

# Personal application

Please complete this application in block letters and return fax to the number above. Completion of this form does not ensure approval of your loan application. You should complete all relevant sections of the application to provide the information required to undertake an assessment. Any interest rate quoted is an indicative rate and is subject to final approval of the credit application.

## 1. PERSONAL DETAILS

### Applicant 1 – Personal details

First name			
Second name			
Surname			
Gender		Date of birth	
Marital status		Number of dependants	
Drivers licence number			

### Applicant 1 - Address details

Street address			
Suburb			
Postcode		State/Territory	
Phone number (Home)	( )		
Phone number (Business)	( )		
Phone number (Mobile)	( )		

Residential Status: *Please tick* ✓

☐ Own ☐ Mortgage ☐ Rent ☐ Board ☐ Employer Subsidised

Duration at residence    Years    Months

Previous Address (*if less than 3 years in current*)

Street address			
Suburb			
Postcode		State/Territory	
Duration at residence		Years	Months

### Applicant 1 – Employment Details

☐ Full Time ☐ Part Time ☐ Casual  
☐ Contract ☐ Self Employed ☐ Not Employed

Occupation			
Name of Employer			
Street address			
Suburb			
Postcode		State/Territory	
Phone number	( )		
Contact name			
Position relationship			
Duration of employment		Years	Months
Previous employment ( <i>if less than 3 years in current</i> )			
Occupation			
Employer			
Duration of employment		Years	Months

**Burleigh Cars**

58 Kortum Drive  
Burleigh Heads, Qld 4220

### Your Esanda Contact is:

Name	
Phone	
Fax	
Email	

### Applicant 2 – Personal details (if applicable)

First name			
Second name			
Surname			
Gender		Date of birth	
Marital status		Number of dependants	
Drivers licence number			

### Applicant 2 – Address details (if different from Applicant 1)

Street address			
Suburb			
Postcode		State/Territory	
Phone number (Home)	( )		
Phone number (Business)	( )		
Phone number (Mobile)	( )		

Residential Status: *Please tick* ✓

☐ Own ☐ Mortgage ☐ Rent ☐ Board ☐ Employer Subsidised

Duration at residence    Years    Months

Previous Address (*if less than 3 years in current*)

Street address			
Suburb			
Postcode		State/Territory	
Duration at residence		Years	Months

### Applicant 2 – Employment Details

☐ Full Time ☐ Part Time ☐ Casual  
☐ Contract ☐ Self Employed ☐ Not Employed

Occupation			
Name of Employer			
Street address			
Suburb			
Postcode		State/Territory	
Phone number	( )		
Contact name			
Position relationship			
Duration of employment		Years	Months
Previous employment ( <i>if less than 3 years in current</i> )			
Occupation			
Employer			
Duration of employment		Years	Months

# Personal application

**Burleigh Cars**

58 Kortum Drive  
Burleigh Heads, Qld 4220

## 1. PERSONAL DETAILS (CONT.)

### Self Employed details (if applicable)

ABN	<input type="text"/>
Trading Name	<input type="text"/>
Nature of Business	<input type="text"/>
Street address	<input type="text"/>
Suburb	<input type="text"/>
Postcode	<input type="text"/>
State/Territory	<input type="text"/>

Phone number (  )

Duration of employment  Years  Months

Previous employment (if less than 3 years in current)

Employer

Duration of employment  Years  Months

## 2. FINANCIAL DETAILS

### Monthly Income

#### Applicant 1 – Personal details

Monthly income (after tax) \$

Other income (Overtime/Rental)\* \$

\*Details of other income

<input type="text"/>
<input type="text"/>

### Monthly Income

#### Applicant 2 – Personal details

Monthly income (after tax) \$

Other income (overtime/rental)\* \$

\*Details of other income

<input type="text"/>
<input type="text"/>

### Monthly expenditure (combined)

Mortgage/Rent/Board \$

Other mortgage payments \$

Living expenses \$

Credit cards \$

Vehicle expenses \$

Home expenses (utilities) \$

Other Expenditure\* \$

\*Details of other expenditure

<input type="text"/>
<input type="text"/>

Are you a current or previous ANZ asset finance or Esanda customer?

