

## Applicant Details

Mr  Mrs  Ms  Miss  Other |  Male  Female

Full Name: \_\_\_\_\_ Telephone: (\_\_\_\_) \_\_\_\_\_

Address: \_\_\_\_\_ Post Code: \_\_\_\_\_

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ | Driver License No: \_\_\_\_\_ Exp: \_\_\_\_/\_\_\_\_/\_\_\_\_

Time at current address: \_\_\_\_\_ Years \_\_\_\_\_ Months | Rent/Mortgage Cost p/month \$ \_\_\_\_\_

Are You:  Renting  Mortgage  Boarding  Own  Other

Are You:  Single  Married  Partnered  Divorced/Separated

Do you have children/dependants:  Yes  No | If yes, how many: \_\_\_\_\_

### If you are renting/boarding provide Landlord/Agent contact details:

Name \_\_\_\_\_ Address: \_\_\_\_\_

Post Code: \_\_\_\_\_ Telephone: (\_\_\_\_) \_\_\_\_\_

Is this application for:  Car Loan  Personal Loan  Other (Specify) \_\_\_\_\_

Loan amount you are applying for: \$ \_\_\_\_\_

### For motor finance only:

What is the purchase price of the equipment: \$ \_\_\_\_\_

Do you have a deposit:  No  Yes (specify) \$ \_\_\_\_\_

## Previous Address details

Address: \_\_\_\_\_ Post Code: \_\_\_\_\_

Time at previous address: \_\_\_\_\_ Years \_\_\_\_\_ Months

### Agent/Landlord Contact:

Name \_\_\_\_\_ Address: \_\_\_\_\_

Post Code: \_\_\_\_\_ Telephone: (\_\_\_\_) \_\_\_\_\_

Time at previous address: \_\_\_\_\_ Years \_\_\_\_\_ Months

**Employment details**

Current employer: \_\_\_\_\_

Address: \_\_\_\_\_ Post Code: \_\_\_\_\_

Payroll telephone: ( ) \_\_\_\_\_

**Employment status:**

- Salary     Self employed     Social Benefits     Home Duties     Retired
- Full-time     Part-time     Casual/temp     Contractor

Current occupation: \_\_\_\_\_ Gross annual income: \$ \_\_\_\_\_

Date commenced: \_\_\_/\_\_\_/\_\_\_ | Employers past 3 years: \_\_\_\_\_

**Previous employer contact details:**

Name of previous employer: \_\_\_\_\_

Address: \_\_\_\_\_ Post Code: \_\_\_\_\_

Payroll telephone: ( ) \_\_\_\_\_

Were you:  Full-time  Part-time  Casual/temp  Contractor

Occupation: \_\_\_\_\_ Gross annual income: \$ \_\_\_\_\_

Date commenced: \_\_\_/\_\_\_/\_\_\_ | Date ceased: \_\_\_/\_\_\_/\_\_\_

**Self employed**

**Complete this section if you are currently self-employed**

Trading Name: \_\_\_\_\_ ABN: \_\_\_\_\_

Trading Address: \_\_\_\_\_ Post Code: \_\_\_\_\_

What product/service does your business provide: \_\_\_\_\_

Do you have at least 3 years worth of business tax returns for your business:  Yes  No

**Assets and liabilities**

**Specify all assets you have:**

Property: \_\_\_\_\_ Est. value: \$ \_\_\_\_\_

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Vehicle: \_\_\_\_\_ Est. value: \$ \_\_\_\_\_

Collectables: \_\_\_\_\_ Est. value: \$ \_\_\_\_\_

Savings with (name of bank) \_\_\_\_\_ Est. value: \$ \_\_\_\_\_

Other assets: \_\_\_\_\_ Est. value: \$ \_\_\_\_\_

Superannuation: \_\_\_\_\_ Est. value: \$ \_\_\_\_\_

If multiple funds exist, write Multiple

**Specify ALL liabilities you have:**

Type of loan: \_\_\_\_\_ Institution: \_\_\_\_\_

Balance owing: \$ \_\_\_\_\_ Monthly Payment: \$ \_\_\_\_\_

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## About You

So we can best assess your application please tell us about your past credit history and provide us with some personal references as this information is required by some of our lenders.

