any such assignment, transfer or dealing in violation of this provision shall be null and void.
14. No binding agreement to provide funding or an advance comes into effect unless and until documentation is executed to the full satisfaction of the relevant Lender.
15. All notices and other communications by Credit Connect to you shall be given by email to your registered email address and shall be deemed to have been duly given and effective upon transmission.
16. If you do not agree with these Terms and Conditions you should not confirm the registration of your loan proposal and you should contact us.

I/We acknowledge that we have read and understood the above terms & conditions contained in this document.
I/We also accept that by signing this form we accept these terms & conditions stated therein

Dated this _____ Day of _____ 20

Name _____ Signature _____

Name _____ Signature _____