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**INTERNATIONAL PROJECT'S APPLICATION FORM**

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Avanti Commercial International is a wholly owned subsidiary of Total Customer Care Pty Ltd ABN 91 101 257 863  
International Office - Suite 3 Level 2 668 Princes Highway Sutherland New South Wales 2232 Australia

Sydney ♦ Brisbane ♦ Melbourne ♦ Adelaide Global - Vietnam ♦ China

Date of Application: ..... / ..... / 2.....

***"Industry Professionals, Decades of Experience"***  
*Avanti Commercial is Registered and Listed with **AUSTRADE** as a supplier of finance Internationally*

**Facility Type**

AC International Property  Country of Applicant .....

AC International Financial Instrument  Country of Security .....

AC other.....  Currency of Debt USD / AUD / EURO / .....  
And is to be used for all \$amounts throughout this document

**Loan Summary**

Total Debt Facility: \$\_\_\_\_\_ Security Value: \$\_\_\_\_\_ LVR/GRV: \_\_\_\_\_%

Description Security: \_\_\_\_\_

Owned / Purchasing Freehold / Crown Leasehold – Term ..... years with ..... years remaining

Equity: Property / Cash / other ..... \$\_\_\_\_\_

Address and Description of Property with Equity if applicable: \_\_\_\_\_

**Additional Information for Project Development Funding Only:-**

Project Hard Costs: \$\_\_\_\_\_

Amount Required at Land Settlement: \$\_\_\_\_\_

Value of Property if owned "as is" or Purchase Price if buying: \$\_\_\_\_\_

End Value of the Project (GRV / Sales Value) \$\_\_\_\_\_

Has DA been Approved Y/N Has BA been Approved Y/N or equivalent Council Approval Y/N

Are there any Presales Y/N If so what Value \$..... and how many Presales .....

**Application Comments**

Comments And Recommendations :-



## 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)		
Any other names used and the reason for use.		
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		
Previous residential Address during the last 7 years.(if more than one, please provide details on the last page)		
Phone Numbers	Work: Home: Cell Phone:	Work: Home: Cell Phone:
Email Address		
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> De facto <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> other	<input type="checkbox"/> Single <input type="checkbox"/> De facto <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> other
Date of Birth		
Country Of Birth		
Country Of Residency		
Nationality		
Drivers Licence No.		
Passport Number and Issuing Authority		
Nature and Location Of Business activities		
Business Name		

Name Of Business Partners		
Do you or any member of your Immediate family or any close associate (Currently or in the past)IF YES ,PLEASE GIVE DETAILS		
Hold/held a political or high profile public position?		
Have/had involvement in government or public contracts?		
<b>Your Background</b>		
Membership of Professional Bodies:		
Names of bodies corporate and jurisdictions of which you are :		
A) An Officer		
B) A Beneficiary		
Have you at any time been convicted of any offence other than a traffic offence? If so please give full particulars of the court by which you were convicted, penalty imposed and the date of conviction .If so give full particulars below.		
Have you ever been disciplined by any court or professional body or association to which you have belonged or do belong or been the subject of a regulatory order or been refused or revoked a licence to practise law, accounting or other profession or deal in securities? If so give full particulars below		
Have you ever been adjudicated bankrupt by a court? If so give full particulars below		
Have you failed to satisfy any debt adjudged due and payable by you as a judgement debtor under an order of court?		
Have you in connection with the formation or management of any body corporate, partnership or unincorporated institution been adjudged by a court civilly liable for any fraud, misfeasance or any other misconduct by you towards such body or company towards any members thereof? If so please give full particulars below.		
Has any body corporate ,partnership or unincorporated institution with which you have been associated been compulsorily wound up or made an arrangement with its creditors or ceased trading in circumstances where its creditors did not receive or have not received full settlement of their claims ,either while you were associated with it or within one year thereof? If so please give full particulars.		