### Your Credit History

Are you:  Bankrupt - undischarged  Bankrupt – now discharged  Part 9 debt agreement - finalised  
 Part 9 debt agreement – current  Defaults – paid  Defaults – unpaid

If you entered into bankruptcy or a part 9 debt agreement, please specify the month/year you entered into the agreement/bankruptcy: ☞ \_\_\_\_/\_\_\_\_

Please specify any defaults you have and whether they are paid/unpaid:  
(EG \$5,000 Visa Card | listed 11/2008 |  Paid)

Creditor & Amount: _____	Listed: ____/____	<input type="checkbox"/> Paid	<input type="checkbox"/> Unpaid
Creditor & Amount: _____	Listed: ____/____	<input type="checkbox"/> Paid	<input type="checkbox"/> Unpaid
Creditor & Amount: _____	Listed: ____/____	<input type="checkbox"/> Paid	<input type="checkbox"/> Unpaid
Creditor & Amount: _____	Listed: ____/____	<input type="checkbox"/> Paid	<input type="checkbox"/> Unpaid
Creditor & Amount: _____	Listed: ____/____	<input type="checkbox"/> Paid	<input type="checkbox"/> Unpaid

### Banking Details:

The account you will be using for loan repayments

Account Name: \_\_\_\_\_

BSB Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

Bank: \_\_\_\_\_

### What is your Tax File Number:

\_\_\_\_\_

## References

### Nearest Living Relative:

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

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

Type of relation \_\_\_\_\_ (EG Father, sister, brother)

### Personal Reference:

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

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

## DECLARATION AND PRIVACY CONSENT

### Authority to disclose personal information

We need to collect personal information about you to provide you with our broking & related services. This privacy statement tells you how we collect your information, what we use the information for and who we share the information with. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

#### How information is collected from you

We will collect your information from you directly whenever we can, like from enquiries we make of you when you seek credit assistance from us. We may verify that information from sources referred to in the responses to those enquiries or in this privacy statement.

#### How information is collected from other sources

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary to do so, for example, where we collect information from third parties about a loan or lease in relation to which you seek our services, we can't get hold of you and we rely on public information to update your contact details or we exchange information with your legal or financial advisers or other representatives.

#### When the law authorises or requires collection of information

Some law may require us to collect personal information about you. For example, we may require your information to verify your identity under Australian Anti-Money Laundering law or your Tax File Number to open any bank accounts in your name.

#### How your information may be used

We may use your information for purposes including:

- giving you credit assistance;
- obtaining your tax file number;
- giving you information about loan products or related services;
- considering whether you are eligible for a loan or lease or any related service you requested;
- assisting you to prepare an application for a lease or a loan;
- administering services we provide, for example, to answer requests or deal with complaints;
- administering payments we receive, or any payments we make, relating to your loan or lease;
- identifying you;
- telling you about other products or services we make available and that may be of interest to you, unless you tell us not to;
- telling you about other suppliers, with whom we have arrangements, that supply goods or services that may be of interest to you;
- allowing us to run our business efficiently and perform general administrative tasks;
- Rescue Credit Pty Ltd may date this Privacy Consent to any date that it deems necessary to obtain information about you as long as you have any debt or balances owing to Rescue Credit Pty Ltd;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding us;
- to obtain income or employment information from your current employer or any previous employer that we deem necessary;
- this Privacy Consent may be back-dated or future dated for the purpose of gathering information pertaining to your current or past income and employment as long as there exists an outstanding debt with Rescue Credit; and
- this Privacy Consent may be used for any other purpose to which you have consented or for the management of your loan with Rescue Credit.

#### What happens if you don't provide information?

If you don't provide your information to us, it may not be possible to assist in finding a loan or lease relevant to your circumstances, verify your identity or protect against fraud or let you know about products or services that might be suitable for your financial needs.

#### Sharing Your Information

We may use and share your information with other organisations for any purpose described above.

#### Sharing with your representatives and referees

We may share your information with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants or real estate agents); and
- any referee such as your employer, house tenant, relatives or friends to confirm details about you.

#### Sharing Your Information

We may use and share your information with other organisations for any purpose described above.

**Sharing with third parties**

We may share your information with third parties in relation to services we provide to you or goods or services in which we reasonably consider you may be interested. Those third parties may include:

- the mortgage aggregator through whom we may submit loan or lease applications to lenders or lessors on the mortgage aggregator's panel;
- the Australian Credit Licence holder that authorises us to engage in credit activities;
- the Australian Credit Licence holder that provides credit to you;
- referrers that referred your business to us;
- Fiducia Asset Management Pty Ltd AFSL 387963 and any of their authorised representatives;
- Secure Funding Pty Ltd or Liberty Financial;
- financial services suppliers with whom we have arrangements;
- property valuers;
- lenders, lessors, lender's mortgage insurers and other loan or lease intermediaries;
- organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other misconduct;
- government or regulatory bodies as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- guarantors and prospective guarantors of your loan or lease;
- service providers, agents, contractors and advisers that assist us to conduct our business;
- any organisation that wishes to take an interest in our business or assets;
- any credit reporting agency, direct debit business or debt recovery/collection business;
- any third party to which you consent to us sharing your information;
- any current or previous employer, contractor or business you are or have been associated with within the past 5 years;.

