

# LOAN APPLICATION



## APPLICANT 1 DETAILS

## APPLICANT 2 DETAILS

<b>Type of Applicant</b>	<input type="checkbox"/> Applicant <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Company		<input type="checkbox"/> Applicant <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Company	
<i>Shaded Section to be completed if Applicant is a Company or a Trust</i>				
<b>Company / Trust Name</b>				
<b>ABN &amp; ACN Numbers</b>	ABN	ACN	ABN	ACN
<b>If Company, state registered office address</b>	Postcode		Postcode	
<b>Current Status of Registered Office</b>	<input type="checkbox"/> Own premises <input type="checkbox"/> Renting <input type="checkbox"/> Other		<input type="checkbox"/> Own premises <input type="checkbox"/> Renting <input type="checkbox"/> Other	
<b>Date &amp; Place of Incorporation</b>				
<b>Nature Of Company</b>				
<b>Title</b>	<input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other_____		<input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other_____	
<b>Applicant / Trustee / Directors</b>	Surname		Surname	
	First Name		First Name	
<b>Date Of Birth</b>				
<b>Driver's Licence Number</b>				
<b>Marital Status</b>	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	
<b>Full Name Of Spouse</b>				
<b>Dependants</b>	Number	Ages	Number	Ages
<b>Contact Details</b>	Home	Work	Home	Work
	Mobile	Fax	Mobile	Fax
<b>Australian Resident</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Current Address</b>	Postcode		Postcode	
<b>Time at Current Address</b>	Years	Months	Years	Months
<b>Current Residential Status</b>	<input type="checkbox"/> Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With Parents		<input type="checkbox"/> Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With Parents	
<b>Previous address (if less than 12 months)</b>	Postcode		Postcode	
<b>Time at Previous address</b>	Years	Months	Years	Months
<b>Occupation</b>				
<b>Employment Type:</b>				
<b>PAYG</b>	<input type="checkbox"/> Full time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor		<input type="checkbox"/> Full time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor	
<b>SELF EMPLOYED</b>	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership		<input type="checkbox"/> Sole Trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership	
<b>OTHER</b>	<input type="checkbox"/> Home Duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed		<input type="checkbox"/> Home Duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed	
<b>Employer's Name</b>				
<b>Employment Start Date</b>				
<b>Employment Address</b>	Postcode		Postcode	
<i>Please complete below if period of employment is less than 2 years</i>				
<b>Previous Occupation</b>				
<b>Previous Employer's Name</b>				
<b>Period Of Employment</b>	Years	Months	Years	Months
<b>Name of Nearest Relative not living with you (must not be an applicant)</b>				
<b>Relationship of Relative</b>				
<b>Current Address Of Relative</b>	Postcode		Postcode	

INITIALS: \_\_\_\_\_ / \_\_\_\_\_

**LOAN / SECURITY DETAILS**

		Not applicable for specialist Lending							
	Variable Rate	Fixed Rate	Line of Credit	Dynamic Repayments	Amount	Interest Rate (APR) %	Repayment Per Month	P & I	Interest Only
PORTION A	<input type="checkbox"/>	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
PORTION B	<input type="checkbox"/>	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
PORTION C	<input type="checkbox"/>	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
PORTION D	<input type="checkbox"/>	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
<b>TOTAL</b>							\$		

LOAN DETAILS	
<input type="checkbox"/> Prime <input type="checkbox"/> LoDoc <input type="checkbox"/> QuickSaver <input type="checkbox"/> Saver <input type="checkbox"/> Construction <input type="checkbox"/> Intro	
Loan Term	_____ years
Repayment frequency	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
LVR (Estimate)	_____ %
LMI Capitalisation	<input type="checkbox"/> Yes <input type="checkbox"/> No

SPECIALIST LENDING LOAN DETAILS	
<input type="checkbox"/> Full Doc <input type="checkbox"/> Lite Doc <input type="checkbox"/> LoDoc	
Loan Term	_____ years
Repayment frequency	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
LVR (Estimate)	_____ %
Fees Capitalisation	<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Impairment	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6

LOAN PURPOSE (COMPLETE WHERE APPLICABLE)			
<input type="checkbox"/> PURCHASE	<input type="checkbox"/> REFINANCING	<input type="checkbox"/> CONSTRUCTION	<input type="checkbox"/> CASH OUT
Are you a First Home Buyer?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is it an Arms Length Transaction?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you borrowing from any other source?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, please explain	

