

Instructions for Completing the Application for Finance

Instructions for completing the Application for Finance:

1. Please complete the Application for Finance (Application) using BLOCK letters
2. Please complete **ALL** sections of the Application as an incomplete Application **CANNOT** be processed
3. Please place an 'X' in all relevant boxes
4. If you make a mistake, place a diagonal line through the error
5. Please ensure all Borrower(s) and Guarantor(s) sign and date the Application

Upon completion please return:

1. Application for Finance (pages 2 - 9);
2. Declaration As To Purpose of Credit (page 10);
3. Most recent local government rate notice for each Proposed Security (refer pages 5 - 6);
4. Most recent mortgage statement(s) for each Proposed Security (refer pages 5 - 6); and
5. Enlarged copy of each Borrower(s) and Guarantor(s) Drivers Licence;
6. By either:
 - i. Fax: 07 3368 3774
 - ii. Email: info@capitalatcall.com.au

Upon receipt of the items identified as 1. to 6. above we will immediately review same and if appropriate issue an 'Indicative Letter of Offer for Mortgage Finance'.

Please Note: The 'Indicative Letter of Offer for Mortgage Finance' will be issued on terms satisfactory to Capital At Call and may not be issued on the same terms as applied for herein.

QUESTIONS?

Phone your finance or mortgage broker

OR

Phone Capital At Call on 1300 844 851

Application for Finance

Company Name

ACN

ABN

Trading Name

For the purposes of this Application for Finance are you a Trustee?

Yes (enter Trust Name)

No

Trust Name

Registered Address

 State Postcode

Principal Place of Business

 State Postcode

Correspondence Address

 State Postcode

What form is the ASIC company registration?

Proprietary

Public

How many directors does the company have?

Does any individual (other than the Directors) own through one or more shareholding more than 25% of the issued capital in the company?

Yes

No

1. Company Officer 1

Company Officer Role Sole Director and Secretary Director Secretary

First Names

Last Name

Previous Name

Circumstance of Name Change Marriage Divorce Other

Date of Birth

/ /

Drivers Licence Number

Home Address

State

Postcode

Previous Home Address

State

Postcode

Postal Address

State

Postcode

Home Phone

()

Work Phone

()

Mobile

Fax

()

Email

Employer

Occupation

Position

PLEASE NOTE: THE REMAINDER OF THIS PAGE HAS INTENTIONALLY BEEN LEFT BLANK AND ANOTHER PAGE FOLLOWS.

2. Company Officer 2

Company Officer Role Director Secretary

First Names

Last Name

Previous Name

Circumstance of Name Change Marriage Divorce Other

Date of Birth

/ /

Drivers Licence Number

Home Address

State

Postcode

Previous Home Address

State

Postcode

Postal Address

State

Postcode

Home Phone

()

Work Phone

()

Mobile

Fax

()

Email

Employer

Occupation

Position

PLEASE NOTE: THE REMAINDER OF THIS PAGE HAS INTENTIONALLY BEEN LEFT BLANK AND ANOTHER PAGE FOLLOWS.

3. Proposed Loan Details

Loan Amount Requested \$.XX

Loan Term Requested days **OR** Expiry Date

Funds Requested By **OR** ASAP

Loan Purpose (Please describe **IN DETAIL** the proposed purpose and use of funds)

If the above 'Loan Purpose' relates to property please provide the Address:

State Postcode

If the above 'Loan Purpose' relates to a business please provide:

Trading Name

ABN

Company Name

ACN

Why have you utilised short term funding in preference to long term funding?

4. Proposed Repayment Strategy

- Refinance Please DETAIL BELOW the name of the proposed re-financier and status of application
- Sale of Asset Please DETAIL BELOW the type, location and approx. value of the asset being sold
- Other Please DETAIL BELOW the intended loan repayment strategy

Alternate Loan Repayment Strategy

5. Proposed Security

Property 1

State Postcode

- Description: Residential Commercial Rural Other
- Owner Occupied Investment Property Vacant Land
- Bedrooms Bathrooms Garaged Car