☐ Yes ☐ No

Are any ANZ asset finance or Esanda contracts to be paid out before taking out this loan?

☐ Yes ☐ No If Yes, please provide contract/ reference number (if known)

Contract/reference No 1

Contract/reference No 2

Details of loans outstanding (excluding ANZ asset finance or Esanda)

Company	Instalment	Commencement date	Term (Months)	To be paid Out (Y/N)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Personal assets (combined)

Cash at bank (excl. deposit) \$

Home value \$

Other property value \$

Motor vehicle(s) \$

Household effects \$

Business assets \$

Term deposit \$

Other assets\* \$

Details of other assets

<input type="text"/>
<input type="text"/>

### Personal liabilities (combined)

Home mortgage

Other property mortgages \$

Credit card (limit) \$

Overdraft (limit) \$

Loans outstanding \$

Other liabilities\* \$

\*Details of other liabilities

<input type="text"/>
<input type="text"/>

# Personal application

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Burleigh Heads, Qld 4220**

## 4. GOODS TO BE FINANCED

### Supplier details

Supplier	
Street address	
Suburb	
Postcode	
State/Territory	
Contact name	
Phone number	( )
Fax number (if known):	( )

### Vehicle details

<input type="checkbox"/> New	<input type="checkbox"/> Used	<input type="checkbox"/> Demo	Year of Manufacture	
Make				
Model				
Type:	<input type="checkbox"/> Hatch	<input type="checkbox"/> Sedan	<input type="checkbox"/> Wagon	<input type="checkbox"/> 4WD
	<input type="checkbox"/> Utility	<input type="checkbox"/> Dual Cab	<input type="checkbox"/> Other	
For Other, please specify				
Fuel:	<input type="checkbox"/> Petrol	<input type="checkbox"/> Diesel	<input type="checkbox"/> LPG	
Engine Type:	<input type="checkbox"/> 4cyl	<input type="checkbox"/> V6	<input type="checkbox"/> V8	<input type="checkbox"/> Other
For Other, please specify				
Transmission:	<input type="checkbox"/> Manual	<input type="checkbox"/> Automatic		
Kilometres		Colour		
Extras				

### Other chattel details (i.e. if not a motor vehicle)

Year of manufacture	
Make	
Model	
Description of goods	

### Trade-In details

Year of manufacture	
Make	
Model	

### Trade-in details

Type:	<input type="checkbox"/> Hatch	<input type="checkbox"/> Sedan	<input type="checkbox"/> Wagon	<input type="checkbox"/> 4WD
	<input type="checkbox"/> Utility	<input type="checkbox"/> Dual Cab	<input type="checkbox"/> Other	
For Other, please specify				
Registration number				

### Finance details

Cash price of vehicle/Other chattel	\$	
Less deposit	\$	
Less trade-in	\$	
Less payout to finance company		
Company		
Amount owing	\$	
Total amount financed	\$	

(please note, fees and charges may apply)

### Preferred method of payment

<input type="checkbox"/> Direct Debit	<input type="checkbox"/> BPAY
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We can offer you a range of insurance products (with the cost added to your loan). The following is of a general nature only. Your consultant can provide you with a quote and full explanation of terms and conditions.

Please indicate which of the following products you are interested in

- ☐ **Loancover insurance**  
Disablement, illness, unemployment and even death could certainly make repaying your loan difficult for you or your benefactors. Loancover can help you make repayments in these difficult circumstances.
- ☐ **Gap cover insurance**  
In the event your vehicle is a total loss from an accident or theft, Gap Cover will help you avoid paying any shortfall between what your insurer pays out and what you still owe us on your car.
- ☐ **Motor vehicle insurance**  
We offer a wide range of car insurance and related cover. So if you want to insure your car (includes third party) we're sure to be able to help.
- ☐ **Extended warranty**  
Your manufacturer or dealer's warranty won't cover you forever. We can offer a range of warranty cover for an extended agreed time or kilometres.

### Insurance general advice warning

This is general advice only and does not take into account your individual objectives, financial situation or needs ('your personal circumstances'). Before using this advice to decide whether to purchase this insurance policy, you should consider the appropriateness of it having regard to your personal circumstances, plus obtain and consider the current Product Disclosure Statement for the insurance policy.

