

Consumer Credit Application

Please read

To ensure your Credit Representative makes the correct financial product recommendations they must have reasonable grounds for making those recommendations. This means that a Credit Representative must make reasonable inquiries about the consumer's financial situation, consumer's requirements and objectives, take reasonable steps to verify the consumer's financial situation and take reasonable steps prescribed by the regulation to verify all matters relating to this application to ensure the credit contract is not unsuitable for the consumer. We accept no liability for any recommendation given on basis of inaccurate or incomplete information

Do you have life insurance, loan protection and Illness insurance ? Yes No

Personal Details - Applicant 1

Surname

First Name Middle Name(s)

Date of Birth Marital Status

No. of Dependants Dependants Ages

Drivers Licence Number Licence State Licence Expiry

Preferred Contact Number Email Address

Home Number Mobile Number

Personal Details - Applicant 2

Surname

First Name Middle Name(s)

Date of Birth Marital Status

No. of Dependants Dependants Ages

Drivers Licence Number Licence State Licence Expiry

Preferred Contact Number Email Address

Home Number Mobile Number

Address Details - Applicant 1

Current Residential Address

Postal Address (if different)

Time at Current Address

Current Residential Status:
 Own Renting Mortgage Boarding Other _____

Mortgage Value

Market Value

Rent Amount

Previous Residential Address (if less than 2 years)

Moved In Moved Out

Address Details - Applicant 1

Current Residential Address

Postal Address (if different)

Time at Current Address

Current Residential Status:
 Own Renting Mortgage Boarding Other _____

Mortgage Value

Market Value

Rent Amount

Previous Residential Address (if less than 2 years)

Moved In Moved Out

Current Employment Details - Applicant 1

PAYG Self Employed Full Time Part Time Casual

Occupation Position

Employer's Business Name

Employer Address

Employer Contact Person Employer Contact Number

Employer Email Address Start Date

Gross Income Net Income

Previous Employment Details (if less than 3 years)

PAYG Self Employed Full Time Part Time Casual

Occupation Employer's Business Name

Start Date of Previous Employment End Date of Previous Employment

Credit History - Applicant 1

Arrears Defaults Bankruptcy Judgements Other None

Details of Credit Impairment

Required References - Applicant 1

Next of Kin Name Next of Kin Number

Next of Kin Address Mothers Maiden Name

Personal Reference Name Personal Reference Number

Coneycaner/Solicitors Name Conveyancer/Solicitor Number/Email

Landlord Name Landlord Number

Accountant Name Accountant Number

Purpose of Proposal

Why are you seeking Credit:

New Asset Details and Desired Loan Structure - Only Required for Car/Vehicle Finance

Supplier Name Salesperson Supplier Contact Number

Description of Goods: Year/Make/Model New Automatic Used Manual

Trade Details (if applicable)

Purchase Price Desired Loan Term

Payout Amount (if applicable) Deposit Amount (if applicable) Trade Amount (if applicable)

Current Employment Details - Applicant 2

PAYG Self Employed Full Time Part Time Casual

Occupation Position

Employer's Business Name

Employer Address

Employer Contact Person Employer Contact Number

Employer Email Address Start Date

Gross Income Net Income

Previous Employment Details (if less than 3 years)

PAYG Self Employed Full Time Part Time Casual

Occupation Employer's Business Name

Start Date of Previous Employment End Date of Previous Employment

Credit History - Applicant 2

Arrears Defaults Bankruptcy Judgements Other None

Details of Credit Impairment

Required References - Applicant 2

Next of Kin Name Next of Kin Number

Next of Kin Address Mothers Maiden Name

Personal Reference Name Personal Reference Number

Coneycaner/Solicitors Name Conveyancer/Solicitor Number/Email

Landlord Name Landlord Number

Accountant Name Accountant Number

Monthly Income - Applicant 1

Net Monthly Income	
<input type="text"/>	
Investment Monthly Income	Personal Monthly Income
<input type="text"/>	<input type="text"/>
Other Monthly Payments Details	Other Monthly Payments Amount
<input type="text"/>	<input type="text"/>

Monthly Income - Applicant 2

Net Monthly Income	
<input type="text"/>	
Investment Monthly Income	Personal Monthly Income
<input type="text"/>	<input type="text"/>
Other Monthly Payments Details	Other Monthly Payments Amount
<input type="text"/>	<input type="text"/>

Monthly Expenses - Mandatory - Your application will not proceed with this left blank

Groceries / Takeway	Entertainment	Education Costs	Childcare Costs
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Utilities: Power, Water, Rates	Transport incl car ins, rego, fuel	Telephone, Netflix, Foxtel, Internet	Medical incl Health Insurance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment Property Expenses incl Insurnace	Household Insurances		
<input type="text"/>	<input type="text"/>		

Assets

	1	2	3	4	5
Bank Accounts					
Type of Account	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Financier	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Balance	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Motor Vehicles					
Age, Make and Model	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Market Value	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Real Estate					
Address	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Estimated Value	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Household Effects					
Details	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Estimated Value	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Assets					
Details	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Estimated Value	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Liabilities

	1	2	3	4	5
Loans					
Type of Loan (e.g. mortgage)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Loan Amount	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Financier	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount Remaining	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Interest Rate	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repayments	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repayment Frequency	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit Cards					
Financier	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit Card Limit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Balance	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

I/we are not undischarged bankrupt and there are no unsatisfied judgements against me/us
 I/we declare that the name provided above is my/our current true legal name
 I/we declare that the information given in pages 1 through to 3 is true and correct
 I/we authorise you to contact any person/company to obtain necessary data
 I/we confirm that the income and expenditure details above are true and correct
 I/we have the financial capacity to meet the commitments being entered into, under this transaction

Applicant One: Signature	Name
<input type="text"/>	<input type="text"/>
Applicant Two: Signature	Name
<input type="text"/>	<input type="text"/>

I/we acknowledge that I/we have received a copy of the Finance Services Credit Guide and have been given the opportunity to read it

The information set out in this form accurately represents my/our objectives, financial situation and or particular needs.

I/we are not aware of any other information which may be relevant to the preparation of my/our Statement of Credit Advice. This will be forwarded to you for your sign off.

I/we understand that a financial product recommendation will be based solely on the information supplied in this form. I/we understand that it will be necessary to review the information which has been supplied.

I/we acknowledge that if the information provided is inaccurate or incomplete, I/we should consider the appropriateness of the recommendations in the Statement of Credit Advice, having regard to my/our personal circumstances.

I/we appoint The Loans Suite, and it's associated entities and any independent authorised credit representatives it has appointed to act on my/our behalf to arrange finance and or other requested facilities. I/we also acknowledge that a fee for service/brokerage may apply for the arrangement of a loan facility and that a schedule of all fees and commissions will be fully explained in our Statement of Credit Advice before signing of any finance contracts. Licensee/Credit Representative will also disclose to you any referral fees that will be generated by this transaction.

I/we acknowledge that the credit contract will be deemed unsuitable if, at the time of the final assessment that I/we would be unable to comply with my/our financial obligations under the credit contract or could only comply with substantial hardship.

I/we acknowledge that the credit contract will be assessed as unsuitable if the loan does not meet my/our requirements or objectives.

I/we acknowledge that we do not anticipate any material changes to my/our income in the next 12 months.

I/we acknowledge that taking out a new loan will increase my/our liabilities and there is a need to have our current insurances reviewed and I/we accept/decline your offer of accepting this service from yourselves

Applicant One Signature

Date

Applicant Two Signature

Date