FUNDS POSITION (HOW TRANSACTIONS ARE TO BE FINANCED)			
TRANSACTIONS REQUIRED		FUNDING SOURCES	
Purchase Price	\$	Sales Proceeds	\$
Refinance	\$	Own Funds (source)	\$
Home Improvements	\$	Gift	\$
Legal Fees	\$	Loan Amount	\$
Stamp Duty	\$	Others	\$
Loan Fees	\$		\$
Others	\$		\$
<b>TOTAL</b>	\$	<b>TOTAL</b>	\$

SECURITY PROPERTY 1
Address:
<b>Security Type</b> <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> Vacant Land
Contact Details for Valuer:

SECURITY PROPERTY 2
Address:
<b>Security Type</b> <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> Vacant Land
Contact Details for Valuer:

INITIALS: \_\_\_\_\_ / \_\_\_\_\_

**ANNUAL INCOME**

Please attach the required documents that are applicable to you as outlined by the relevant credit policy:

**Applicant 1 (Gross Per Annum)**

Salaries & Wages	\$
Contractual Overtime	\$
Pension (Type)	\$
<b>Total Gross Income</b>	\$
Self Employed Assessable Income	\$
Rental Income	\$

**Applicant 2 (Gross Per Annum)**

Salaries & Wages	\$
Contractual Overtime	\$
Pension (Type)	\$
<b>Total Gross Income</b>	\$
Self Employed Assessable Income	\$
Rental Income	\$

**ASSETS AND LIABILITIES**

ASSETS		
Details	Security	Value
Existing Property (Owner Occupied)	<input type="checkbox"/>	\$
Other Property 1.	<input type="checkbox"/>	\$
Other Property 2.	<input type="checkbox"/>	\$
Other Property 3.	<input type="checkbox"/>	\$
Vacant Land	<input type="checkbox"/>	\$
Motor Vehicle 1.	<input type="checkbox"/>	\$
Motor Vehicle 2.	<input type="checkbox"/>	\$
Home Contents	<input type="checkbox"/>	\$
Savings	<input type="checkbox"/>	\$
Superannuation	<input type="checkbox"/>	\$
Other	<input type="checkbox"/>	\$
Other	<input type="checkbox"/>	\$
<b>TOTAL OWNED</b>		\$

LIABILITIES				
Lender & Account Number	Amount Owed	Monthly Repayment	Credit Limit	Refinance Yes / No
Existing Mortgage Home	\$	\$	\$	
Existing Mortgage	\$	\$	\$	
Existing Mortgage	\$	\$	\$	
Existing Mortgage	\$	\$	\$	
Personal Loan 1.	\$	\$	\$	
Personal Loan 2.	\$	\$	\$	
Lease / Hire Purchase	\$	\$	\$	
Credit Card 1.	\$	\$	\$	
Credit Card 2.	\$	\$	\$	
Credit Card 3.	\$	\$	\$	
Taxes			\$	
Rent / Board Paid	\$	\$	\$	
Child Maintenance	\$	\$	\$	
Other Debts or obligations	\$	\$	\$	
<b>TOTAL OWED</b>	\$	\$	\$	

I / we hereby declare that all the information marked above is true and correct.

Applicant 1 Signature \_\_\_\_\_ Applicant 2 Signature \_\_\_\_\_

APPLICANT DECLARATION

I/we hereby agree to the following conditions:

- a) The Lender will engage a valuer to report on the proposed property.
- b) The fee for valuation is not refundable once the valuation has been made, whether or not the loan is approved and whether or not the valuation meets your requirements.
- c) The valuer's and/or inspector's reports are prepared for the Lender's purposes only and remain the property of the Lender. Neither the Lender nor the valuer/inspector shall be under any legal obligation or liability to me/us for any matter disclosed or not disclosed in such reports.
- d) If this application is approved, you will issue me/us with a letter of offer which, if accepted, will bind me/us to its terms and conditions, including providing security in relation to any loan made to me/us.

If this application is approved I/we agree to pay all charges required by the Lender.

I/we have understood the instructions given on this application form.

I/we declare that all the information given is true and correct and will remain true and correct unless and until I/we notify you otherwise in writing.

	YES	NO
a) Have you or your spouse ever been declared bankrupt or insolvent, has either estate been assigned for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
b) Have you or your spouse ever been shareholders or officers of any company of which a manager receiver and/or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
c) Is there any unsatisfied judgement entered in any court against you, your spouse or any company of which you or your spouse are or were a shareholder or officer?	<input type="checkbox"/>	<input type="checkbox"/>
d) Have you, or your spouse or any company with which you are or were associated ever had a property foreclosed upon or given title or deed in lieu thereof through a mortgagee sale proceeding?	<input type="checkbox"/>	<input type="checkbox"/>
e) Has any part of the Deposit or the balance due above this loan been obtained from borrowings?	<input type="checkbox"/>	<input type="checkbox"/>
f) Has any application in respect of this loan been submitted by you, or any other person, to any other lender?	<input type="checkbox"/>	<input type="checkbox"/>