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:	

**SECURITY OFFERED FOR THE LOAN**

**Property 1**

Address			
	Suburb	Postcode	
	Property Description (use)		
Zoning of Property	<input type="checkbox"/> Commercial <input type="checkbox"/> Retail <input type="checkbox"/> Residential <input type="checkbox"/> Industrial <input type="checkbox"/> Specialised <input type="checkbox"/> Other (describe eg. Vineyard etc)		
Ownership of Property	<input type="checkbox"/> Being Purchased <input type="checkbox"/> Already Owned <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment		
Estimated Value <i>or</i> Purchase Price	\$		
Rental Value per week (if app.)	\$		

**Other 2**

Description of Asset			
Country, State and City Held			
Ownership	<input type="checkbox"/> Being Purchased <input type="checkbox"/> Already Owned		
Estimated Value <i>or</i> Purchase Price	\$		
Contact Phone Numbers	Business Hours:	After Hours:	Cell Phone:

Please provide detailed information on the source of wealth, i.e. the manner in which these assets were accumulated (e.g. through savings, inheritance, family wealth or investment trading); where appropriate, please supply evidence.

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**COMPANY FINANCIAL STATEMENTS for:** .....  
**Note This Is Required For Each Company Borrower or Guarantor**

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 / Investments	
<b>Total Liabilities</b>		<b>Total Assets</b>	
		<b>Surplus Assets</b>	

**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 VERO (credit reporting agency) 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 / /

## AUSTRALIAN 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/BROKER:** Total Customer Care Pty Ltd t/as **Avanti Commercial International**  
**THE CREDIT PROVIDER** collectively 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 International 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;

and in the case of the Mortgage Insurer:

- assess the risk of providing lenders' mortgage insurance in respect of credit which may be provided by CP to the Applicant(s) (including the risk of the Guarantor(s) being unable to meet a liability that might arise under a guarantee); and
- if insurance is provided, to administer or vary any lender's mortgage cover provided; and
- Comply with legislative and regulatory requirements.

In order to do those things the Avanti Commercial International, CP, and/or the Mortgage Insurer (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 International on **1300 AVANTI** in the first instance.

The Avanti Commercial International 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 International on the above number.

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

I/We agree that CP, the Avanti Commercial International and the MI 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

**5. 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. **6. 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 International 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.

**7. 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. **8. 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. **9. 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. **10. 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.

X  
\_\_\_\_\_  
Applicants Signature

X  
\_\_\_\_\_  
Date Applicants Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicants Name

\_\_\_\_\_  
Applicants Name

X  
\_\_\_\_\_  
Guarantors Signature

X  
\_\_\_\_\_  
Date Guarantors Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Guarantors Name

\_\_\_\_\_  
Guarantors Name

## AVANTI COMMERCIAL INTERNATIONAL'S BASIC PRIVACY POLICY

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

### 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.

### 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.

### 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.

### 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.

### 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 Australia.    [privacy@bancaavanti.com.au](mailto:privacy@bancaavanti.com.au)

### 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.



## Documentary evidence checklist

### Notes - Applicable to all applications

**Note 1 - Identification Documents** A suitable identification document must include the signature, true full name and a photograph of the individual, e.g. passport/national ID card, failing which **two** other formal documents carrying appropriate reference numbers may be used.

**All copy documentation must be certified as a true copy of the original and, where necessary, as a true likeness of the individual.** See Note 2

**Note 2 - Certification** The certification must be carried out either by a lawyer, regulated accountant, director/manager of an authorized credit or financial institution, notary public, or a Consular Official at an Australian Embassy or Consulate. The Certifier must: 1) State that it is a "true copy of the original" 2) Sign and date the copy document 3) Clearly print the name, organization, organization's address and their position/capacity within the organization on the copy document. The certification must be written and signed on the actual copy documents and not on a separate sheet.

**Note 3 - Address Confirmation** Mobile telephone invoices are not acceptable. The utility invoice or bank statement must not be more than three months old.

