

Finance Application

LOAN OR GOODS PURPOSE: BUSINESS PRIVATE
COMPLETED QUICK LOAN FORM: YES NO

Is there anything in your credit history that would stop you from getting a loan?

Y N If yes – please explain:

You can find the form on our website.

Are you experiencing financial stress or hardship?

Y N If yes – please explain:

1st APPLICANT DETAILS

Last Name:			Date of Birth:	
First Name(s): Middle Name/Othe			er names:	
Gender: Male Female	Status: Married / De Facto	o / Single / Separate	ed / Divorced / Widowed / Other	
No of Dependents	Ages			
Telephone (H):			Mobile	
Email Address:			Fax No.:	
Drivers Licence Number:	State:	Expiry date	Medicare:	
Residential History – <u>5 years</u>	required			
Current Address:			How longYrsMths	
Landlord/Mortgagee Details:			Rent / Mortgage / Own / Board	
			Weekly/Fortnightly/Monthly	
			Cost \$	
Previous Address: (if current less than 5 years)			How longYrsMths	
Landlord/Mortgagee Details:			Rent / Mortgage / Own / Board	
			Weekly/Fortnightly/Monthly	
			Cost \$	

Previous Address:			How longYrsMths
Landlord/Mortgagee Details:			Rent / Mortgage / Own / Board
			Weekly/Fortnightly/Monthly
			Cost \$
Employment history – 5 years required			
Current Employer		Job Title:	
Contact Name:	Conta	ct Number:	_
Address:			How longYrsMths
			Self-employed Full Time Perm Part Time Casual
Previous Employer: (if current is less than 5 years)		Job Title:	
Contact Name:	Conta	ct Number:	
Address:			How longYrsMths Self-employed Full Time Perm Part Time Casual
Previous Employer		Job Title	
Contact Name:	Conta	ct Number:	
Address:			How longYrsMths Self-employed Full Time Perm Part Time Casual
Previous Employer		Job Title:	
Contact Name:	Conta	ct Number:	
Address:			How longYrsMths Self-employed Full Time Perm Part Time Casual

2nd APPLICANT DETAILS

Last Name:			Date of Birth:		
First Name(s): Middle Name/Othe			er names:		
Gender: Male Female	Status: Married / De Facto	o / Single / Separate	ed / Divorced / Widowed / Other		
No of Dependents	Ages				
Telephone (H):			Mobile		
Email Address:			Fax No.:		
Licence Number:	State: Expiry of	late	Medicare:		
Residential History – 5 years	required				
Current Address:			How longYrsMths		
Landlord/Mortgagee Details:			Rent / Mortgage / Own / Board		
			Weekly/Fortnightly/Monthly		
			Cost \$		
Previous Address: (if current less than 5 years)			How long Yrs Mths		
Landlord/Mortgagee Details:			Rent / Mortgage / Own / Board		
			Weekly/Fortnightly/Monthly		
			Cost \$		
Previous Address:			How longYrsMths		
Landlord/Mortgagee Details:			Rent / Mortgage / Own / Board		
			Weekly/Fortnightly/Monthly		
			Cost \$		

Employment history – 5 years required					
Current Employer		Job Title:			
Contact Name:	Contac	ct Number:			
Address:			How long Yrs Mths Self-employed Full Time Perm Part Time Casual		

Previous Employer: (if current is less than 5 years)	Job Title:	
Contact Name:		Contact Number:
Address:		How long Yrs Mths Self-employed Full Time Perm Part Time Casual
Previous Employer	Job Title	
Contact Name:		Contact Number:
Address:		How long Yrs Mths Self-employed Full Time Perm Part Time Casual
Previous Employer	Job Title:	
Contact Name:		Contact Number:
Address:		How long Yrs Mths Self-employed Full Time Perm Part Time Casual

Applicant 1 – Asset/Liability position

Personal Assets	Personal Liabilities	Credit Provider	Payments
Cash at bank	\$ Loans Outstanding	\$	\$
Home Value	\$ Home Mortgage	\$	\$
Other Property Value	\$ Other Mortgages	\$	\$
Property Address:			
Other Property Value	\$ Other Mortgages	\$	\$
Property Address:			
Motor Vehicle/s	\$ Finance	\$	\$
Motor Vehicle/s	\$ Finance	\$	\$
Household Effects	\$ Credit Card (limit)	\$	\$
Business Assets	\$ Credit Card (limit)	\$	\$
Term Deposits	\$ Overdraft (Limit)	\$	\$
Debtors	\$ Creditors	\$	\$
Other:	\$ Other	\$	\$
Total Assests:	\$ Total Liabilities:	\$ Total Payments:	\$

