

ALBANY FINANCE LTD

ACN 009 208 539 ABN 62 009 208 539 Australian Credit Licence 379447

APPLICATION FOR FINANCE

BPAY NUMBER

CUSTOMER CODE

CONTRACT NO.

DATE: APPLICANT

PERSONAL DETAILS - Surname		Given Names		Title	Date of Birth	Licence No.	
Current Address			Postcode	Telephone Numbers Business Private		Years	Months
Previous Address			Years	Months	Email		
Residence <input type="checkbox"/> Owns/Buying <input type="checkbox"/> Rents <input type="checkbox"/> Parents <input type="checkbox"/> Other	Applicant Known by Another Name?		Landlord's Name & Address?			Telephone Number	
	Est. Value \$	Balance Outstanding \$	Mortgagee's Name			Mortgage/Rent Payment \$	
EMPLOYMENT DETAILS - Employer's Name			Address			Years	Months
Occupation			<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual			Number of Dependants	
Previous Employer				Telephone Number		Years	Months
SPOUSE DETAILS - Name			Customer Code	Employer		Years	Months
Date of Birth	Licence Number		Occupation			<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual	
HAVE YOU OR YOUR SPOUSE, EVER BEEN DECLARED BANKRUPT OR INSOLVENT, OR HAS EITHER ESTATE BEEN ASSIGNED FOR THE BENEFIT OF CREDITORS?				YES <input type="checkbox"/>	NO <input type="checkbox"/>	DATE	

CURRENT LOANS/FINALISED LOANS IN THE LAST 3 YEARS?

Name & Locations	Account Number	Date Borrowed	Amount Borrowed	Monthly Payments	Current Balance	Date Finalised	Comments

Name & Address of Nearest Relative	Phone Number	Relationship

PURPOSE OF LOAN _____ _____ _____ _____ _____ Interest Rate _____ Instalments _____ payments of \$ _____ _____ payments of \$ _____ Maintenance Fee/Month \$ _____	Cash Price	_____
	Cash \$	_____
	Trade In \$	_____
	Balance	_____
	Legal Fee	_____
	Registration Fee	_____
	Document Fee	_____
	Amount Financed	_____
	Add Terms Charges	_____
	Total	_____

This statement does not form part of my/our offer nor will it be incorporated into any Contract or Loan resulting from your acceptance of my/our offer in terms of the Credit.

I/We declare and warrant that the information given is, to the best of my/our knowledge and belief, true and correct.

I/We are not undischarged bankrupt(s) nor are there any unsatisfied judgements against me/us.

**WARNING!
IF YOU DELIBERATELY GIVE FALSE OR MISLEADING
INFORMATION TO GET CREDIT YOU CAN BE TAKEN TO COURT.**

Signature

DETAILS OF INSURANCE Company		Broker	Policy Number	Amount	Expiry Date
GOODS <input type="checkbox"/> New <input type="checkbox"/> Used	Year, Make & Model	Yield	Security Value		

TYPE OF CREDIT APPLIED FOR IS: Consumer Commercial (see Declaration below)

I declare that the credit to be provided to me by the credit provider is to be applied wholly or predominantly for business or investment purposes (or for both).

IMPORTANT
You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may **lose** your protection under the Consumer Credit Code.