**Sharing outside of Australia**

We are not likely to disclose your information to organisations overseas. However, we may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held.

**Privacy Policy**

You can find out more about how we manage your information by reading our Privacy Policy available by contacting us. Please see our contact details above. Our Privacy Policy sets out how you can ask us to access and seek to correct information we hold about you and how you may complain against us about a privacy issue. You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

**Information about other people**

If you give information to us about another person (like your co-applicant) in relation to the services we provide, you will let that other person know that:

- we have collected their information to provide those services or for any other purpose set out in this privacy notice;
  - we may exchange this information with other organisations set out in this privacy notice;
  - we handle their personal information in the way set out in our Privacy Policy and this privacy notice and they can:
    - access or request a copy of that privacy policy or this privacy notice; or
    - access the information we hold about that other person,
 by using our contact details above; and
- we may not be able to provide those services to you unless we obtain their information.

I/we: \_\_\_\_\_ of (Address) \_\_\_\_\_

I have read the above and understand that this document gives consent to Rescue Credit to share any information relating to any future credit applications for my purpose to provide other credit providers or lenders, financial advisors, brokers or accountants my private information for the purpose of arranging any future loans or discussing any further options in regards to my financial interest, investments, purchases or loans.

I understand that I may access my personal information at any time by contacting Rescue Credit Pty Ltd on (03) 9024 6843. Access will be granted in accordance with the Privacy Act 1988 for a reasonable fee and if any of my information is inaccurate, I may request that it be corrected.

I acknowledge the collection of sensitive information is restricted by the Privacy Act and Rescue Credit will not collect information about my ethnicity, political opinions, religious beliefs, sexual preferences or criminal record unless such information is necessary to provide a product or service that I have consented to such as insurance of a personal or general nature and I therefore consent to the collection of that information.

x \_\_\_\_\_ Date / / x \_\_\_\_\_ Date / /  
Signed (Applicant 1) Signed (Applicant 2)

**APPLICANT DECLARATION**

I/we the applicant(s) stated below declare that the statements and answers provided in declaration in relation to the history of all business and personal adverse credit events including all arrears, defaults, judgements, writs, warrants, repossessions, bankruptcy & solvency details are true and correct. I/we declare that I/we have disclosed all known current and future liabilities and I/we declare that I/we do not foresee any liability arising prior to acceptance and settlement of this loan with Rescue Credit. I/we understand that Rescue Credit is relying on the information that I/we are providing them with the answers and information contained in this application and declaration and it is my/our responsibility to be accurate in giving that information.

**Print your answer as YES or NO**

**Question**

- Q1 Has the applicant or a company/business with which the applicant is associated with have any current or past debts that are or were in default of the payment arrangement? \_\_\_\_\_
- Q2 Have any of the applicants ever been declared bankrupt or insolvent or petitioned for bankruptcy, been advised to seek bankruptcy or are aware of anyone petitioning for the applicant’s bankruptcy? \_\_\_\_\_
- Q3 Has any applicant or a company/business with which any applicant is or was associated with ever had a property foreclosed upon or given title or deed in lieu thereof through mortgagee sale proceeding? \_\_\_\_\_

**SIGNIFICANT CHANGES IN THE FUTURE**

- Q1 Do you know of any foreseeable and significant changes to your circumstances that will lead to changes in your ability to make contracted repayments? (Example – temporary change in income, permanent change in income, anticipated large expenditure). Provide details including how this will be overcome (example – additional income, personal savings, reducing expenses, etc). \_\_\_\_\_
- Q2 Is there anything else that may reasonably be expected to have a bearing on your application for credit, knowing that if you leave such information out it may create financial problems in the future? \_\_\_\_\_
- Q3 Are you comfortable with your ability to make repayments under the proposed loan without difficulty? \_\_\_\_\_
- Q4 Are you considering seeking medical advice, treatment, tests or surgery now or in the future? \_\_\_\_\_
- Q5 Is there any other information that you must provide Rescue Credit with that has reference to your income, liabilities, living/residency status and this loan application? \_\_\_\_\_

**SIGNIFICANT CHANGES IN THE FUTURE EXPLANATIONS**

- Q1 \_\_\_\_\_
- Q2 \_\_\_\_\_
- Q3 \_\_\_\_\_
- Q4 \_\_\_\_\_
- Q5 \_\_\_\_\_

**I/we declare that my/our answers provided above are true and correct:**

Signed: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 Date: \_\_\_/\_\_\_/\_\_\_

Signed: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 Date: \_\_\_/\_\_\_/\_\_\_