Est. Value \$, .XX Source Owner Real Estate Agent Valuer

Outstanding \$, .XX Lender

Type of Debt Term Loan Line of Credit Other

Outstanding \$, .XX Lender

Type of Debt Term Loan Line of Credit Other

5. Proposed Security (continued)

Property 2

[Redacted]						
[Redacted]		State	[Redacted]	Postcode	[Redacted]	
Description:	<input type="checkbox"/> Residential	<input type="checkbox"/> Commercial	<input type="checkbox"/> Rural	<input type="checkbox"/> Other		
	<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Investment Property	<input type="checkbox"/> Vacant Land			
	<input type="checkbox"/> Bedrooms	<input type="checkbox"/> Bathrooms	<input type="checkbox"/> Garaged Car			
Est. Value	\$	[Redacted], [Redacted].XX	Source	<input type="checkbox"/> Owner	<input type="checkbox"/> Real Estate Agent	<input type="checkbox"/> Valuer
Outstanding	\$	[Redacted], [Redacted].XX	Lender	[Redacted]		
Type of Debt	<input type="checkbox"/> Term Loan	<input type="checkbox"/> Line of Credit	<input type="checkbox"/> Other			
Outstanding	\$	[Redacted], [Redacted].XX	Lender	[Redacted]		
Type of Debt	<input type="checkbox"/> Term Loan	<input type="checkbox"/> Line of Credit	<input type="checkbox"/> Other			

6. Account Details for Transfer of Loan Proceeds

Account Name	[Redacted]		
Account Number	[Redacted]	BSB	[Redacted] - [Redacted]
Financial Institution	[Redacted]		

7. Solicitor Details for Issuance of Loan Documentation

Solicitor Name	[Redacted]				
Firm Name	[Redacted]				
Address	[Redacted]				
[Redacted]	State	[Redacted]	Postcode	[Redacted]	
Phone	([Redacted])	[Redacted]	Fax	([Redacted])	[Redacted]

8. Credit and Personal Information Privacy

The Privacy Act 1988 (“Act”) regulated the obtaining, use and disclosure of certain personal and credit information about you. Please read the following consent carefully and obtain appropriate professional advice if it contains anything you do not clearly understand.

CONSENT

In this document:

- “Commercial Credit Arrangement” means any arrangement concerning Commercial Credit in connection with my Application;
- “Application” means, as applicable, my Application for Finance to Capital At Call Pty Ltd as a borrower under a Commercial Credit Arrangement or my Application to Capital At Call Pty Ltd to guarantee a proposed borrower under a Commercial Credit Arrangement;
- “Commercial Credit” means credit provided or to be provided by Capital At Call Pty Ltd to be applied wholly or predominantly for business or investment purposes (or for both purposes);
- “Credit Report” has the same meaning as it has in The Act;
- “I”, “me” and “my” include, as applicable, we, us and our;
- “Permitted Information” means any personal information, credit information or credit report about me that is permitted to be obtained, used and or disclosed in accordance with and to the extent permitted by Section 18 of The Act;
- “Capital At Call” means, as applicable, Capital At Call Pty Ltd ABN 71 123 327 417 and any related corporation.

I agree that that in connection with:

- My Application;
- The making of a Commercial Credit Arrangement;
- The on-going management and administration of a Commercial Credit Arrangement;
- The collection of any amounts payable to Capital At Call Pty Ltd under a Commercial Credit Arrangement that are overdue for payment; and
- The collection or recovery of any debts or other amounts payable to Capital At Call Pty Ltd under a Commercial Credit Arrangement.

Capital At Call Pty Ltd may:

- Obtain and use permitted information from a credit reporting agency;
- Obtain and use permitted information from another credit provider or any lawful source of such information;
- Disclose permitted information in its possession to:
 - A credit providing agency;
 - A prospective guarantor of a proposed Commercial Credit Arrangement to enable that prospective guarantor to determine whether or not to offer the proposed guarantee.
 - My guarantor of Commercial Credit Arrangement as may be requested by the guarantor from time to time or in relation to the enforcement or proposed enforcement of the guarantee;
 - A mortgage insurer in connection with the provision or proposed provision of mortgage insurance;
 - A person or body generally recognized and accepted in the community as being appointed or established for the purposes of settling any dispute that may arise between Capital At Call Pty Ltd and me in connection with a Commercial Credit Arrangement;
 - Any appropriate State or Territory Minister, department or authority to assist with the facilitation of a Commercial Credit Arrangement or the management or supervision of schemes or arrangements under which such assistance is given;
 - A supplier of goods or services to enable that supplier to determine whether or not to accept payment from me by means of credit card or electronic funds transfer;
 - A person or body considering taking an assignment of a discharging on my behalf a debt owed by me to Capital At Call Pty Ltd;
 - A person or body engaged by Capital At Call Pty Ltd to manage a Commercial Credit

