



# APPLICATION FORM

## CHECKLIST

PLEASE PROVIDE THE FOLLOWING WITH THIS APPLICATION

<b>100 Point Identification</b>
<b>Copy of rates notice for all properties being used as security</b>
<b>Copy of any valuations previously obtained</b>
<b>Copy of last 6 months statements on all loans</b>
<b>Copy of property purchase and sale contracts if applicable</b>

## LOAN APPLICATION DETAILS

<b>Amount:</b>	<b>Term:</b>	<b>Interest Rate: %</b>
<b>Purpose of Loan: (Detailed)</b>		
<b>Anticipated Settlement Date:</b>		

## REPAYMENT DETAILS (EXIT STRATEGY)

<b>Exit Strategy: (Detailed) Eg – Sale of Property, Refinance (with whom) etc</b>
<b>Anticipated Settlement Date:</b>

## OTHER NOTES


## CORPORATE BORROWERS

Trust/Company Name:	
Registered Address:	
Principal Activity:	Telephone:
Name of Trustee:	ABN/ACN:

PERSONAL PARTICULARS OF ALL DIRECTORS/SHAREHOLDERS/BENEFICIARIES  
ACTING AS GUARENTORS TO BE ALSO COMPLETED BELOW

### PERSONAL PARTICULARS

Surname: (1 <sup>st</sup> Applicant)	Surname: (2 <sup>nd</sup> Applicant)
Other Names:	Other Names:
Date of Birth:	Date of Birth:
Marital Status:	Marital Status:
Maiden Name:	Maiden Name:
Drivers Licence No:	Drivers Licence No:
Present Address:	Present Address:
For:                      Years	For:                      Years
Contact Numbers:	Contact Numbers:
Private:                  Work:	Private:                  Work:
Mobile:                  Email:	Mobile:                  Email:
Occupation: (If self employed job description and industry)	Occupation: (If self employed job description and industry)
Employed by:	Employed by:
Since:	Since:
Annual Net Income:	Annual Net Income:

### CONTACTS

	Firm Name:	Address:	Telephone:	Contact Name:
Accountant:				
Solicitor:				

### SECURITY PROPERTY 1

Free Call: 1800 028 732    Ph. 07 5556 7950    Fax: 07 5556 7901    e: [loans@ausecfinance.com.au](mailto:loans@ausecfinance.com.au)  
PO Box 7925, Gold Coast Mail Center Q 9726    [www.ausecfinance.com.au](http://www.ausecfinance.com.au)

<b>Address:</b>		
<b>Type:</b>		
<b>Purchase Price:</b>		<b>Estimated Value:</b>
<b>Title Details:</b>		
<b>C/T:</b>	<b>Lot:</b>	<b>RP/SP etc:</b>
<b>Amount Owning:</b>	<b>Lender:</b>	
<b>Contact Details for Access:</b>		

## SECURITY PROPERTY 2

<b>Address:</b>		
<b>Type:</b>		
<b>Purchase Price:</b>		<b>Estimated Value:</b>
<b>Title Details:</b>		
<b>C/T:</b>	<b>Lot:</b>	<b>RP/SP etc:</b>
<b>Amount Owning:</b>	<b>Lender:</b>	
<b>Contact Details for Access:</b>		

## SECURITY PROPERTY 3

<b>Address:</b>		
<b>Type:</b>		
<b>Purchase Price:</b>		<b>Estimated Value:</b>
<b>Title Details:</b>		
<b>C/T:</b>	<b>Lot:</b>	<b>RP/SP etc:</b>
<b>Amount Owning:</b>	<b>Lender:</b>	
<b>Contact Details for Access:</b>		

## STATEMENT OF ASSETS & LIABILITIES

ALL ITEMS MUST BE COMPLETED – IF NOT APPLICATION PLEASE INSERT ‘NIL’

ASSETS	Value:	LIABILITIES	Value:
Property 1		Existing Mortgage With:	
Property 2		Existing Mortgage With:	
Property 3		Existing Mortgage With:	
Property 4		Existing Mortgage With:	
Savings Bank:		Current Rent Paid: (If Applicable)	
Savings Bank:		Personal Loan With:	
Deposit Paid: (New Purchase)		Other Commitments: Credit Card etc	
Motor Vehicles:		Taxation Liability: Years:	
Superannuation:		Bank Overdraft Limit:	
Equity in Business/Company:		Any Contingent Liability: Guarantees, Company etc	
Other		Other	
Total Assets:		Total Liabilities:	
		Net Assets: Total Assets less Total Liabilities	

**VALUATION FEE PAYMENT AUTHORITY – EFTPOS**

I \_\_\_\_\_ hereby authorize AuSec Finance Ltd to debit my  
Credit Card for payment of the valuation fee payable in relation to this application.

