

Customer ID Number	(OFFICE USE ONLY)
<input type="text"/>	
Date: _____	Time: _____



## APPLICATION FORM

**Personal Loans / Auto Loans / Business Loans / Equipment Loans**

**Purpose of Loan** \_\_\_\_\_

**Purchase Price (\$)** + **Other Fees (\$)** - **Personal Contribution (\$)** = **Loan Amount (\$)**

Title \_\_\_\_\_ Last Name \_\_\_\_\_

Given Names \_\_\_\_\_

Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Drivers Licence No. \_\_\_\_\_ Expiry Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Phone No. (Home) \_\_\_\_\_ Phone No. (Mobile) \_\_\_\_\_

Phone No. (Work) \_\_\_\_\_

Email Address \_\_\_\_\_

Street Address \_\_\_\_\_

Suburb \_\_\_\_\_ State \_\_\_\_\_ Post Code \_\_\_\_\_

How long have you lived at this address? \_\_\_\_\_

**Previous Residential Address** (Complete if you have been at your current address for less than 3 years)

Street Address \_\_\_\_\_

Suburb \_\_\_\_\_ State \_\_\_\_\_ Post Code \_\_\_\_\_

How long have you lived at this address? \_\_\_\_\_

**Current Residential Status** (Please Tick)

Board  Rent  Mortgage / Owner  Housing Commission  Caravan Park  Living with Parents

How much do you pay? \_\_\_\_\_ Frequency (Please Tick)  Weekly  Fortnightly  Monthly

How do you pay? \_\_\_\_\_  Salary  Direct Debit  Cash  AustPost/BPAY  Centrepay

If Boarding, Who do you board from?

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Daytime Contact No. \_\_\_\_\_

If Mortgage or Rent, Who is your Agent / Landlord / Mortgagee's ? Name: \_\_\_\_\_

Agent / Landlord Address \_\_\_\_\_

Suburb \_\_\_\_\_ State \_\_\_\_\_ Post Code \_\_\_\_\_

Daytime Contact No. \_\_\_\_\_

Marital Status (Please Tick)  Single  Married  Defacto  Divorced  Separated

Number of Dependants \_\_\_\_\_ Ages \_\_\_\_\_

Spouse / Partner Name \_\_\_\_\_

Does your Spouse / Partner contribute to the household (Please Tick)  Yes  No

If yes his / her net income is \$ \_\_\_\_\_

Are you an existing MONEY3 client? (Please Tick)  Yes  No

Where did you hear about MONEY3? \_\_\_\_\_

**INCOME / EMPLOYMENT DETAILS**

Company Name \_\_\_\_\_  
 Street Address \_\_\_\_\_  
 Suburb \_\_\_\_\_ State \_\_\_\_\_ Post Code \_\_\_\_\_  
 Phone No. \_\_\_\_\_ Job Title \_\_\_\_\_  
 Start Date \_\_\_\_\_ Hours Per Week \_\_\_\_\_ Net Pay (After Tax) \_\_\_\_\_  
 Pay Frequency (Please Tick)  Weekly  Fortnightly  Monthly  
 Basis of Employment (Please Tick)  
 Pensioner  Casual  Part-Time  Full-Time  Contractor  Self-Employed

**Previous Employment** (Complete if you have been at your current employment for less than 3 years)

Company Name \_\_\_\_\_  
 Street Address \_\_\_\_\_  
 Suburb \_\_\_\_\_ State \_\_\_\_\_ Post Code \_\_\_\_\_  
 Phone No. \_\_\_\_\_ Job Title \_\_\_\_\_  
 Length employed with employer? Years \_\_\_\_\_ Months \_\_\_\_\_

**TWO CONTACTS NOT LIVING WITH YOU**

**Person 1**

Name \_\_\_\_\_ Relationship \_\_\_\_\_  
 Street Address \_\_\_\_\_  
 Suburb \_\_\_\_\_ State \_\_\_\_\_ Post Code \_\_\_\_\_  
 Phone No. (Home) \_\_\_\_\_ Phone No. (Mobile) \_\_\_\_\_  
 Phone No. (Work) \_\_\_\_\_

**Person 2**

Name \_\_\_\_\_ Relationship \_\_\_\_\_  
 Street Address \_\_\_\_\_  
 Suburb \_\_\_\_\_ State \_\_\_\_\_ Post Code \_\_\_\_\_  
 Phone No. (Home) \_\_\_\_\_ Phone No. (Mobile) \_\_\_\_\_  
 Phone No. (Work) \_\_\_\_\_

