



Application Details

COMPANIES/TRUSTS/PARTNERSHIPS

Name:			
ABN _ _ _ _ _	<input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Borrower <input type="checkbox"/> Joint Applicants <input type="checkbox"/> Guarantor		
Postal Address			
Phone Number		Facsimile Number:	
Year Established		Industry:	

INDIVIDUALS/GUARANTORS/SOLE TRADERS

	Guarantor / Individual Applicant 1	Guarantor / Individual Applicant 2
Title eg: Mr/Mrs/Ms/Miss/Dr		
Family Name		
Given Name (s)		
Capacity of Applicant	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Joint applicants	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Joint applicants
Present Home Address		
Phone Numbers	Work: Home:	Work: Home:
Email Address		
Home Address after settlement		
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> other	<input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> other
Date of Birth		
Drivers Licence No		
Occupation / Position		
Employer's Name		
Time with employer		
Current Salary (\$ p.a)		
ADVISORS DETAILS		
SOLICITOR		ACCOUNTANT
Name of firm:		Name of firm:
Address:		Address:
Post Code:		Post Code:
Telephone:	Fax:	Telephone:
		Fax:
Contact name:		Contact name
Email:		Email:

PERSONAL FINANCIAL STATEMENTS for:

Liabilities		Assets	
Mortgage with: @ _____ per month		Property at: _____	
Mortgage with: @ _____ per month		Property at: _____	
Mortgage with: @ _____ per month		Property at: _____	
Car Leasing () @ _____ per month		Cash at Bank	
Overdraft _____		Deposit Paid on Property	
Other Loans @ _____ per month		Motor Vehicles _____	
Credit Card Limit \$ _____ @ _____ per month		Personal Effects	
Credit Card Limit \$ _____ @ _____ per month		Superannuation	
		Business Value, Shares and Investments	
Total Liabilities		Total Assets	
		Surplus Assets	

STATEMENT BY BORROWER/S

	YES	NO
Have you or your spouse ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
Have you or your spouse ever been shareholders or officers of any company of which a manager, receiver or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
Is there any unsatisfied judgement entered in any court against you, your spouses or any company of which either of you or your spouse are or were a shareholder or officer?	<input type="checkbox"/>	<input type="checkbox"/>
Have you or your spouse ever been registered with the CRAA or its equivalent as being in default?	<input type="checkbox"/>	<input type="checkbox"/>
Has this Application been lodged elsewhere for approval ? If yes where	<input type="checkbox"/>	<input type="checkbox"/>

I confirm that the above information is true, complete and correct.

x _____
Signature of Applicant

x _____
Signature of Applicant

Print Name

Print Name

Date / /

Date / /

PRIVACY ACT, 1988 – CONSENT AND ACKNOWLEDGEMENT
Consent and Acknowledgement by Applicant(s) for Credit and Guarantors

Please read carefully before signing. Where there is more than one applicant or guarantor, each applicant or guarantor is to sign.

APPLICANT(S): _____

GUARANTOR: _____

FUNDING FACILITATOR/ORIGINATOR/MANAGER/FINANCE BROKER:

Total Customer Care Pty Ltd t/as Avanti Commercial

CREDIT PROVIDER: known as CP

The above organisations collect personal information from or about the Applicant(s) and Guarantor(s) ("the personal information") to:

in the case of the Avanti Commercial and CP:

- assess an application for credit by the Applicant(s) or a proposal by the Guarantor(s) to guarantee or provide security; and
- if an application is successful to provide and administer the provision of credit to the Applicant(s) and obtain a guarantee;

In order to do those things the Avanti Commercial and/or the CP (or any of them) may need to disclose the personal information to:

- the organisations and persons described in paragraphs 1 to 9 below;
- each other and to the related companies of each; and
- organisations that carry out functions (on behalf of each or any of them) (such as trust managers, introducers, mailing houses, IT service providers, valuers, lawyers and other external advisers, conveyancers and collection agents); reinsurers; credit reporting agencies; referees, including Applicant(s) or Guarantor(s) employer or legal and financial advisers; government and other regulatory bodies, including government agencies which administer land titles or revenue collection; ratings agencies; payment system operators; and other financial institutions, securitisers and credit providers.

Collection of some of the personal information is required under the Financial Transaction Reports Act. If any part of the personal information is not provided, it may not be possible to assess an application for credit by the applicant(s) or an application for lenders' mortgage insurance, and as a consequence the finance requested by the Applicant may not be provided.