Method of Payment:  Credit Card  Money Order  Cheque

Card No:    \_ \_ \_ \_ \_ - \_ \_ \_ \_ \_ - \_ \_ \_ \_ \_ - \_ \_ \_ \_ \_

Expiry Date:   \_ \_ / \_ \_

Name Appearing on Card: \_\_\_\_\_

Signature: \_\_\_\_\_

## APPLICANT DECLARATION

1. Have you, or your spouse, ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?	<b>NO / YES</b>
2. Have you, or your spouse, ever been shareholders or officers of any company of which a manager, receiver and/or liquidator have been appointed?	<b>NO / YES</b>
3. Is there any unsatisfied judgment entered in any court against you, your spouse, or any company which you or your spouse are or were a shareholder or officer?	<b>NO / YES</b>
4. Has any application in respect of this loan been submitted by you, or any other person, to any other lender?	<b>NO / YES</b>

Applicant Signature:	Date:
Applicant Signature:	Date:

The undersigned hereby applies for the loan described herein to be secured by a mortgage on the property described herein and represents that all statements made in this application are true and made for the purpose of obtaining the loan. Verification may be obtained from any source named herein. The undersigned agrees to support this application with a valuation of the subject property by a qualified valuer selected by AUSEC FINANCE LTD at the expense of the undersigned and without implied obligation on the part of AUSEC FINANCE LTD. The undersigned further agrees to pay all necessary expenses, including legal costs, incurred in obtaining this loan. It is agreed that by accepting this application AUSEC FINANCE LTD is not obligated to grant a loan. We note that the mortgagee will require general insurance coverage against hazards equal, at least, to the value of property improvements. Such insurer shall be acceptable to AUSEC FINANCE LTD, who has sole discretion for rejection without grounds. The undersigned's solicitor or agent is authorized to accept notice on behalf of the undersigned. I/We declare that I/We, the undersigned, am/are over the age of 18 at the time of the execution of this application.

Applicant Signature:	Date:
Applicant Signature:	Date:
Applicant Signature:	Date:
Applicant Signature:	Date:

## ***PRIVACY ACT (1988) AUTHORITY***

The following acknowledgments and authorities are required pursuant to the Privacy Act 1988 ("the Act"), and should be read carefully by each applicant and if applicable, guarantor, before signing.

### 1. Notice of disclosure of your credit information to a credit reporting agency

Under section 18E(8)(c) of the Act, AUSEC FINANCE LIMITED ACN 123 436 939 (Ausec) and/or AUSLINK LIMITED, ACN 122 521 251 (Auslink) is allowed to give a credit reporting agency personal information about your credit application. The information which may be given to an agency is covered by Section 18E(1) of the Act and includes:

- Identification particulars (as permitted by the Privacy Commissioner's determination issued under Section 18E(3));
- the fact that you have applied for credit and the amount;
- the fact that AUSEC and/or AUSLINK are a current credit provider to you;
- payments which become overdue more than 60 days, and for which collection action has commenced;
- advice that payments are no longer overdue;
- cheques drawn by you which have been dishonoured more than once;
- in specified circumstances, that in the opinion of AUSEC and/or AUSLINK you have committed a serious credit infringement;
- that credit provided to you by AUSEC and/or AUSLINK has been paid or otherwise discharged.

### 2. Agreement that AUSEC and/or AUSLINK may seek commercial credit information (Section 18L(4) of the Act)

If AUSEC and/or AUSLINK consider it relevant to assessing my/our application for commercial credit, I/we agree to AUSEC and/or AUSLINK obtaining a report about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons.

### 3. Agreement that AUSEC and/or AUSLINK may seek consumer credit information (Section 18K(1)(b) of the Act).

If AUSEC and/or AUSLINK consider it relevant to assessing my/our application for commercial credit, I/we agree to AUSEC and/or AUSLINK obtaining from a credit reporting agency a credit report containing personal information about me/us in relation to commercial credit provided by AUSEC and/or AUSLINK.

### 4. Agreement that AUSEC and/or AUSLINK may use a credit report about me for collecting payments (Section 18K(1)(b) of the Act)

If AUSEC and/or AUSLINK consider it relevant to collection overdue payments in respect of commercial credit provided to me, I/we agree to AUSEC and/or AUSLINK receiving from a credit reporting agency a credit report containing personal information about me/us in relation to collecting overdue payments.

### 5. Agreement to AUSEC and/or AUSLINK seeking from or giving to other credit providers details about my/our credit worthiness (Section 18(N) (1) (b) of the Act).

I/we agree that AUSEC and/or AUSLINK may give to and seek from any credit provider named in this credit application and any credit providers that may be named in a credit report issued by a credit reporting agency information about my/our credit arrangements. I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Act.

## PRIVACY ACT (1988) AUTHORITY

Guarantor's Agreement (Section 18K (1)(c) of the Act).

I/we agree that AUSEC FINANCE LIMITED ACN 123 436 939(AUSEC) and/or AUSLINK LTD ACN 122 521 251 (AUSLINK) may seek from a credit reporting agency, a credit report or a commercial credit report containing personal information about me/us to access whether to accept me/us as a guarantor for credit or commercial credit applied for, or provided to, the borrower.

Borrower: -

I/we acknowledge that information from this authorisation or concerning the lender's current credit provider status may be disclosed.

I/we also agree that you may give to and receive from another credit provider a report about my/our consumer or commercial credit worthiness for the purpose of; assessing a loan application made by me/us or by the person hereby guaranteed, to another credit provider; or collecting any payment that is overdue to a credit provider by me/us or by the person hereby guaranteed.

I/we agree that if AUSEC and/or AUSLINK approve the Borrower's application for credit this agreement remains in force until the credit covered by the Borrower's application ceases.

IF JOINT ACCOUNT BOTH PARTIES MUST SIGN

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Signature of Guarantor	Signature of Guarantor

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Name	Name

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Date	Date

I/we understand the information may be used for the following purposes:

- to access 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 access my/our credit worthiness.

I/we hereby acknowledge having been notified of the above disclosures at the time my/our application for credit was made to AUSEC and/or AUSLINK.

IF JOINT ACCOUNT BOTH PARTIES MUST SIGN

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Signature of Applicant	Signature of Applicant

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Print Name	Print Name

Date...../...../.....	Date...../...../.....
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