**BANKING DETAILS**

**Primary (Main Account)**

Name of Bank \_\_\_\_\_  
 Street Address \_\_\_\_\_  
 Suburb \_\_\_\_\_ State \_\_\_\_\_ Post Code \_\_\_\_\_  
 BSB No. \_\_\_\_\_ Account No. \_\_\_\_\_

**Secondary Account**

Name of Bank \_\_\_\_\_  
 Street Address \_\_\_\_\_  
 Suburb \_\_\_\_\_ State \_\_\_\_\_ Post Code \_\_\_\_\_  
 BSB No. \_\_\_\_\_ Account No. \_\_\_\_\_

*Please note that statements will be required for these and any additional accounts.*

**VEHICLE DETAILS**

Car Registration No. \_\_\_\_\_ Car Make \_\_\_\_\_ Kms \_\_\_\_\_

Model \_\_\_\_\_ VIN No. \_\_\_\_\_ Engine No. \_\_\_\_\_

Is this vehicle under finance? (Please Tick)  Yes  No

If Yes, Who is the Financier? \_\_\_\_\_

**WHAT DO YOU OWN?**

**Assets**

Household goods \$ \_\_\_\_\_

Car \$ \_\_\_\_\_

House & Land \$ \_\_\_\_\_

Shares \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Total Assets** \$ \_\_\_\_\_

**WHAT DO YOU OWE?**

**Liabilities**

All Personal Loans \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

All Car Loans \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

All House & Land Loans \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

All Credit Cards \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

All Other Loans \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

**Total Liabilities** \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

**LIMIT OF ALL CREDIT CARDS** \$ \_\_\_\_\_

**SUMMARY OF INCOME & EXPENDITURE**

**Income – Weekly**

Wages / Salary \$ \_\_\_\_\_

Government

Benefits \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Total Income** \$ \_\_\_\_\_

**Expenditure – Weekly**

Rent / Mortgage / Board \$ \_\_\_\_\_

Household Expenses \$ \_\_\_\_\_

Car Loan \$ \_\_\_\_\_

Other Loans \$ \_\_\_\_\_

Credit Cards \$ \_\_\_\_\_

Insurance \$ \_\_\_\_\_

Child Support \$ \_\_\_\_\_

Other Expenses \$ \_\_\_\_\_

**Total Expenses** \$ \_\_\_\_\_

**CREDIT HISTORY**

Have you ever been Bankrupt / Part IX Debt Agreement (Please Tick)  Yes  No

If Yes, when did you enter into Bankrupt / Part IX Debt Agreement? \_\_\_\_\_

Have any of your loan(s) been in arrears? (Please Tick)  Yes  No

If Yes, please specify when and current status \_\_\_\_\_

Are there any judgement or legal proceedings against you? (Please Tick)  Yes  No

**BORROWER'S REQUIREMENTS AND OBJECTIVES**

**Your Requirements and Obligations**

In order for us to ascertain whether the proposed credit contract is suitable for you, please provide the following information:

a) Why is the finance being sought? \_\_\_\_\_

b) How have you determined the amount of finance you need? \_\_\_\_\_  
 (if you are seeking to refinance existing facilities, please complete section "Refinancing" below)

c) Over what period of time is the finance needed? \_\_\_\_\_

d) What particular features of a credit contract are you seeking? (for example, fixed or flexible payment terms, early repayment option, redraw) \_\_\_\_\_

e) Are there any other requirements or objectives you have? \_\_\_\_\_

**COMPLETE THIS SECTION IF REFINANCING**

Loans to be Repaid	Lender	Loan Type	Interest Rate (%)	Repayments (\$)
(Existing Loan 1)	_____	_____	_____	_____
(Existing Loan 2)	_____	_____	_____	_____
Proposed New Loan	_____	_____	_____	_____
Reason for refinancing:	_____			

Payout Loan 1	Include any break costs or other fees payable on repayment.		
	\$ _____		
Payout Loan 2	Include any break costs or other fees payable on repayment.		
	\$ _____		
Costs of refinance	Application Fees:	\$ _____	
	Mortgage Duty (If Applicable):	\$ _____	
	Documentation Costs and Experience:	\$ _____	
	Other:	\$ _____	
Total Amount to be Paid:	\$ _____		
New Loan Amount:	\$ _____		
Surplus Available:	\$ _____		
Old Repayments (Total):	\$ _____		
New Repayments (Total):	\$ _____		

**SIGNIFICANT CHANGES IN THE FUTURE**

Do you know of any foreseeable significant changes to your circumstances that will affect your ability to make the contracted repayments? Provide details:

Temporary change in Income: \_\_\_\_\_

Permanent change in Income: \_\_\_\_\_

Anticipated large expenditure: \_\_\_\_\_

How will this be overcome?  Additional Income  Savings  Reducing Expenditure  
 Other \_\_\_\_\_

Is there anything else that may reasonably be expected to have bearing on your application for credit, knowing that if you leave such information out it may create problems in the future? Are you comfortable with your ability to make repayments under the proposed loan without difficulty?

