

NWC FINANCE PTY LTD

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Sydney NSW 2000

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E: info@nwcfinance.com.au
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INDIVIDUALS

REFERRED BY:.....

	Individual Applicant 1	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
Current Home Address [Please provide a recent rates or utility bill to confirm your address. Cannot be a P.O Box]		
	Postcode	Postcode
Phone Numbers	Work: Home:	Work: Home:
Email Address		
Date of Birth		
Drivers Licence No		
Occupation / Position		

COMPANIES/TRUSTS

Name:			
A.C.N. _ _ _ _ _	<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			
	Postcode		
Trading Address			
	Postcode		
Phone Number	Facsimile Number:		
Incorporation Date	Principle Activity		

ADVISORS DETAILS

SOLICITOR		ACCOUNTANT	
Name of firm:		Name of firm:	
Address:		Address:	
Post Code:		Post Code:	
Telephone:	Fax:	Telephone:	Fax:
Contact name:		Contact name	
DX No:	Location:		

DETAILS OF LOAN REQUIRED

Loan Amount Required	\$	net (ie after fees & charges)
Term:	Months	
Expected Settlement Date:		
LOAN PURPOSE:		
LOAN REPAYMENT STRATEGY (eg refinance, sale of property etc):		

SECURITY OFFERED FOR THE LOAN

Property 1

Address			
Suburb		Postcode	
Zoning	Folio Identifier		
Use of Property	<input type="checkbox"/> Owner Occupied		<input type="checkbox"/> Investment Property
Ownership of Property	<input type="checkbox"/> Being Purchased		<input type="checkbox"/> Already Owned
Estimated Value or Purchase Price	\$	Quick Valuation* (refer below to costs) <input type="checkbox"/> YES	
Rental Value per week (if app.)	\$		
Contact Name for our Valuer to gain access to property			
Contact Phone Numbers	Business Hours:	After Hours:	Mobile:

Property 2

Address			
Suburb		Postcode	
Zoning	Folio Identifier		
Use of Property	<input type="checkbox"/> Owner Occupied		<input type="checkbox"/> Investment Property
Ownership of Property	<input type="checkbox"/> Being Purchased		<input type="checkbox"/> Already Owned
Estimated Value or Purchase Price	\$		
Rental Value per week (if app.)	\$		
Contact Name for our Valuer for access to property			
Contact Phone Numbers	Business Hours:	After Hours:	Mobile:

PERSONAL FINANCIAL STATEMENTS for:

Liabilities		Assets	
Mortgage with: @_____per month		Property at: _____	
Mortgage with: @_____per month		_____	
Mortgage with: @_____per month		Property at: _____	
Car Leasing () @_____per month		_____	
Overdraft _____		Property at: _____	
Other Loans @_____per month		_____	
Credit Card Limit \$ _____		Cash at Bank	
@_____per month		Deposit Paid on Property	
Credit Card Limit \$ _____		Motor Vehicles _____	
@_____per month		Personal Effects	
		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 as in default?	<input type="checkbox"/>	<input type="checkbox"/>
Are you the director or shareholder of any companies?	<input type="checkbox"/>	<input type="checkbox"/>

I confirm that the above information is complete and correct.

X _____
Signature of Applicant

X _____
Signature of Applicant

Print Name

Print Name

Important Notice To Applicant(s) For Credit (Section 18(E)(c) Privacy Act 1988)

Notice of disclosure of your credit information to a credit-reporting agency. (Privacy Act 1988)

NWC Finance Pty Ltd. may give information about you to a credit reporting agency, for the following purposes:

- to obtain a consumer credit report about you, and/or
- to allow the credit reporting agency to create or maintain a credit information file containing information about you.

The information is limited to:

- identity particulars – your name, sex, address (and the previous two addresses) date of birth, name of employer, and drivers licence number.
- your application for credit or commercial credit – the fact that you have applied for credit and the amount.
- the fact that NWC Finance Pty Ltd. is a current credit provider to you.
- advice that your loan repayments are no longer overdue in respect of any default that has been listed.
- information that, in the opinion of NWC Finance Pty Ltd. you have committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with your credit obligations).
- dishonoured cheques – cheques drawn by you for \$100 or more which have been dishonoured more than once.
- that credit provided to you by NWC Finance Pty Ltd. has been paid or otherwise discharged.

Period to which this understanding applies

This information may be given before, during or after the provision of credit to you.

Statement By Applicant(s) For Credit

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

1. Giving information to a Credit Reporting Agency (Section 18E(8)(c) Privacy Act 1988)

NWC Finance Pty Ltd. has informed me that it may give certain personal information about me to a credit-reporting agency.

2. Access to Commercial Credit Information (Section 18L(4) Privacy Act 1988)

I/We agree that NWC Finance Pty Ltd. may obtain information about me/us from a business, which provides information about the commercial credit worthiness of persons for the purpose of assessing my/our application for consumer credit.

3. Access to Consumer Credit Information (Section 18K(1)(b) Privacy Act 1988)

I/We agree that NWC Finance Pty Ltd. may obtain a consumer credit report containing information about me from a credit-reporting agency for the purpose of assessing my/our application for commercial credit.

4. Exchange of Credit Worthiness Information (Section 18N(9) Privacy Act 1988)

I/We agree that NWC Finance Pty Ltd. may exchange information with those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency for the following purposes;

- to assess an application by me/us for credit

- to notify other credit providers of a default by me/us
- to exchange information with other credit providers as to the status of this loan where I am in default with other credit providers
- to assess my/our credit worthiness.

I/we understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.

I/we hereby apply to establish credit facilities with NWC Finance Pty Ltd. and agree to abide by the attached terms and conditions. I/we understand that a credit check will be undertaken as part of this application and that I/we have read and understood the acknowledgement and authority regarding the Privacy Protection of Information.

Name (please print) _____

Signature _____ Date _____

Name (please print) _____

Signature _____ Date _____

DECLARATION OF PURPOSE

(Regulation 68, National Consumer Credit Protection Regulation 2010; Section 13(5), National Credit Code)

TO: NWC Finance Pty. Limited (ACN 102 629 078) ("the Credit

LOAN TO: _____ ("the Applicants")

LOAN _____

I/We declare that the credit to be provided to me/us by the Credit Provider is to be applied wholly or predominantly for:

- (a) business purposes; or
- (b) investment purposes other than investment in residential property.

IMPORTANT

You should only sign this declaration if this loan is wholly or predominantly for:

- (a) business purposes; or _____
-) investment purposes other than investment in residential property.

By signing this declaration you may lose your protection under the National Credit Code.

Date / /

Date / /

x _____
Applicant's Signature

x _____
Applicant's Signature

Applicant's Name

Applicant's Name