From 21 December 2001, in most cases, individuals can gain access to personal information about them held by us, CP or the Mortgage Insurer on request.

All enquiries concerning access to personal information should be directed to the Avanti Commercial on **1300 AVANTI** in the first instance.

The Avanti Commercial may also use the personal information (and disclose it to its service providers) to tell you about other products and services offered or distributed by it. If any of the Applicant(s) or Guarantor(s) do not want the personal information to be used or disclosed for this purpose, please tick this box or contact the Avanti Commercial on the above number.

The type of credit that I/we have applied for is for non-code purposes; ie. business and or commercial and or investment credit purposes.

I/We agree that CP, Avanti Commercial and the Mortgage Insurer can do any of the following:

- 1. Application for commercial credit:** If my/our application is for commercial credit, obtain and use a credit report from a credit reporting agency containing personal information about me/us to assess my/our application for commercial credit.
- 2. Collection of overdue payments:** Obtain and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.
- 3. Exchange of information between credit providers:** Obtain from and use or give to another credit provider (including any other credit provider who has lent money on the same security) any information about my/our credit worthiness, credit standing, credit history or credit capacity: -

I/We understand this information may be used for any of the following purposes:

- To assess my/our credit worthiness
- To assess an application by me/us for credit
- To help me/us avoid defaulting on my/our credit obligations
- To notify a default by me/us
- To assist in the collection of overdue payments from me/us
- To exchange information with credit providers who are involved in a mortgage securitisation scheme
- To exchange information with credit providers as to the status of this loan

4. Exchange of information with advisers and other persons

Obtain from and use or give any personal information or commercial credit information about me/us to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with the loan to be provided to me/us pursuant to this application.

5. **Provide information to credit reporting agencies:** Give to a credit reporting agency personal information or commercial credit information about me/us to obtain a consumer credit report about me/us or to allow the credit reporting agency to create or maintain a credit information file containing information about me/us. The information which may be given before during or after the provision of credit to me/us is limited to:
- Identity particulars
 - The fact that consumer credit or commercial credit has been applied for and the amount
 - The fact that CP 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 in respect of any default which has been listed
 - Advice that cheques drawn by me/us for more than \$100 have been dishonoured more than once
 - In specific circumstances, that in the opinion of the Avanti Commercial or CP, I/we have committed a serious credit infringement
 - That the loan provided to me/us by CP has been paid or otherwise discharged
 - or otherwise in connection with arrangements relating to lenders' mortgage insurance.
6. **Provide information for securitisation:** Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation.
7. **Provide information to Guarantors:** Provide any report or personal information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the *Privacy Act* (including a credit report) to any person who proposes to guarantee or provide security for, or has guaranteed or provided security for, the repayment of a loan provided to me/us to enable them to decide whether to act as a guarantor or provide security or to keep them informed about any guarantee or security they may provide.
8. **Provide information to trade insurer:** If my/our application is for commercial credit, I/we consent to a trade insurer obtaining a credit report about me/us containing consumer credit information, in order to assess whether to insure CP for the loan given to me/us, or the risk of providing insurance or to assess my/our risk of defaulting under the loan.
9. **Authority to obtain, exchange and disclose personal information concerning Guarantor:** Obtain and use a credit report from a credit reporting agency containing personal information about me/us to assess whether to accept me/us as a guarantor for the commercial credit or consumer credit for which the Applicant has applied or otherwise in connection with arrangements relating to lenders' mortgage insurance.

I/We consent to such personal information or commercial credit information (of the type specified in paragraph 6 above) about me/us being used or disclosed to the organisations or persons for the purposes described in this consent and acknowledgement, including (without limitation):

- (a) another credit provider as outlined in paragraph 4;
- (b) persons referred to in paragraph 5 as outlined in that paragraph;
- (c) persons involved in a securitisation arrangement as outlined in paragraph 7.

<p>X _____ Applicants Signature</p>	<p>X _____ Date</p>	<p>X _____ Applicants Signature</p>	<p>_____ Date</p>
<p>_____ Applicants Name</p>		<p>_____ Applicants Name</p>	
<p>X _____ Guarantors Signature</p>	<p>_____ Date</p>	<p>X _____ Guarantors Signature</p>	<p>_____ Date</p>
<p>_____ Guarantors Name</p>		<p>_____ Guarantors Name</p>	

Schedule A

Contact details for the Commercial Credit Provider are to be advised once approved, and consent is given in advance to release information covered in this consent and acknowledgement prior to this approval being issued in order to facilitate the application.