Please specify: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**APPLICATION FOR CREDIT**

**Type of Credit** (Please Tick)

- Consumer Credit - Wholly or predominantly for domestic, family or household purpose.
- Commercial Credit – Please read, sign and date the declaration of purpose section below:

**Business Declaration Purpose:**

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property.

**IMPORTANT**

You should **only** sign this declaration if this loan is wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property.

By signing this declaration you may **lose** your protection under the National Credit Code.

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

**PRIVACY CONSENT**

“We/Us” means MONEY3 Corporation Ltd, ABN 63 117 296 143 and its related entities. “You/I” is the person whose name appears on the application.

MONEY3 Corporation Ltd and its related entities may collect and use your personal information for arranging or providing credit, enforcing our rights under any loan contract or facility, insuring credit and for direct marketing of products and services offered by us or any organisation we are affiliated with or represent. You have the right to request not to receive direct marketing material.

The information provided by you will be held by us. You can gain access to the information by contacting us.

You agree that we, any mortgage broker, mortgage originator, mortgage manager, and any other person or company who at any time provides or has any interest in the credit, and who may be overseas entities, can do any of the following:

- 1. Commercial credit information:** Seek and use commercial credit information about you to assess an application for consumer credit, commercial credit or a consumer lease;
- 2. Consumer information:** Seek and use consumer credit information about you to assess an application for commercial credit, consumer credit or consumer lease;
- 3. Collection of overdue payments:** Seek and use a credit report about you provided by a credit-reporting agency to collect overdue payments from you or otherwise provide your personal information to an external agency for the purposes of collecting overdue payments from you;
- 4. Provide information to a mortgage insurer:** Give to a mortgage insurer information to assess the risk of providing mortgage insurances or to assess the risk of default;
- 5. Exchange of information between credit providers:** Seek from and use or give to another credit provider any information about your account, credit worthiness, credit standing, credit history or credit capacity. In particular, we may provide an “opinion” on you;
- 6. Exchange of information with advisers:** Seek from and use, or give to any mortgage broker, mortgage originator, mortgage manager, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to you, any personal information, consumer credit or commercial credit information;

**7. Provide information to credit reporting agencies:** Give to a credit reporting agency personal or commercial information about you. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that we are a current credit provider to you; that where payments have become overdue more than 60 days, the fact that action is commenced; advice that payments are no longer overdue; advice that cheques drawn by you in excess of \$100 have been dishonoured more than once; in specified circumstances that in our opinion you have committed a serious credit infringement; and the credit provided to you by us has been paid or otherwise discharged;

**8. Disclose and report or personal information:** Disclose any report or personal information about you to another person in connection with funding financial accommodation by means of an arrangement involving securitisation, or any other proposed transfer of or proposed dealing with any loan contract that you have with us;

**9. Provide information to Guarantors:** Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you; and

**10. Disclose personal and credit information:** Disclose personal information about you as required by law, or to organisations involved in providing credit to you, any associate or contractor of ours (including, for example, stationery printing houses, mail houses, lawyers, accountants), people considering acquiring or taking an interest in our business, or our assets, or any tribunal or court inquiring into any transaction we have with you or any person who deal with those transactions.

**If you do not provide personal information, we may be unable to arrange or provide credit for you.**

**Sending you Marketing Material:** Unless you tick the box below, MONEY3 Corporation Ltd, and its related entities and its preferred alliance organisations (including insurance companies) may use your personal information for marketing purposes. This includes contacting you by telephone, sms, mail or email.

**Please tick if you DO NOT wish to receive marketing information from MONEY3 Corporation Ltd, its related entities and its preferred alliance organisations.**

**DECLARATION**

I hereby declare that:

- a) I have read the section entitled “Privacy Consent”.
- b) This is an application only and that MONEY3 is not obligated to give me credit.
- c) I am not known by any other name(s).
- d) I will provide all necessary information as requested for identification and verification under the Anti-Money Laundering & Counter Terrorism Financing Act 2006.
- e) All information contained in this application is true and correct.
- f) I authorise my employer or accountant to disclose any salary, employment or financial details to MONEY3 to assist in the assessment of this application. I also acknowledge that MONEY3 will provide a copy of this authority to my employer or accountant if they ask for details of MONEY3’s authority to obtain that information, but not any other part of the credit application.



SIGNATURE \_\_\_\_\_

NAME (PLEASE PRINT) \_\_\_\_\_

DATE \_\_\_\_ / \_\_\_\_ / \_\_\_\_