I/We hereby agree that EXPRESS MONEY SERVICE may negotiate a loan on our behalf with a lender. I/We further agree to provide all information to EXPRESS MONEY SERVICE which they consider necessary to enable the negotiation of a loan. I/We declare that the information provided to EXPRESS MONEY SERVICE is true and correct and further declare that I/We am/are over the age of eighteen (18) years. I/We acknowledge that no representation or warranty is given by the lender as to the taxation consequences of any borrowing and I/We have obtained my/our own advice in that regard. I/We acknowledge and agree that if my/our application is approved any loan made by the lender to me/us will be subject to the lender's loan terms and conditions, a copy of which will be forwarded to me/us for signature with the lender's letter of loan approval.

Applicant 1 Signature	/ /	Date	Applicant 2 Signature	/ /	Date
Guarantor 1 Signature	/ /	Date	Guarantor 2 Signature	/ /	Date

DECLARATION UNDER THE CONSUMER CREDIT CODE WHERE CREDIT IS TO BE APPLIED WHOLLY OR PREDOMINANTLY FOR BUSINESS OR INVESTMENT PURPOSES

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 or investment purposes (or for both purposes).

**IMPORTANT:** You should NOT sign this declaration unless this loan is wholly or predominantly for business or investment purposes.

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

Applicant 1 Signature	Date	Applicant 2 Signature	Date
	/ /		/ /
Applicant 1 Name in Print	Applicant 2 Name in Print		

ACKNOWLEDGEMENT AND AUTHORITY TO GIVE AND RECEIVE CREDIT INFORMATION  
(PRIVACY ACT 1988)

Please read carefully as each proposed Applicant and Guarantor, must sign this acknowledgement and authority.

Originator: EXPRESS MONEY SERVICE PTY LTD

Applicant(s): \_\_\_\_\_

Guarantor: \_\_\_\_\_

**I/We** acknowledge that **I/we** have made an application for credit from the Originator.

**I/We** propose to support the application for credit with **my/our** guarantee.

**I/We** agree that the Originator, Credit Provider or Mortgage Insurer named in the Schedule, who at any time provides or has any interest in the credit can do any of the following.

**1. Personal Information**

- Seek and use a report containing information about **my/our** activities or credit worthiness in or outside Australia for the purpose of assessing an application for credit.
- If **my/our** application is for consumer credit, seek from a credit reporting agency a credit report about **me/us**.
- Seek and use credit information about **me/us** to assess the application.

**2. Collection of overdue payments**

Seek and use a credit report about **me/us** provided by a credit reporting agency to collect overdue payments from **me/us**.

**3. Use of Information by Mortgage Insurers**

A Mortgage Insurer may use the information provided by **me/us** to assess the risk of providing Mortgage Insurance to the Credit Provider in relation to any finance sought by or provided to **me/us** or to assess the risk of defaulting on **my/our** obligations either as Borrower or Guarantor.

**4. Exchange of information between Credit Providers**

Seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information about **my/our** credit worthiness, credit standing, credit history or credit capacity. In particular, the Originator, Credit Provider or Mortgage Insurer may seek an opinion from a credit provider or a credit reporting agency and such person is hereby authorised to provide an opinion on **me/us**.

**5. Exchange of information with Advisers**

Seek from and use or give to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to **me/us** any consumer or commercial credit information.

**6. Provide information to Guarantors**

Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to **me/us**.

**7. Provide information for Securitisation**

Disclose any report or personal information about **me/us** to another person in connection with or the exercise of their rights in respect of management, credit enhancement, warehouse facilities, enforcement, funding, financial accommodation, or otherwise by means of an arrangement involving securitisation.

**8. Provide information to Credit Reporting Agencies**

Give to a credit reporting agency personal or commercial information about **me/us**. The information may include the kind of information described below.

- I. Identity particulars which are:
  - a. **My/our** full name, including any known aliases, gender and date of birth;
  - b. A maximum of three addresses consisting of a current or last known address and two immediately previous addresses;
  - c. Name of **my/our** current or last known employer; and
  - d. **My/our** driver's licence number.
- II. The fact that **I/we** have applied for credit and the amount.
- III. The fact that the Credit Provider is a current Credit Provider to **me/us**.
- IV. Payments which become overdue more than 60 days and for which collection action has commenced.
- V. Advice those payments are no longer overdue.
- VI. Cheques drawn by **me/us** which have been dishonoured more than once.
- VII. In specified circumstances, that in the opinion of the Originator, Credit Provider and Mortgage Insurer **I/we** have committed a serious credit infringement.
- VIII. That credit provided to **me/us** by the Originator or Credit Provider has been paid or otherwise discharged.