## 5. REFERENCES

### Bank Reference

Bank name	
Branch	
Account type	

### Personal reference

Name	
Street address	
Suburb	
Postcode	
State/Territory	
Phone number	( )

### Nearest living relative (not living with you)

Name	
Street address	
Suburb	
Postcode	
State/Territory	
Phone number	( )

### Landlord/Agent/Mortgagee

Company	
Contact Name	
Branch	
Phone number	( )

**PRIVACY AND CREDIT INFORMATION (INTERIM AUTHORISATION)  
PRIVACY ACT AUTHORISATION**

**AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS**

In compliance with the Commonwealth Privacy Act, applicant parties to a finance application who are natural persons should complete and give this interim authorisation to the introducer/broker named below.

Name of Broker: **Burleigh Cars as Authorised Representative for Ask 4 Finance**

Name of Applicant/s: \_\_\_\_\_

Purpose: \_\_\_\_\_

**A. SECTIONS APPLICABLE TO APPLICANT/S WHO ARE NATURAL PERSON/S**

Acknowledgment of Disclosure of Credit Information to a Credit Reporting Agency

I/We acknowledge that Section 18E (8)(c) of the Privacy Act and the New Zealand Privacy Act 1993 allows a credit provider(s) which the above-named Introducer may approach in arranging my/our finance (hereinafter the Approached Credit Provider), to give a credit reporting agency certain personal information about my/our application for finance. The Information that may be given to an agency is covered by Section 18E (1) of the Act and the New Zealand Privacy Act 1993 and Includes:

- Such permitted particulars about me/us which allow me/us to be identified;
- The fact that I/we have applied for finance and the amount;
- The fact that the above-named credit provider is a current credit provider to me/us;
- 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 me/us which have been dishonoured more than once;
- In specified circumstances, that in the opinion of the above-named credit provider, I/we have committed a serious credit infringement;
- That finance provided to me/us by the above-named credit provider has been paid or otherwise discharged.

By virtue of this declaration, I/we understand that the above-named introducer has informed me/us of the disclosure policy to a credit reporting agency of information about me/us by approached credit providers and so authorise such disclosures.

Agreement/Authority by Applicant/Customer for Credit Provider to perform certain permitted actions concerning a finance application or transaction

I/We agree that, if it is considered relevant in assessing my/our application for personal credit, the Approached Credit Provider may obtain a report about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons [Section 18L(4) and the New Zealand Privacy Act 1993].

I/We agree that, if it is considered relevant in assessing my/our application for commercial credit, the Approached Credit Provider may obtain from a credit reporting agency a credit report containing personal credit information about me/us [Section 18K(1)(b) and the New Zealand Privacy Act 1993].

I/We agree that the Approached Credit Provider may give to and seek from any credit providers named in the accompanying finance application and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or a commercial credit reporting agency respectively, information about my/our personal or commercial 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 Privacy Act [Section 18N(1)(b) and the New Zealand Privacy Act 1993].

## Authorisation to Act on Behalf of Individuals

For the purposes of arranging the finance which is the subject of my/our application, the details of which appear below, I/we authorise the above-named introducer to obtain a report about my/our consumer or commercial credit worthiness from a credit reporting agency or a commercial credit reporting business or from a credit provider named in this application or referred to in such reports [Section 18N (1) (ga) and the New Zealand Privacy Act 1993].

I/We also authorise the above-named introducer to pass on the above-obtained reports to such credit providers as are appropriate, for their consideration of the application for finance.

I/We also authorise the above-named introducer to give and receive from such parties as are necessary to the arranging of the finance, such personal information about me/us which is necessary to such arrangement or subsequent management.

### **B. SECTION APPLICABLE TO GUARANTOR/S WHO ARE NATURAL PERSON/S**

#### Guarantor Parties Agreement

I/We agree that the Approached Credit Provider may seek a credit report concerning me/us from a credit reporting agency to assess whether to accept me/us as a guarantor of the finance commitments for the above-named Applicant Parties [Section 18K(1)(c) and the New Zealand Privacy Act 1993].

