

# Cairns Car Loans

## Finance Application Form



### 1. Loan & Vehicle Details

Consumer Loan ☐ CHP ☐ Lease ☐  
 Term  Residual  (%)  
 Dealer   
 Salesperson  Phone No   
 New ☐ Used ☐ Auto ☐ Manual ☐  
 Make of Vehicle  Model  Year   
 Body Type  Kms   
 Sale price  Trade/deposit   
 Amount to be Financed

### 2. Applicant Details

Are you Self Employed /Subcontracting /a Company  
 Yes ☐ ⇒ start from Q3  
 No ☐ ⇒ start from Q4

### 3. Company /Self Employed Details

Will the application be in a Company name  
 Yes ☐ No ☐  
 Company or Self Employed Trading Name   
 A.B.N.   
 A.C.N.   
 Phone No.   
 Address   
 PostCode  State   
 Nature of Business   
 Time in Business Years  Months   
 Accountants name   
 Contact Phone No

### 4. Personal Details of Applicant 1 or Director 1

Mr ☐ Mrs ☐ Ms ☐ Miss ☐  
 Surname   
 Given Names   
 Address   
 Postcode  State   
 Home No   
 Mobile No   
 Time at the address Years  Months   
 Your previous address if less than 5 years   
 Postcode  State   
 Time at the address Years  Months   
 Date of Birth   
 Driver's Licence No   
 Expiry date   
 Martial Status  No.of Dependants   
 Homeowner/Buyer ☐ Renting ☐ Boarding ☐  
 Mortgage/Landlord name   
 Contact Phone No.   
 Mortgage /Rent /Board monthly payments

### 5. Employment Details ( for PAYE applicants )

Full time ☐ Part time ☐ Casual ☐  
 Employer's Name   
 Address   
 Postcode  State   
 Phone No   
 Time with Employer Years  Months   
 Occupation   
 Net Monthly Wage

**6. Employment details if less than 5 years**

Full time ☐ Part time ☐ Casual ☐

Previous Employer's Name

Address  
  
 Postcode  State

Phone No

Time with Previous Employer Years  Months

Occupation

Net Monthly Wage

**7. Personal Reference**

Name

Address  
  
 Postcode  State

Phone No

Relationship

**8. Bank Details**

Bank name

Account type  Branch

**9. Loan History**

Name of Institution

Type of Loan

Account No  Finalised. Yes ☐ No ☐

**10. Details of Applicant 2 or Director 2**

Spouse /Partner Yes ☐ No ☐

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Surname

Given Names

Date of Birth

Phone No

**Address**

Postcode  State

Time at the address Years  Months

Your previous address if less than 5 years

Postcode  State

Time at the address Years  Months

Driver's Licence No

Marital Status  No.of Dependents

Homeowner/Buyer ☐ Renting ☐ Boarding ☐

Mortgage/Landlord name

Contact Phone No.

Mortgage /Rent /Board monthly payments

**Employment Details**

Full time ☐ Part time ☐ Casual ☐

Employer's Name

**Address**

Postcode  State

Phone No

Time with Employer Years  Months

Occupation

Net Monthly Wage

**Employment Details if less than 5 years**

Previous Employer's Name

**Address**

Postcode  State

Phone No

Time with Previous Employer Years  Months

Occupation

Net Monthly Wage

**PERSONAL ASSETS AND LIABILITIES STATEMENT :**

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

ASSETS		LIABILITIES		Monthly Commitment
Residence	\$ _____	Mortgage Loan	\$ _____	\$ _____
Other Properties		Other Mortgage Loans		
1.	\$ _____	1. Owing to	\$ _____	\$ _____
2.	\$ _____	2. Owing to	\$ _____	\$ _____
Furniture/Fittings	\$ _____	Personal Loans	\$ _____	\$ _____
Motor Vehicles		Lease/Hire Purchase		
1.	\$ _____	1.	\$ _____	\$ _____
2.	\$ _____	2.	\$ _____	\$ _____
Cash on Hand/Bank	\$ _____	Bank Overdraft Limit	\$ _____	\$ _____
Investments		Credit Card(s) Limit(s)	\$ _____	\$ _____
1.	\$ _____	Unpaid Tax	\$ _____	\$ _____
2.	\$ _____	Other Liabilities (Details)	\$ _____	\$ _____
Other Assets (Details)	\$ _____		\$ _____	\$ _____
<b>TOTAL ASSETS [1]</b>	\$ _____	<b>TOTAL LIABILITIES [2]</b>	\$ _____	\$ _____
<b>NET SURPLUS [1] - [2]</b>	\$ _____			

I/we certify that the above details are true and correct as at the date below and that I/we am/are not (an) undischarged bankrupt(s) and that there are no outstanding judgements or claims against me/us. I/we further certify that none of the assets stated above are held in any trust or by an entity other than me/us except where stated. This statement includes all contingent liabilities such as guarantees and all known future liabilities.

Signed: \_\_\_\_\_ Dated: \_\_\_\_/\_\_\_\_/\_\_\_\_

Applicant 1 or Director 1 or Guarantor 1

Signed: \_\_\_\_\_ Dated: \_\_\_\_/\_\_\_\_/\_\_\_\_

Applicant 2 or Director 2 or Guarantor 2



## PRIVACY AND CREDIT INFORMATION

### PRIVACY ACT AUTHORISATIONS/AGREEMENTS AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS

In compliance with the Commonwealth Privacy Act, applicant parties to a finance application should complete and give this return to the below-named introducer/broker for the purposes of the Privacy Act.

Name of Introducer: Cairns Home Loans

#### 1. Acknowledgment of Disclosure of Credit Information to a Credit Reporting Agency

I/we acknowledge that Section 18E(8)© of the Privacy Act allows a credit provider which the approached 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 which may be given to an agency is covered by Section 18E(1) of the Act 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 approached 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 approached credit provider, I/we have committed a serious credit infringement;
- That finance provided to me/us by the approached 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.

#### 2. Agreement/Authority 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)).

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)).

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 for the purpose of assessing my/our finance application or collecting any overdues; 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)).



3. Authorisation to Act on Behalf of Individuals

For the purpose 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 (Section 18H(3)) or from a credit provider named in this application or referred to in such reports (Section 18N(1)(ga)).

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 this application.

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

4. Details of Application:

Amount: \_\_\_\_\_

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

Signed: \_\_\_\_\_

\_\_\_\_\_  
(Applicant Parties)

5. 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)© and in so doing I/we acknowledge that such credit provider may give personal information about me/us as per paragraph 1 of this authority.

Signed: \_\_\_\_\_

\_\_\_\_\_  
(Guarantor Parties)

This authorisation remains in force until finance is arranged.

Full Name of Applicant 1

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Signature of Applicant 1 ..... Date

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Full Name of Applicant

2.....

Signature of Applicant 2 ..... Date

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Name of Appointed Agent Name of Appointed Agent's Organisation **Robert Midgley**