

FINANCE APPLICATION - INDIVIDUAL

PERSONAL DETAILS

Title		Given Names		Surname		
Middle Name		Marital Status		No. of Dependants		
Date of Birth		Driver's Licence Number		Expiry		
Suburb		Stat		Postcode		
Phone (Home)		Phone (Work)				
Phone (Mobile)		Facsimile				
Email Address						
Resident Status	Permanent Resident	<input type="checkbox"/>	Temporary Visa	<input type="checkbox"/>	Student Visa	<input type="checkbox"/>
	Non Resident	<input type="checkbox"/>	Other	<input type="checkbox"/>		

ADDRESS DETAILS

Residential Address								
Residential Status	Own	<input type="checkbox"/>	Mortgage	<input type="checkbox"/>	Renting	<input type="checkbox"/>	Boarding	<input type="checkbox"/>
	Employer Subsidised	<input type="checkbox"/>	Years at Address					
If Renting, Landlord's Name and Phone								
If Mortgaged, Financier Details								
Previous Residential Address								
Years at Previous Address								

EMPLOYER DETAILS

Current Employer's		Position						
Address								
Suburb		State		Postcode				
Contact Name		Phone		Years With Employer				
Position								
Employment Status	Full Time	<input type="checkbox"/>	Part Time	<input type="checkbox"/>	Casual	<input type="checkbox"/>	Contract	<input type="checkbox"/>
	Self Employed	<input type="checkbox"/>	Home Duties	<input type="checkbox"/>	Retired	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>
Category	Office/Clerical	<input type="checkbox"/>	Professional	<input type="checkbox"/>	Trade	<input type="checkbox"/>	Unskilled	<input type="checkbox"/>
Previous Employer's Name								
Previous Employer's Suburb		Phone						
Years With Previous Employer		Position						

STATEMENT OF ASSETS AND LIABILITIES

ASSETS		Notes or Comments
Bank Deposits	\$ _____	
Home	\$ _____	
Motor Vehicles	\$ _____	
Investments Properties	\$ _____	
Household Effects	\$ _____	
Shares	\$ _____	
Superannuation	\$ _____	
Other Assets (Specify)	\$ _____	

LIABILITIES	Current Balance	Bank/ Institution	Date Taken	Term	Monthly Payment
Mortgages 1	\$ _____				\$ _____
Mortgages 2	\$ _____				\$ _____
Mortgages 3	\$ _____				\$ _____
Loans 1	\$ _____				\$ _____
Loans 2	\$ _____				\$ _____
Credit Card/s	\$ _____				\$ _____
Bank Overdraft/s	\$ _____				\$ _____
Other Liabilities (Specify)	\$ _____				\$ _____

STATEMENT OF MONTHLY INCOME AND EXPENSES

MONTHLY INCOME		MONTHLY EXPENSES	
Gross Monthly Income	\$ _____	Mortgage Repayment	\$ _____
Net Monthly Income	\$ _____	Rent Payment	\$ _____
Spouse/Partner Gross Income	\$ _____	Household Expenses	\$ _____
Spouse/Partner Net Income	\$ _____	Credit Card Repayment	\$ _____
Rental Income	\$ _____	Rental Property Expenses	\$ _____
Other Income	\$ _____	Other Loans/Expenses	\$ _____

ACCOUNTANT DETAILS

Firm Name				
Address				
Suburb		State		Postcode
Contact Name				Phone

BANK DETAILS

Bank Name				
Suburb		State		Postcode
Account Type	Savings <input type="checkbox"/>	Cheque <input type="checkbox"/>	Credit Card <input type="checkbox"/>	

REFERENCES – Finance References

	Bank/ Institution	Date Taken	Term	Monthly Payment	Date Finalised
Financier 1					
Financier 2					

REFERENCES – Personal References (2 Required)

Contact Name				Phone	
Address					
Suburb		State		Postcode	
Relationship					
Contact Name				Phone	
Address					
Suburb		State		Postcode	
Relationship					

How did you hear about Southgate?

Referral Google Internet TV Magazine Yellow Pages Conference

SIGNATURE

I declare that the information that I have provided is true and correct.

Name	
Signature	
Date	

CHECKLIST - Items to be returned with finance application by FAX: (03) 9686 8377**Items required to be returned with finance application:**

- Signed '*Privacy Form*'
- Photocopy of Drivers License
- 2 x Recent Payslips or letter of employment or recent tax return/group certificate
- Copy of asset quotation or contract (only required if car/asset is not being supplied by Southgate)

TELEPHONE: 1300 132 700 (03) 8689 1700

FACSIMILE: (03) 9686 8377

PRIVACY AND CREDIT INFORMATION

PRIVACY ACT 1988

PRIVACY ACT AUTHORISATION / AGREEMENTS

AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS AND MANAGE PERSONAL INFORMATION