INITIALS: \_\_\_\_\_ / \_\_\_\_\_

**9. Verification of Identity**

Seek and use **my/our** Personal Information for assessment and verification in compliance with obligations under the **Anti-Money Laundering and Counter Terrorism Financing Act 2006 (“AML/CTF Act”)** and request further Personal Information from **me/us**, even if such Personal Information was previously sought.

**I/we** acknowledge that if **I/we** do not provide the Personal Information required, the Originator, Credit Provider or Mortgage Insurer may not be able to provide **me/us** with credit or other products and services.

If **my/our** application is for commercial credit **I/we** consent to a trade insurer obtaining a credit report in order to assess whether to insure the Credit Provider for the credit given to **me/us**, or the risk of providing insurance, or to assess the risk of a default by **me/us** of this credit.

**I/We** also understand and agree that the Originator may be paid and retain fees, margins and commission in respect of the credit arranged by the Originator.

**I/We** declare that **I am/we are** over the age of 18 and the information provided for **my/our** application for credit are true and correct.

**PRIVACY STATEMENT CONCERNING YOUR PERSONAL INFORMATION (PRIVACY ACT 1988)**

EXPRESS MONEY SERVICE understands that your privacy is important. We are committed to ensuring that your personal information is handled properly by our staff and our service providers. We comply with the Privacy Act 1988 as amended by the Privacy (Private Sector) Amendment Act 2000 (“Act”).

This Statement is to make you aware of matters required to be disclosed by the National Privacy Principles (NPPs) in relation to the personal information provided by you, (such as your name and address and contact details) in the Finance Application Form or similar form (“Personal Information”) whether as a proposed Borrower or Guarantor. This Personal Information will be handled by EXPRESS MONEY SERVICE in accordance with the NPPs and this statement. If you are completing the Finance Application Form on our website or are providing any other Personal Information via our website, please ensure that you also read our Website Privacy Policy. That policy has specific information on EXPRESS MONEY SERVICES information handling practices specific to our website.

**NOTE:** The use of credit reports and information derived from those reports is regulated by Part IIIA of the Act. You must read and complete our Acknowledgement and Authority to Give and Receive Credit Information in relation to how we handle this information.

**Collecting and Using Personal Information**

EXPRESS MONEY SERVICE only collects and uses Personal Information that is necessary for its business purposes, to provide our products and services to you including credit facilities. In particular, we will use your Personal Information to:

- a. Assess your application to be a borrower or guarantor;
- b. Verify your details;
- c. Assess our risk for legislative purposes;
- d. Provide credit (if the application is successful);
- e. Process and manage your application; and or
- f. Administer the loan account.

If you do not provide the Personal Information required by the Finance Application Form, EXPRESS MONEY SERVICE may not be able to provide you with credit and or other products and services.

In addition we may use your Personal Information to provide you with information about our existing and new products and services. Where this is direct marketing material you have the right to request not to accept it.

**Disclosing Personal Information**

In order to provide our products and services, we may need to share Personal Information with other organisations. Commonly, organisations we would share such information with, include:

- related companies
- agents, contractors and service providers
- your employer/s or referees
- originators
- rating agencies
- mortgage insurers
- title insurers
- funders
- your or our professional advisers
- financial institutions and securitisers
- other credit providers
- your bank
- government and other regulatory bodies
- law enforcement agencies
- debt collectors
- trustee companies

INITIALS: \_\_\_\_\_ / \_\_\_\_\_



**Further request for and verification of Personal Information**

In order to comply with its obligations under the **Anti-Money Laundering and Counter Terrorism Financing Act 2006 (“AML/CTF Act”)**, EXPRESS MONEY SERVICE may request further Personal Information from you, even if such information was previously obtained.

The Personal Information may be used for assessment and verification for compliance under the AML/CTF Act. You consent to the use of the Personal Information for such purposes.

If you do not provide the Personal Information required, EXPRESS MONEY SERVICE may not be able to provide you with credit or other products and services.

When EXPRESS MONEY SERVICE requests Personal Information from you for this purpose, you must comply with such requests.

**Accessing and Updating Personal Information**

You may access your personal information by contacting your usual contact person at EXPRESS MONEY SERVICE on the contact details below.

**Our Contact Details**

EXPRESS MONEY SERVICE  
 312 High Street,  
 Northcote. Vic. 3070.  
 Phone: 03 9486 2266  
 Fax: 03 9486 2277  
 Email: enquiries@expressmoneyservice.com.au

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
 Applicant 1 Signature                      Date

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
 Applicant 2 Signature                      Date

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
 Guarantor 1 Signature                      Date

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
 Guarantor 2 Signature                      Date