Please provide as follows:-

### Individual Applications

- . Certified copies of suitable identification documents for each applicant. See Note 1
- . Copies of a document which verify the residential address of each party. See Note 3

### Corporate Business - Public Registered Companies

- . Copy of Certificate of Incorporation and details of the Registered Office.
- . List of all Directors and verification of identity of at least two directors, one of whom must be an executive director. See Note 1
- . Latest annual report and accounts/Financial Statement.
- . Confirmation that the company has not been, or is not in the process of being, dissolved, struck off, wound up or terminated. E.g. a Certificate of Good Standing or similar accountant/lawyer confirmation.
- . A list of the officers from whom Avanti Commercial can take instructions together with specimen signatures.

### Corporate Business - Private Limited Companies

- . Copy of the Certificate of Incorporation and details of the Registered Office.
- . List of all Directors and verification of identity of at least two directors, one of whom must be an executive director.
- . Latest Report and Accounts.
- . Confirmation that the company has not been, or is not in the process of being dissolved, struck off, wound up or terminated. A Certificate of Good Standing or similar accountant/lawyer confirmation.
- . A list of the officers from whom Avanti Commercial can take instructions together with specimen signatures.
- . Details of the corporate investor's main bank account - the name, address, sort code/routing number and account name.
- . Verification of the identity of all shareholders holding 20% or more of the issued share capital as at the date of application. Where the holder of 20% or more is a holding company, trust or nominee, the identity of the ultimate beneficial owner would need to be verified. See Note 1



**FACSIMILE AND E-MAIL AUTHORITY**

**Re:**

**Limited/Trust**

I/We authorize **Avanti Commercial** to act in accordance with facsimile instructions which bear *[please delete as appropriate]*

*Either:* any one of the following authorized signature/signatures

*Or:* any [two/three/four] of the following authorized signatures:

1. Name \_\_\_\_\_

Signature \_\_\_\_\_

2. Name \_\_\_\_\_

Signature \_\_\_\_\_

3. Name \_\_\_\_\_

Signature \_\_\_\_\_

4. Name \_\_\_\_\_

Signature \_\_\_\_\_

And/or e-mail instructions which are received from any of the following e-mail addresses:

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

Avanti Commercial shall be the sole arbiter as to the authenticity and interpretation of any facsimile/email instruction received and shall exercise its sole discretion whether or not to act upon such instruction.

**INDEMNITY**

I/We hereby undertake to hold harmless Avanti Commercial, its officers and employees in respect of any act done in accordance with a facsimile/e-mail instruction received or which is reasonably believed to have been received from me/us.

I/We hereby undertake to hold harmless Avanti Commercial, its officers and employees in respect of any failure to act as a result of Avanti Commercial exercising its reasonable discretion or for any error or ambiguity in acting in accordance with a facsimile/e-mail instruction received from me/us if such error or ambiguity resulted from the reasonable interpretation of such instruction. I/We hereby undertake to indemnify Avanti Commercial, its officers and employees against all proceedings claims expenses and liabilities which may be taken made against or incurred by Avanti Commercial its officers or employees by reason of acting in accordance with such facsimile and e-mail instructions.

This Indemnity shall be governed by and construed in all respects in accordance the laws of New South Wales Australia. IN WITNESS WHERE OF this Indemnity has been entered into on the ..... day of ..... in the year 20.....

1. Print Name \_\_\_\_\_  
Signature \_\_\_\_\_  
Address \_\_\_\_\_  
Occupation \_\_\_\_\_

Witness Name \_\_\_\_\_  
Witness Signature \_\_\_\_\_

2. Print Name \_\_\_\_\_  
Signature \_\_\_\_\_  
Address \_\_\_\_\_  
Occupation \_\_\_\_\_

Witness Name \_\_\_\_\_  
Witness Signature \_\_\_\_\_