



Consumer Loan Application

Contact: Greg Border

Mobile: 0402 451 943

Facsimile: (08) 62101 735
Web: www.wafinance.com.au

Email: enquiries@wafinance.com.au

* Terms and conditions apply.
All loans are subject to approval by the relevant financial institution.
[Finance Brokers Licence number: 1452](#)

Personal and Credit Information

PRIVACY ACT 1988 (AS AMENDED) AUTHORISATION/AGREEMENTS. AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS AND MANAGE PERSONAL INFORMATION

WA Finance Pty. Ltd and its associated entities, and any independent contractors it has appointed to assist in providing services to me/us ("Contractors") as our agents to arrange finance and/or insurance facilities as detailed in Section 5 hereof.

In this document:

- The term "finance" refers to any form of financial accommodation including, but not limited to, loans, leases, rentals or hiring.
- The term "insurance" refers to any form of insurance facility including, but not limited to, motor vehicle comprehensive, loan protection, equity protection ("gap"), title, or mechanical breakdown warranty.
- **ACKNOWLEDGEMENT OF DISCLOSURE OF CREDIT INFORMATION TO A CREDIT REPORTING AGENCY**

Under Section 189E(8)(c) of the Privacy Act, a Credit Provider which WA Finance Pty. Ltd. and Contractors may approach in arranging my/our finance (hereinafter an "Approached Credit Provider"), may give a credit reporting agency certain personal information about my/our application for finance.

The information which may be given to an agency is covered by Section 18E (1) of the Act and includes:

- Such permitted particulars about me/us which allow me/us to be identified;
- The fact that I/we have applied for finance and the amount;
- The fact that the Credit Provider 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;
- Certain cheques drawn by me/us which have been dishonored more than once;
- In specific circumstances, that in the opinion of the Credit Provider, I/we have committed a serious credit infringement;
- That finance provided to me/us by the Credit Provider has been paid or otherwise discharged.

By virtue of this declaration, I/we understand that WA Finance Pty. Ltd. and/or Contractors have informed me/us of the disclosure policy to a credit-reporting agency of information about me/us by Approached Credit Providers and so authorize such disclosures.

AGREEMENT / AUTHORITY FOR AN APPROACHED CREDIT PROVIDER TO PERFORM CERTAIN PERMITTED ACTIONS CONCERNING A FINANCE APPLICATION OR TRANSACTION.

Considered relevant in assessing my/our application for personal credit, an Approached Credit Provider may obtain a report about my/our commercial activities or commercial credit worthiness from a business, which provides information about the commercial credit worthiness of persons.

I/We agree that, if it is considered relevant in assessing my/our application for commercial credit, an Approached Credit Provider may obtain from a credit-reporting agency a credit report containing personal credit information about me/us.

I/We agree that an Approached Credit Provider may give to and seek from any credit providers named in the accompanying finance application, and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or commercial credit reporting agency respectively, information about my/our personal or commercial credit arrangements. I/We understand that this information can include any information about me/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

AUTHORISATION TO ACT ON BEHALF INDIVIDUALS

For the purposes of arranging the finance which is the subject of my/our application, the details of which appear below, I/we authorize WA Finance Pty. Ltd. and Contractors to obtain, on my/our behalf, a report about my/our consumer and commercial credit worthiness from a credit reporting agency or a commercial credit reporting business or from a credit provider named in my/our application or referred to in such reports.

I/We also authorize WA Finance Pty. Ltd. and Contractors to pass on the above-obtained reports to such

LOAN APPLICATION

Privacy Act

COLLECTION AND MANAGEMENT OF PERSONAL INFORMATION

I/We acknowledge and agree that:

- It is necessary for WA Finance Pty Ltd and Contractors to collect personal information regarding me/us from both ourselves and other parties, to WA Finance Pty Ltd and Contractors to apply, on my/our behalf, for the finance and insurance facilities requested. I/We understand that if I/we do not provide the information then WA Finance Pty Ltd and Contractors will not be able to seek the requested facilities from Approached Credit Providers and Insurers.
- b) The information collected may be disclosed to, and used by, WA Finance Pty Ltd, Contractors, Approached Credit providers and Insurers to the degree that each entity considers reasonable and necessary in consideration and arranging the requested facilities.
- WA Finance Pty Ltd, Contractors, Approached Credit Providers and Insurers may provide information collected as above to any parties (such as referees, employers etc) named in the application to the extent they deem necessary to assist in assessing and arranging the requested facilities.
- WA Finance Pty Ltd may retain the information obtained and, at its discretion, provide to me/us, from time to time information about WA Finance Pty Ltd products and services. The provision of this information may be by telephone, mail or electronic media (such as e-mail).

IF SUCH INFORMATION IS NOT REQUIRED THEN I/WE UNDERSTAND THAT THIS PROVISION MAY BE CANCELLED BY DELETING AND INITIALLING THIS CLAUSE OR BY LATER ADVISING WA FINANCE PTY LTD IN WRITING, AT ITS HEAD OFFICE ADDRESS OF 27 Toulon Circle, Mindarie, WA 6030

- WA Finance Pty Ltd may disclose relevant parts of my/our personal information to third parties it engages, to assist in the provision of its services to me/us including mailing houses and IT contractors.
- I/We can gain access to the personal information I/we have provided, or obtain more information on the WA Finance Pty Ltd Privacy Policy, by contacting WA Finance Pty Ltd at the Head Office at 27 Toulon Court, Mindarie, WA 6030

FACILITIES SOUGHT

I/We agree and acknowledge the terms of the document.

