

Macquarie Consumer Lending

Loan Application Form



Date: / /

Referrer Information

Referrer: _____ Salesperson: _____

Contact Number: _____ Email: _____

Pre-qualification Questions - Applicant Declaration

- I am over 18 years and an Australian citizen or permanent resident
- I have a good credit history free of any defaults or other adverse listings
- I earn more than \$20,000 per annum and able to provide proof of income

Loan Details

Loan Purpose:

- Registerable vehicles & boats
New? Yes No
- Travel
Length of travel: Weeks: _____ Days: _____
- Debt consolidation
- Education or training
- Elective medical procedures
- Equipment
- Closing expenses for home purchases
- Home office equipment
- Home renovation
- Wedding

Loan Amount: \$ _____ Term: 2 years 3 years 4 years 5 years

Program: _____ Product: Consumer Loan Commercial Loan Brokerage: _____

Applicant Information

First Name: _____ Middle Name: _____

Last Name: _____ Residential State: _____

Income details:

Type:	Amount:	Period:	Net or Gross:
<input type="checkbox"/> PAYG - Primary	\$ _____	<input type="checkbox"/> Wkly <input type="checkbox"/> F'nightly <input type="checkbox"/> Mthly <input type="checkbox"/> Yrly	<input type="checkbox"/> Net <input type="checkbox"/> Gross
<input type="checkbox"/> Self Employed	\$ _____	<input type="checkbox"/> Wkly <input type="checkbox"/> F'nightly <input type="checkbox"/> Mthly <input type="checkbox"/> Yrly	<input type="checkbox"/> Net <input type="checkbox"/> Gross
<input type="checkbox"/> Second Job	\$ _____	<input type="checkbox"/> Wkly <input type="checkbox"/> F'nightly <input type="checkbox"/> Mthly <input type="checkbox"/> Yrly	<input type="checkbox"/> Net <input type="checkbox"/> Gross
<input type="checkbox"/> Family Tax Benefit	\$ _____	<input type="checkbox"/> Wkly <input type="checkbox"/> F'nightly <input type="checkbox"/> Mthly <input type="checkbox"/> Yrly	<input type="checkbox"/> Net <input type="checkbox"/> Gross
<input type="checkbox"/> Social Security	\$ _____	<input type="checkbox"/> Wkly <input type="checkbox"/> F'nightly <input type="checkbox"/> Mthly <input type="checkbox"/> Yrly	<input type="checkbox"/> Net <input type="checkbox"/> Gross
<input type="checkbox"/> Self Funded Retiree	\$ _____	<input type="checkbox"/> Wkly <input type="checkbox"/> F'nightly <input type="checkbox"/> Mthly <input type="checkbox"/> Yrly	<input type="checkbox"/> Net <input type="checkbox"/> Gross
<input type="checkbox"/> Investment	\$ _____	<input type="checkbox"/> Wkly <input type="checkbox"/> F'nightly <input type="checkbox"/> Mthly <input type="checkbox"/> Yrly	<input type="checkbox"/> Net <input type="checkbox"/> Gross

Living Expenses:

Marital Status: Single Married De Facto Divorced Separated Widowed

No. of Dependent Children: _____ Number of cars: _____

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Applicant Information cont.

Residential Status: Mortgage Boarding Caravan Park Fully Owned
 Hostel Living with Parents Renting Supplied by Employer
 Other (Please Specify):

Current Employer:

Employer: _____ Employer Contact Number: ()

Status: Casual Contract Full time Part time
 Seasonal Self Employed Other (please specify):

Occupation: _____ Length Employed:– Years: _____ Months: _____

Contact Name: _____ Contact Position: _____

Previous Employer (required if current employment < 3 years):

Employer: _____ Employer Contact Number: ()

Status: Casual Contract Full time Part time
 Seasonal Self Employed Other (please specify):

Occupation: _____ Length Employed:– Years: _____ Months: _____

Contact Name: _____ Contact Position: _____

Personal Reference (family member not living with you):

Name: _____

Unit Number: _____ Street Number: _____ Street Name: _____

Suburb: _____ State: _____ Postcode: _____

Home Phone: () _____ Mobile: _____

Relation: _____

Statement of Financial Position:

ASSETS	Value (\$)	LIABILITIES	Value (\$)
Residential Property	\$	Mortgage (balance)	\$
Investment Property	\$	Investment Loan	\$
Shares	\$	Investment Loan	\$
Motor Vehicles	\$	Car Loan(s)	\$
Cash	\$	Others please list:	\$
Superannuation	\$		\$
Others please list:	\$		\$
	\$		\$
	\$		\$
	\$		\$
TOTAL ASSETS:	\$	TOTAL LIABILITIES:	\$

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Credit provided by Fundcorp Pty Ltd ABN 80 106 204 862, a member of the Macquarie Bank Group of Companies. GPO Box 4897, Sydney NSW 2001. All applications are subject to Macquarie Consumer Lending normal credit approval criteria. Rates are valid from 01 May 2006 and subject to change. Full terms, conditions, schedules and fees are set out in the relevant loan contracts, and may be varied or introduced in the future. Fees and charges payable. Government charges and taxes may apply.

Fundcorp Pty Limited: ACN:106 204 862 ('Fundcorp')

Consent to use Personal Information and Credit Reports

Fundcorp may use personal information about you for the purpose of arranging or providing credit, insuring credit and for direct marketing of products and services offered by Fundcorp or any organisation Fundcorp is affiliated with or represents.