AVANTI COMMERCIAL'S BASIC PRIVACY POLICY

This document describes how we Total Customer Care Pty Ltd t/as Avanti Commercial ABN 91 101 257 863 manage personal information.

1. The National Privacy Principles

From 21 December 2001, most private sector organisations in Australia must, by law, comply with the National Privacy Principles ("NPPs"). We are bound by and will comply with the NPPs from that date.

2. Collecting personal information about you

The kinds of personal information we hold

We only collect personal information that is necessary for us to perform our functions and activities which consist of the origination and administration of loans and related activities. The kinds of personal information we collect and hold will depend upon your dealings with us and the circumstances in which it was collected, but may include:

- information you provide to us when you apply for a loan or when you offer to guarantee a loan. This information will include your name, address and contact details, and, if applicable, identification information relevant to applications requiring compliance with the Financial Transactions Reports Act.
- financial information about you such as your financial position and details of your salary or wage, and information obtained from credit checks carried out during the loan approval process (but only if you have authorised such checks to be carried out).
- information about the progress of any loan provided to you, or which you have guaranteed, including your communications with us.

3. Using and disclosing your personal information

The purposes for which we collect and hold personal information and how we use and disclose it

We respect your privacy. Any personal information which we collect about you will be used by us to assess your application for a loan or offer to provide a guarantee, and to facilitate provision and administration of loans and related activities.

In order to do this, we may disclose your personal information to:

- professional advisers such as solicitors, accountants and valuers;
- mortgage insurers;
- underwriters;
- government agencies such as those which administer land titles and revenue or (where applicable) foreign investments;
- credit reporting agencies and mercantile agents;
- external auditors; and
- other organisations which participate in funding, providing and administering your loan or the loan you have guaranteed, such as the trustee of the fund from which the loan is sourced.

We may also use your personal information to provide you with information about other products and services offered or distributed by us. To do that we may disclose your information to our service providers (see below).

Contracting out services and disclosures

We also disclose personal information to organisations to whom we outsource functions, such as mailing and printing houses, IT providers or a mortgage servicer which organisations assist us to service and administer your loan or the loan you have guaranteed, or provide you with information about products and services offered or distributed by us.

4. Access to your personal information

In most cases, you can gain access to personal information that we hold about you. We will handle requests for access to your personal information in accordance with the NPPs. Requests for access should be directed to the Privacy Officer, whose contact details are set out below.

5. What to do if you would like more information about how we manage your personal information or wish to complain about a breach of your privacy

If you would like more information about the way we manage our personal information or are concerned that we may have breached your privacy and wish to make a complaint, please contact us by calling us on 1300 AVANTI or by writing to us at the postal or email address set out below. Privacy Officer, PO Box 176, Fairy Meadow NSW 2519.
privacy@avanticommercial.com.au

6. Changes to our privacy policy

From time to time it may be necessary for us to review and revise our privacy policy. We reserve the right to change our privacy policy at any time. We may notify you of any change to our privacy policy by any means we choose including by email, by other electronic communication, by sending you a revised copy or by otherwise informing you that a revised copy of our privacy policy is available on request.

Avanti Commercial is a wholly owned subsidiary of Total Customer Care Pty Ltd – ABN 91 101 257 863
National Office - Suite 3 Level 2 668 Princes Highway Sutherland New South Wales 2232 Australia P 1300 282 684 F 1300 885 707
service@avanticommercial.com.au www.avanticommercial.com.au

6



Funding Application Checklist

General Requirements not limited to

- Documentation Fee paid
- Completed and Signed Application form
- Detailed Schedule of Debtors (if applicable)
- Brief Background on the Borrower/s
- Corporate Structure (if the borrower is a company or trust, a diagram will be required illustrating the borrowing entity, including the legal name, type of entity, when formed, principle partners or shareholders with percentage ownership.)
- Financial Statements / Tax Returns for the Borrower/s (both individual and company) for the last three years (if applicable)
- Detailed Copy of Suppliers Invoice (if applicable)
- Copy of Council Rates Notice (for property owners)
- 100 Point Identification supplied as a verified and certified copy of the original
- Evidence of funds held to complete funding transaction (if applicable)

- Trade and Creditors References please complete the below table:

1.	Contact:	Phone:
2.	Contact:	Phone:
3.	Contact:	Phone:
Financier:	Contract No.	Payment \$
Financier:	Contract No.	Payment \$
Financier:	Contract No.	Payment \$