Applicant 2 – Asset/Liability Position

Personal Assets	-	Personal Liabilities		Credit Provider	Payments
Cash at bank	\$	Loans Outstanding	\$		\$
Home Value	\$	Home Mortgage	\$		\$
Other Property Value	\$	Other Mortgages	⇔		\$
Property Address:					
Other Property Value	\$	Other Mortgages	\$		\$
Property Address:					
Motor vehicle/s	\$	Finance	\$		\$
Motor Vehicle/s	\$	Finance	\$		\$
Household Effects	\$	Credit Card (limit)	\$		\$
Business Assets	\$	Credit Card (limit)	\$		\$
Term Deposits	\$	Overdraft (Limit)	\$		\$
Debtors	\$	Creditors	\$		\$
Other:	\$	Other	\$		\$
Total Assests:	\$	Total Liabilities:	\$	Total Payments:	\$

INCOME & EXPENSES		
	Applicant 1	Applicant 2

Income after tax (Net)	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Net Profit Other Income	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Centrelink Income	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Rental Income	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
CSA Registered Income	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Other	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Total Income	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum

Mortgage/Rent	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Credit Cards (4% of total balances)	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Personal Loans	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Vehicle Loans	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Utilities & Rates - Property	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Telephone & Internet	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Groceries	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Recreation & Entertainment	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Clothing & Personal Care	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Medical & Health	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Transport	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Education	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Childcare	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Insurance	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Other	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Total Expenses	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum
Surplus/Deficit	\$ per: Week / Fortnight / Month / Annum	\$ per: Week / Fortnight / Month / Annum

BANKING DETAILS	
Name of Bank:	Branch:
Contact person:	Phone Number:

ACCOUNTANT DETAILS (FOR SELF EMPLOYED ONLY)				
Name of Accounting Firm:				
Address:				
Contact person:	Phone Number:			

PERSONAL / BUSINESS REFERENCES (MUST NOT BE LIVING AT SAME ADDRESS)			
FULL Name	FULL Address	Relationship	Phone number

INSURANCE

It is important to review our insurance covers when we increase our liabilities to help prevent some unforeseen events from costing us when we can least afford it. Below are the four major insurance covers that relate to your purchase and loan.

Please choose the ones you want or simply request more information prior to making a decision and we will be happy to assist.

Comprehensive Insurance:	This insurance cover is the most common and it covers your purchase in certain events such as accident, theft, fire and the third party you may damage.	Yes	More Info
Consumer Credit Insurance (CCI):	Protects you and will make your loan repayments on your behalf in certain events such as illness, unemployment and injury - it assists you in keeping your purchase and protecting your credit rating.	Yes	More Info
Guaranteed Asset Protection (GAP):	Protects you in the event of a total loss when the comprehensive payout does not cover the outstanding debt remaining on your loan, it protects your credit rating and may help in the cost of the replacement purchase.	Yes	More Info
Mechanical Breakdown Insurance (MBI):	Covers your purchase for certain mechanical breakdowns which helps you keep your purchase in good condition and also relieves you from unexpected and unbudgeted for repairs costs, leaves your income to keep paying the loan.	Yes	More Info

FINANCE & INSURANCE REQUIREMENTS		
Term: Years	Months	Supplier (if applicable) :
Residual: \$	or%	Phone Number:
FOR ASSET PURCHASE Total Cost: Deposit: Trade-In: Insurances: Origination/Brokage: Finance Pay-Out:	: \$ \$ \$ \$ \$	Description of Asset being purchased: Make: Model: Year of Manufacture: Auto Manual Petrol Diesel LPG Dual Fuel Km's or Hours of Goods: KM's / Hrs Other Information:
TOTAL AMOUNT REQUI		

PRIVACY & DECLARATION				
For you to complete and for us to be able to process your application, please:				
	 Complete the <u>Quick Lo</u> Return to this page 	pan Application on our website		
Please ensure yo can be found on o		Privacy Authorisation and Client Acknowledgment, which		
<u>Applicant 1</u> Á	Date:			
l/\ re	we hereby give F&I Management F presentatives it has appointed aut	ided by me/us in this form to be true and correct. PTY LTD and its associated entities and authorised credit hority to proceed with the loan application to a final decision by the ased on all information provided by me/us.		
<u>Applicant 2</u> Á	Date:			
I hereby declare all information provided by me/us in this form to be true and correct. I/we hereby give F&I Management PTY LTD and its associated entities and authorised credit representatives it has appointed authority to proceed with the loan application to a final decision by the lenders it has relationships with – based on all information provided by me/us.				
Once this application is completed and you have done our Quick Loan Form, save and email				
this document to info@westcorp.com.au - your broker will be in touch with you soon.				
SIGNATURES - for printed applications only				
	Applicant 1	Applicant 2		
	Date://	Date://		

DATE	NOTES