Signed _____ Signed _____ Date _____

SUMMARY OF FINANCIAL POSITION

ASSETS

Land and Buildings \$

Motor Vehicles \$

Furniture \$

Other \$

Cash at Bank \$

TOTAL ASSETS

\$

LESS TOTAL
LIABILITIES

\$

SURPLUS

\$

LIABILITIES

Mortgage Balance \$

Owing to _____

Vehicle Loan Balance \$

Owing to _____

OTHER LOANS/CREDIT CARDS

Owing to (1) _____ \$

Owing to (2) _____ \$

Owing to (3) _____ \$

TOTAL LIABILITIES

\$

INCOME

MONTHLY INCOME

Applicant 1

Source (1) \$

Source (2) \$

Applicant 2

Source (1) \$

Source (2) \$

Other Income \$

TOTAL MONTHLY
INCOME

\$

EXPENSES

MONTHLY RENT / MORTGAGE \$

Loans - Motor Vehicle \$

 - Credit Card \$

 - Other \$

Living Expenses - Household \$

 - General \$

 - Entertainment \$

 - Other \$

Vehicle Expenses \$

Other Expenses \$

TOTAL MONTHLY
EXPENSES

\$

THE PURPOSE OF THE ABOVE INFORMATION IS TO ASSESS YOUR CAPACITY TO MEET THE FINANCIAL COMMITMENT YOU ARE REQUESTING.

I/WE HEREBY ACKNOWLEDGE THAT THE ABOVE INFORMATION IS AN ACCURATE ASSESSMENT OF MY/OUR CURRENT FINANCIAL POSITION.

SIGNED BY APPLICANT (1)

SIGNED BY APPLICANT (2)

DATE

DATE

PRIVACY - NOTICE AND CONSENT

Meaning of words: In this document:

- “we”, “us” and “our” refers to Albany Finance Limited ABN 62 009 208 839 Australian Credit Licence 379 447, and also includes any credit provider that we act for as agent;
- “you” refers to the persons who are applying for credit from us or proposing to act as a guarantor, or who are directors of a company that is applying for credit from us; and
- words defined in the Privacy Act 1988 (Cth) have the same meaning.

Our contact details: You can contact us by telephone or email as listed on the bottom of this document.

Your acknowledgements and consents: By signing this document you acknowledge and agree to the statements in this document.

Why we collect personal information: We may collect personal information about you for the following purposes:

- to answer an enquiry from you;
- to provide you with the service you requested;
- to enable us to develop, administer and manage our services and businesses;
- to assess your application and manage your account with us;
- to engage a credit reporting body to conduct a credit and reference check;
- to assess your creditworthiness;
- billing purposes and collection of debts;
- future promotional and marketing purposes including direct marketing purposes;
- for research purposes to better improve our website, products or services;
- any other customer support purposes;
- to notify credit providers of a default by you of your agreement with us;
- to deal with complaints; and
- to enforce our rights when you are in breach.

Collection required by law: Collection of some personal information about you may also be required or authorised by or under an Australian law. These laws include:

- the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), which requires us to collect personal information about you when verifying your identity;
- the National Consumer Credit Protection Act 2009 (Cth), which requires us to make inquiries about you when assessing an application for credit by you; and
- the Personal Property Securities Act 2009 (Cth), under which we may need to collect personal information about you to record a security interest on the Personal Property Securities Register.

If you do not provide personal information: The main consequences for you if all or some of the personal information is not collected by us are that we may not be able to provide services to you, or be able to provide them to the same standard. In the case of a credit application, we may not be able to make a decision whether to provide credit to you if you do not give us the information we request.

Collecting information about you from someone else: We may collect personal information about you from someone else, such as from a credit reporting body or another credit provider when we are assessing your credit application or collecting a debt you owe.

If you do not provide personal information: The main consequences for you if all or some of the personal information is not collected by us are that we may not be able to provide services to you, or be able to provide them to the same standard. In the case of a credit application, we may not be able to make a decision whether to provide credit to you if you do not give us the information we request.

Collecting information about you from someone else: We may collect personal information about you from someone else, such as from a credit reporting body or another credit provider when we are assessing your credit application or collecting a debt you owe.

Disclosure of personal information: We usually disclose personal information of the kind collected by us to:

- credit reporting bodies;
- other credit providers and insurers;
- government bodies;
- persons who act as your guarantor or who provide security for credit to you;
- debt collectors and assignees of your debts;
- a recognised external dispute resolution scheme of which we are a member; and
- our professional advisors, including our lawyers, auditors and accountants.

You agree that we may disclose personal information about you to these persons for the purposes for which we collect it where permitted by law, including the Privacy Act. You acknowledge that we may provide your personal information to these persons when required by law.