The information provided by you will be held by Fundcorp. You can gain access to the information held about you by contacting Fundcorp. You have the right to request not to receive direct marketing material.

You agree that Fundcorp, any finance broker, and any other person or company who at any time arranges credit for you or provides or has any interest in the credit can do any of the following at any time.

- 1. Commercial credit information:** Seek and use commercial credit information about you to assess an application for consumer credit or commercial credit.
- 2. Consumer information:** Seek and use consumer credit information about you to assess an application for commercial credit or consumer credit.
- 3. Collection of overdue payments:** Seek and use a credit report about you provided by a credit-reporting agency to collect overdue payments from you.
- 4. Provide information to insurer:** Provide information to an insurer to assess the risk of providing insurance or to assess the risk of default.
- 5. Exchange of information between credit providers:** Seek from and use or give to another credit provider any information about your account, credit worthiness, credit standing, credit history or credit capacity. In particular, Fundcorp may provide a bank opinion on you.
- 6. Exchange of information with originators:** Seek from and use or give, personal information and details of your account to any finance broker, finance originator or finance manager.
- 7. Exchange of information with advisers:** Seek from and use, or give to any originator, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to you, any personal information, consumer or commercial credit information.
- 8. Provide information to credit reporting agencies:** Give to a credit reporting agency personal or commercial information about you. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that Fundcorp is a current credit provider to you; payments which become overdue more than 60 days, and for which action is commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specified circumstances that in the opinion of Fundcorp you have committed a serious credit infringement; and the credit provided to you by Fundcorp has been paid or otherwise discharged.
- 9. Provide information for securitisation:** Disclose any report or personal information about you to another person in connection with funding financial accommodation by means of an arrangement involving securitisation, or any other proposed transfer of or proposed dealing with your loan.
- 10. Provide information to Guarantors:** Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.
- 11. Disclose personal information:** Disclose personal information about you as required by law, or to organisations involved in providing credit to you, any associate or contractor of Fundcorp, (including, for example, stationery printing houses, mail houses, lawyers, accountants), or people considering acquiring or taking an interest in Fundcorp's business, or assets.

If you do not provide personal information, Fundcorp may be unable to provide credit.

You understand and agree that the Manager may be paid and retain fees, margins and commission in respect of the credit arranged by the Manager in consideration for its role as Mortgage Originator and Mortgage Manager."

Collection Statement

If you complete this application you may supply us with information which is personal information subject to the Privacy Act. You can contact us by telephoning us on 1300 725 264.

We collect your personal information to:

- assess your application and provide this product and related services to you.
- monitor, audit, evaluate and otherwise administer this product and related services
- offer products of a similar type which we expect may be of interest to you
- provide information about Macquarie Bank Limited ("Macquarie") products and services to you

Your personal information may be provided to other Macquarie Group Companies or to Macquarie's agents or contractors which provide services in connection with Macquarie products and related services for these purposes.

Your personal information may be provided to our funders and third party service providers which provide services in connection with this product and related services, including (but not limited to) mortgage insurers, mortgage managers, card and PIN producers, loan statement producers and ratings agencies.

The information you provide on this form may, from time to time, be used to provide information to you about products and services. If you would prefer not to receive information of this nature please call us on 1300 725 264.

If you do not provide us with all of the information required in this application form we may not be able to process or accept your application. Specifically, we are required to collect the information in the form entitled "Identification Record for Signatory to an Account - Reference from an Acceptable Referee" by the Financial Transaction Reports Act 1988. If you fail to provide this information you may not be able to make withdrawals from your loan account.

You can contact us on 1300 725 264 and request access to your personal information or the identity of any of the organisations listed here. In normal circumstances, we will give you full access to your personal information, however there may be some legal or administrative reason to deny you access, in which case we will tell you of our reason.

You can obtain a copy of our privacy statement by requesting it from us.

Borrower's Signature

I the undersigned:

- supply the details contained in this application for the purpose of enabling Fundcorp Pty Ltd ('Fundcorp') to determine whether to grant me a loan.
- understand and acknowledge that the submission of this application does not imply any acceptance by Fundcorp to grant me a loan.
- understand that any decision of Fundcorp to accept this application is made in reliance on the information given by me in this application and that Fundcorp reserves the right to accept or refuse this application in its absolute discretion.
- authorise Fundcorp to make any inquiries in relation to this application Fundcorp considers necessary.
- hereby apply for the finance described herein may be secured by a mortgage on the property described herein and represent that all statements made in this application are true and made for the purpose of obtaining finance. Verification may be obtained from any source named herein.
- further acknowledge that any practice or other person who introduces the Borrower to Fundcorp is not an agent of Fundcorp and does not have the authority to bind Fundcorp or to vary the terms of the loan.
- acknowledge that the establishment fee is to be paid on lodgment of the application for finance. If the loan does not proceed, the establishment fee less any costs incurred in assessing the application will be refunded.
- confirm and declare that all of the information provided as part of this application is true and correct even if the information is not in their own handwriting.

Dated the day of: / /

Signed by Applicant

Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be made subject to:

- i) A penalty of imprisonment and/or fine
- ii) Requirement to pay the full loan amount immediately on demand