I/We further agree that the Approached Credit Provider may give to and seek from any credit providers named in the finance application and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or a commercial credit reporting agency respectively, information about my/our personal or commercial 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 Privacy Act and the New Zealand Privacy Act 1993.

### **C. SECTION APPLICABLE TO APPLICANT/S AND GUARANTOR/S WHO ARE NATURAL PERSONS**

Acknowledgment by Applicant/Customer and/or Proposed Guarantor about the collection, recording, use and disclosure of personal information by the Approached Credit Provider

I/We, the Applicant/Customer and/or Proposed Guarantor, acknowledge that:

- During the course of assessing the application for finance, the Approached Credit Provider will collect, record and securely store personal information about me/us; and
- Some of the personal information collected may be obtained from third parties including Credit Reporting Agencies, other credit providers, trade suppliers and public records; and
- Information about the identity, location and contact particulars of the Approached Credit Provider can be obtained from the above named Introducer
- Except in limited circumstances, I/we are able to access details of the personal information the Approached Credit Provider holds about me/us by sending a request, either via the above named Introducer or directly to the Approached Credit Provider.
- The information is being collected primarily so that the Approached Credit Provider can consider the finance application;
- Without the information sought being collected, an Approached Credit Provider will be unable to process the application for finance;

### **D. OTHER ACKNOWLEDGEMENTS AND CONSENTS**

- You confirm where you first applied for credit orally, that the above consents were given at that time.
- You consent to Ask 4 Finance exchanging information concerning your financial affairs with any person acting on your behalf including your agent, accountant, solicitor or broker.
- You acknowledge that Ask 4 Finance may exchange information with government authorities as required or authorised by law including the Australian Taxation Office.
- You agree that Ask 4 Finance may use your personal information for marketing purposes to tell you about other related services and products which could suit your needs. If you do not want this to happen please tick this box. ☐
- You acknowledge that the above authorities and consents will continue until the credit facility provided is repaid in full and the credit facility terminated.

## **AUTHORISATION TO PROVIDE PERSONAL INFORMATION TO A THIRD PARTY**

### **Third Party** (Introducer)

I/We agree that the Third Party Introducer that is introducing me to the Broker and Contractors may disclose some personal information to the Broker which it has received about me/us relating to the progress and ultimate decision by the approached credit and/or insurance providers on my finance and/or insurance application subject to the provisions of the Privacy Act. This may also include;

- The type of facilities which are being considered and/or offered by the Approached Credit and/or insurance providers.
- The actual decision on the applications by the Approached Credit and/or Insurance Providers.
- The reasons supporting any decisions made by the approached credit and/or insurance providers, including such personal information that may have been obtained by the Third Party Introducer, Contractors and/or the approached credit and/or insurance providers that has, in the opinion of the Third Party Introducer or Contractors, had any influence on the decision made by the Providers.

In providing this authority, I/we acknowledge that the Broker and Contractors have no control over the personal information once it has been passed to the Third Party Introducer, and consequently cannot be held responsible or liable in any way for the use or misuse of the information by the Third Party Introducer or any of its representatives, employees or agents.

**By signing below the Applicant/s and Guarantor/s agree to the terms set out in this Privacy Act.**

### **APPLICANT/S**

Full Name (Printed)	Signature	____/____/____ Date
Full Name (Printed)	Signature	____/____/____ Date

### **GUARANTOR/S** (If applicable)

Full Name (Printed)	Signature	____/____/____ Date
Full Name (Printed)	Signature	____/____/____ Date

### **ACCESS AND CORRECTION**

If you would like to know more about:

- The personal information which we hold about you; or
- Our personal information handling practices; or
- Gaining access to the personal information which we hold about you; or
- Our handing of personal information about you, please contact our Privacy Officer on the details provided to the right on this form.
- We can also provide you with a copy of this information for which a fee may be payable. You should let us know if you think any information we hold about you is inaccurate so that we may correct it.

The Privacy Officer  
Ask 4 Finance  
PO Box 5207  
Algeria Qld 4115  
Phone: 07 3324 8681  
Fax: 07 3398 7423  
[www.ask4finance.com.au](http://www.ask4finance.com.au)