Credit reporting bodies: The credit reporting bodies that we are likely to disclose your personal information to are:

Equifax – Public Access

Equifax Australia Information Services and Solutions Pty Limited
GPO Box 964
NORTH SYDNEY NSW 2059

Disclosure to us for commercial credit and guarantees: A credit reporting body may disclose credit reporting information about you to us if we request the information:

- to assess an application for commercial credit made by you to us;
- to collect overdue payments in relation to commercial credit provided by us to you;
- to assess whether to accept you as a guarantor in relation to credit provided by us to another person or credit for which an application has been made to us by another person.

Disclosure to us for permitted purpose: A credit reporting body may also disclose credit reporting information about you to us for a purpose permitted by the Privacy Act. This includes assessing an application for consumer credit by you.

Disclosure by us to other credit providers: We may disclose credit eligibility information about you to another credit provider with an Australian link for any of the following purposes:

- to assess an application for credit by you;
- to assess you becoming a guarantor;
- to assess your creditworthiness;
- to notify credit providers of a default by you of your agreement with us; or
- to advise credit providers of the status of your agreement with us, where you are in default with credit providers.

Disclosure by us to a guarantor or security provider: We may disclose credit eligibility information about you if we have provided credit to you or you have applied to us for credit, and the disclosure is to a person with an Australian link for the purpose of that person considering whether to offer to act as a guarantor or to offer property as security for the credit. We may also disclose this information to a person with an Australian link who is a guarantor in relation to credit provided by us to you, or who has provided property as security for such credit.

Personal information you give us about another person: If there is another person named in an application for credit, you may need to provide their personal information to us. You warrant that the other person has consented to the collection of their personal information by us for the reasons it is being collected.

Agreement/Authority for Credit Provider to perform certain permitted actions concerning a Finance Application or Transactions : I/We agree that if real estate, vehicle(s) or goods are required as security to the proposed contract, and insurance is required, full authorisation is given to any insurer, (present or future), to provide the following information and service to Albany Finance Limited:

- Provide a Certificate of Currency to Albany Finance Limited when requested.
- Record Albany Finance Limited on the policy as an interested financier.

Privacy policy: Our privacy policy has information about how you may access personal information about you that we hold and seek the correction of such information, and how you may complain about a breach of the Australian Privacy Principles or any registered privacy code that may bind us. Our privacy policy also explains how we will deal with such a complaint. You can get a copy of our privacy policy by contacting our office.

Credit reporting policy: Our credit reporting policy includes information about credit reporting, including:

- the credit reporting bodies to which we are likely to disclose your credit information;
- how credit reporting information is used and your rights in relation to credit reporting information;
- information about how you can access credit eligibility information about you held by us;
- information about how you may seek the correction of credit information or credit eligibility information held by us; and
- how you may complain about a failure by us to comply with Part IIIA of the Privacy Act or the Credit Reporting Privacy Code, and how we will deal with such a complaint.

You can get a copy of our credit reporting information policy by contacting our office.

Direct marketing: You consent to receiving direct marketing communications from us, or if you do not want to receive them, please tick the box under your name when signing below.

Customer Signature

Print Name

Date Signed

Only tick this box if you do not want to receive direct marketing communications

Customer Signature

Print Name

Date Signed

Only tick this box if you do not want to receive direct marketing communications

PRIVATE SALE OF VEHICLE

Required paperwork:

- LICENSE PAPERS OF VEHICLE
- PRIVATE SALE DISCLAIMER (fill in blanks below)

I, _____
(Name of person selling vehicle)

Of _____
(Address of person selling the vehicle)

Being the registered owner of a:

(Year, Make, Model, Body of Vehicle)

Registration Number: _____

Engine number:

VIN/Chassis Number:

Have agreed to sell the above vehicle for \$ _____

To _____
(Name of person purchasing the vehicle)

Free of encumbrances, bill of sale or hire purchase agreements and acknowledge I

will receive \$ _____ **in full/part** (please indicate whichever applies) **payment.**

Bank Details for funds to be deposited into:

Name of Account: _____

BSB: _____

Account Number: _____

Signed _____
(Person selling vehicle)

Date _____