I/We also warrant that the personal information provided by me/us in our application is true and correct and understand that WA Finance Pty Ltd and Contractors will be relying on the integrity of same in seeking to arrange the facilities required.

Full Name	Signature	Date

GUARANTOR PARTIES AGREEMENT *(If Applicable)

I/We agree that the Approached Credit Provider may seek a credit report concerning me/us from a credit-reporting agency to assess whether to accept me/us as a guarantor of the finance commitments for the above-named Applicant Parties (Section 18K(1)(c)).

I/We also agree WA Finance Pty Ltd, Contractors, Approached Credit Providers and Insurers collecting, retaining, disclosing and using my/our personal information to the degree and for the purposes described in paragraph 4 above

LOAN APPLICATION

PERSONAL

Capacity of Applicant	<input type="checkbox"/> Borrower <input type="checkbox"/> Joint Borrower <input type="checkbox"/> Guarantor		
FULL NAME (as it appears on your drivers licence)	First Name	Second Name	Surname
Residence Home address	State/territory		
	Postcode	Years there	
Home telephone	Mobile telephone		
Dependant kids	E-mail address:		
Date of birth	Aust Drivers lic no:	Expiry Date	
Residence	<input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Mortgage <input type="checkbox"/> Own <input type="checkbox"/> Live with parents <input type="checkbox"/> Other		
Landlord If renting or board	Name:	Tel:	\$/month:
Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Widow		
Previous Home address (list for past 3 yrs use separate page if necessary)	State/territory		
	Postcode	Years there	
Occupation Position/title	Self employed: <input type="checkbox"/> YES <input type="checkbox"/> NO		
Employer name Address	<input type="checkbox"/> Permanent full-time <input type="checkbox"/> Permanent part-time <input type="checkbox"/> Casual		
	Years there:	Telephone:	
Net \$/monthly	\$	Car allowance \$/monthly:	
Previous occupation if < 3 years	Self employed: <input type="checkbox"/> YES <input type="checkbox"/> NO		
Employer name			
Address	<input type="checkbox"/> Permanent full-time <input type="checkbox"/> Permanent part time <input type="checkbox"/> Casual		
	Years there:	Telephone:	
Net \$/monthly	\$	Car allowance \$/monthly:	
Spouse FULL name			
Date of birth	Aust Drivers lic no:	Expiry date	
Occupation			
Employers name Address	<input type="checkbox"/> Permanent full-time <input type="checkbox"/> Permanent part-time <input type="checkbox"/> Casual <input type="checkbox"/> Other?		
	Years there:	Telephone:	
Income net monthly	\$	Joint applicant <input type="checkbox"/> Yes <input type="checkbox"/> No	
Spouse previous job if < 3 years	Self employed: <input type="checkbox"/> Yes <input type="checkbox"/> No		
Employers name Address			
	Years there:	Telephone:	
Income net monthly	\$	Car allowance:	

Do you receive additional forms of income?

Income: Amount (\$/month): \$

Have you applied for a similar finance elsewhere recently? Please provide details.

Finance co/bank: What happened?

Bank Details:

Name of institution: _____ Branch: _____

B.S. B Number: _____ Account Number: _____

How did you first find WA Finance? (Example: Quokka, Auto Trader, Yellow Pages internet etc)

LOAN HISTORY (List all finalised car, business, personal and home loans)

	Loan 1	Loan 2	Loan 3
Name of bank/ finance co:			
Commencement date:			
Purpose of loan (eg car):			
Original amount financed:	\$	\$	\$
Repayments were:	\$	\$	\$
When was loan finalised:			

ASSET & LIABILITY STATEMENT

ASSETS	Value (\$)	LIABILITIES	Lender <i>Eg ANZ</i>	Limit	Mthly \$ Payment	Total Owing (\$)
Property - Home		Mortgage – Home				
Property – other		Mortgage				
Shares		Overdraft				
Superannuation Value		Business				
Cash in bank		Personal loans				
Term deposit		Other loans				
Motor vehicle		Car Loan				
Motor vehicle		Car Loan				
Caravan		Visa Card				
Boat		Master Card				
Motorcycle		Bank Card				
Furniture		Store Card				
Other (details)		Other Card				
TOTAL Assets		Other (details)				
		TOTAL Liabilities				

REFEREES

Personal Reference Employer, friend			
Full Address			
Home Telephone No.		Work or mobile tel:	
Personal Reference 2 boss, friend			
Full Address			
Home Telephone No.		Work or mobile tel:	
Closest Relative Not living with you			
Full Address			
Home Telephone No.		Work or mobile tel:	

Do you have any paid or unpaid defaults or ever been bankrupt? Please use separate page if necessary and provide as much detail as possible so we best assess your situation.