- Arrangement, including the collection or recovery of any debts or other amounts payable to Capital At Call Pty Ltd;
- A corporation, including its professional advisers, in connection with the purchase or assignment of an obligation owed to, or security taken by Capital At Call Pty Ltd in relation to a Commercial Credit Arrangement;
- Another credit provider with security over all or part of the same security as Capital At Call Pty Ltd under a Commercial Credit Arrangement;

- Another credit provider named either in this application or in a credit report issued by a credit reporting agency any information about my credit worthiness, credit standing credit history or credit capacity.

This information may be used to:

- Assess my Application for credit and/or my credit worthiness;
- Assist me to avoid defaulting on my credit obligations; and
- Notify other credit providers of a default by me

9. Other Acknowledgements and Consents

- I confirm that the information contained in this Application and the financial information supporting it are in all respects complete and correct.
- I acknowledge that Capital At Call Pty Ltd will rely on this information when making its decision.
- I acknowledge that Capital At Call Pty Ltd has the right to confirm the details of the information provided in this Application.
- I acknowledge that this Application is not to be regarded as an offer or acceptance of credit under any legislation relating to the provision of credit. The information I have provided in this form will not become part of any contract for credit which may come into existence between me and Capital At Call Pty Ltd. I authorise Capital At Call Pty Ltd to use this Application to assess and approve products which I have selected.
- I understand that only Capital At Call Pty Ltd can decide if this Application is approved and that any person who may have introduced me to Capital At Call Pty Ltd has no authority to give that approval.
- I consent to Capital At Call Pty Ltd giving to any guarantor(s) or any other third party who may indemnify the parties to this application, all information, including credit reports and copies of documents, which Capital At Call Pty Ltd sees fit, concerning me, the credit provided to me and any security.
- I consent to Capital At Call Pty Ltd exchanging information concerning my financial affairs with any person acting on my behalf, including my agent, accountant, solicitor or broker.

PLEASE NOTE: THE REMAINDER OF THIS PAGE HAS INTENTIONALLY BEEN LEFT BLANK AND ANOTHER PAGE FOLLOWS.

10. Declaration and Signature

Company Officer 1

Yes No Have you ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors?

Yes No Have you personally, or as an officer of a company, had a court judgement entered against you or defaulted on previous loans?

Yes No Have you ever been a shareholder or officer of any company in relation to which a manager, receiver or liquidator has been appointed or have there been any court judgements against such a company?

Yes No I have read, understood and agree to the acknowledgements and consents relating to Credit and Personal Information Privacy.

First Names

Last Name

Signature

Date

 / /

Company Officer Role

Sole Director and Secretary

Director

Secretary

Company Officer 2

Yes No Have you ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors?

Yes No Have you personally, or as an officer of a company, had a court judgement entered against you or defaulted on previous loans?

Yes No Have you ever been a shareholder or officer of any company in relation to which a manager, receiver or liquidator has been appointed or have there been any court judgements against such a company?

Yes No I have read, understood and agree to the acknowledgements and consents relating to Credit and Personal Information Privacy.

First Names

Last Name

Signature

Date

 / /

Company Officer Role

Director

Secretary

DECLARATION AS TO PURPOSE OF CREDIT

Capital At Call Pty Ltd
PO Box 654
Paddington QLD 4064

Dear Sirs

I/We declare that the credit to be provided to me/us by Capital At Call is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

IMPORTANT

You SHOULD NOT sign this declaration unless the loan is wholly or predominantly for business or investment purposes.

By signing this declaration YOU MAY LOSE your protection under the Consumer Credit Code.

Company Officer 1

First Names

Last Name

Signature _____ Date / /

Company Officer Role Sole Director and Secretary Director Secretary

Company Officer 2

First Names

Last Name

Signature _____ Date / /

Company Officer Role Director Secretary