I/We appoint Southgate Financial Services Pty Ltd A.C.N. 103 618 499 ("Southgate Financial Services") as my/our agent to arrange, and assist in the management of, finance or insurance facilities (or both) as detailed in the application ("Application"). I understand and agree that Southgate Financial Services may pay to, or receive from, third parties, fees and/or benefits in relation to this appointment and the provision of these services. In this document, unless the context otherwise requires:-

- "Act" means the Privacy Act 1988 (Cth);
- "Approached Credit Provider" means a credit provider that Southgate Financial Services may approach in arranging finance pursuant to the Application;
- "Approached Insurance Provider" means an insurance provider that Southgate Financial Services may approach in arranging insurance pursuant to the Application;
- "Southgate Financial Services" includes associated entities and independent contractors appointed by Southgate Financial Services;
- "finance" means any form of financial accommodation including, but not limited to, loans, leases, rentals or hiring; and
- "insurance" means any form of insurance facility including, but not limited to, motor vehicle comprehensive, loan protection, equity protection ("gap"), or mechanical breakdown warranty.

1. ACKNOWLEDGEMENT OF DISCLOSURE OF CREDIT INFORMATION TO A CREDIT REPORTING AGENCY

I/We acknowledge and agree that under Section 18E(8)(c) of the Act, an Approached Credit Provider may give a credit reporting agency certain personal information about my/our Application. The information which may be given to a credit reporting 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 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;
- Certain cheques drawn by me/us which have been dishonoured more than once;
- In specific circumstances, that in the opinion of the Credit Provider, I/we have committed a serious credit infringement;
- That finance provided to me/us by the Credit Provider has been paid or otherwise discharged.

By virtue of this declaration, I/we understand that Southgate financial services and/or Southgate financial services and/or Contractors have 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 AN APPROACHED 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, an 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; and

I/We agree that, if it is considered relevant in assessing my/our Application for commercial credit, an Approached Credit Provider may obtain from a credit reporting agency a credit

report containing personal credit information about me/us.

I/We agree that, for the purpose of assessing the Application or any other purpose permitted by the Act, an Approached Credit Provider may give to and seek from any credit providers named in the Application, and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or commercial credit reporting agency respectively, information about my/our personal or commercial credit arrangements. I/We understand that this information may include 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 Act.

3. AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS

For the purposes of arranging the finance which is the subject of my/our Application, I/we authorise Southgate Financial Services to obtain, on my/our behalf, a report about my/our consumer and commercial credit worthiness from a credit reporting agency or a commercial credit reporting business or from a credit provider named in my/our Application or referred to in such reports. I/We also authorise Southgate Financial Services to pass on the above obtained reports to such Approached Credit Providers as are appropriate, for their consideration of this Application.

4. COLLECTION AND MANAGEMENT OF PERSONAL INFORMATION

I/We acknowledge and agree that:

- it is necessary for Southgate Financial Services to collect personal information regarding me/us from both ourselves and other parties, to enable Southgate Financial Services to apply, on my/our behalf, for the finance and insurance facilities requested. I/We understand that if I/we do not provide the information then Southgate Financial Services will not be able to seek the requested facilities from Approached Credit Providers and insurers;
- the information collected may be disclosed to, and used by, Southgate Financial Services, Approached Credit Providers and insurers to the degree that each entity considers reasonable and necessary in considering and arranging the requested facilities;
- subject to the Act and any other applicable law, Southgate Financial Services, Approached Credit Providers and insurers may provide information collected as above to any parties (such as referees, employers etc) named in the Application to the extent they deem necessary to assist in assessing and arranging the requested facilities;
- Southgate Financial Services may retain the information obtained and, at its discretion, provide to me/us, from time to time information about Southgate Financial Services products and services. The provision of this information may be by telephone, mail or electronic media (such as e-mail); if such information is not required then I/we understand that this provision may be cancelled by advising Southgate Financial Services in writing, at its address of PO Box 406 South Melbourne VIC 3205
- Southgate Financial Services may disclose relevant parts of my/our personal information to third parties it engages, to assist in the provision of its services to me/us including mailing houses and IT contractors;
- the appointment provided herein is an ongoing one and if an Approached Credit Provider or insurer has, as a result of an application on my/our behalf by Southgate Financial Services or Contractors, provided facilities to me/us then that Credit Provider or insurer is authorised to provide information to Southgate Financial Services from time to time relating to the subsequent conduct of the facility; and
- I/We can gain access to the personal information I/we have provided, or obtain more information on the Southgate Financial Services Privacy Policy, by contacting Southgate Financial Services at PO Box 406 South Melbourne VIC 3205 or by telephoning 1300 132 700

I/We agree and acknowledge the terms of the document.

Signature: Signature:

Date: Date:

5. GUARANTOR PARTIES AGREEMENT

I/we agree that the Approached Credit Providers 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 and in doing so may give personal information about me/us as per paragraph 1 of this Authority.

Signature: Signature:

Date: Date: