

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 Court, 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**





# BUSINESS LOAN APPLICATION

**Applicant Type:**     Sole Trader     Partnership     Company     Trust

Registered Business name:

Years established:                       A.C.N.

Trading address:

Postal address:   
(if different to above)

Business phone number:                       Business fax number:

A.B.N.                       Industry

No of Director                       Business Premises  Rented  Mortgaged  Owned

**Your Accountant details:**

Name:                       Telephone:

**Trade referees (two references required):**

Name:                       Telephone:

**Bank details:** Bank \_\_\_\_\_ Branch \_\_\_\_\_

B.S.B. No:                       Account No:

**Business Brief:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## ALL APPLICANTS / DIRECTORS / PARTNERS / SOLE TRADERS TO COMPLETE

Capacity of applicant	<input type="checkbox"/> Borrower <input type="checkbox"/> Company director <input type="checkbox"/> Guarantor <input type="checkbox"/> Joint borrower		
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms		
FULL NAME (as it appears on your drivers licence)	First Names _____ 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)	_____		
	Postcode _____	_____	Years there _____

  

<b>Occupation</b>	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: _____
<b>Previous occupation if &lt; 3 years</b>		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: _____
<b>Spouse</b>	FULL name _____	
	Date of birth _____	Aust Drivers lic no: _____ Expiry date _____
	Occupation _____	Self employed: <input type="checkbox"/> Yes <input type="checkbox"/> No
	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
<b>Spouse previous job if &lt; 3 years</b>		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 (ie, rental, pensions):**

Type of income:		Amount (\$/month):	\$
Type of income:		Amount (\$/month):	\$

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

Finance co/bank: <span style="border: 1px solid black; display: inline-block; width: 150px; height: 20px; vertical-align: middle;"></span>	What happened? <span style="border: 1px solid black; display: inline-block; width: 150px; height: 20px; vertical-align: middle;"></span>
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## 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>	Mthly (\$) payment	Total Owing (\$)
Property - Home address		Mortgage – Home			
Property – other		Mortgage			
Property – other		Mortgage			
Cash in bank		Personal loans			
Term deposit		Other loans			
Motor vehicle		Lease/hire purchase			
Motor vehicle		Car Loan			
Caravan, boat, m/cycle etc		Other finance			
Shares		Margin lending			
Furniture		Other (provide details)			
Other (provide details)		Other (provide details)			
<b>TOTAL Assets</b>		<b>TOTAL Liabilities</b>			

## REFEREES

<b>Trade Reference - Name</b>			
Full Address			
Home Telephone No.		Work or mobile tel:	
<b>Trade Reference - Name</b>			
Full Address			
Home Telephone No.		Work or mobile tel:	
<b>Accountant - Name</b>			
Address			
Name of Contact.		Work or mobile tel:	

Do you/your business have any unsatisfied disputes, writ, and summonses? Please provide full details.

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## VEHICLE, BOAT OR EQUIPMENT DETAILS:

<b>Make:</b>	
<b>Model:</b>	
Example: GLS XL	
<b>Body Type</b>	
<b>Colour</b>	
<b>Engine Size:</b>	
<b>Year of Man</b>	
<b>Petrol / Diesel</b>	
<b>Manual / Auto</b>	
<b>Klms / Mileage / Hours</b>	

- Re-finance
- Demonstrator
- New
- Used

**FROM:**                     Dealer             Auction             Private Sale

Supplier: .....

Contact Person: ..... Phone: ..... Fax: .....

<b>Full Cost Price</b>	\$.....	Term:	<input type="checkbox"/> 4 yrs <input type="checkbox"/> 5 yrs
Total cash deposit	\$.....	Residual	\$.....
Trade-in Value	\$.....	Quote No (if applicable)	.....
Finance owing on trade in	\$.....	Repayments/rate quoted	.....
Add car insurance to loan	\$.....		
Other	\$.....		
<b>Total amount to finance</b>	<u>\$.....</u>		

## ADDITIONAL SERVICES

Please Tick if required:

- Extended Warranty**                     **Gap Cover Protection**

- Extended Warranty -**                    Covers your vehicle in the case of mechanical breakdown, eg, engine, differential, gearbox etc
- Gap Cover Protection -**                    Protects you against finance shortfall and fees associated were your vehicle be written off.

### CONTACTING WA FINANCE

Fax to:                    **WA FINANCE**

Attention:                    Greg Border

Email to:                    [greg.border@wafinance.com.au](mailto:greg.border@wafinance.com.au)

Phone:                    0402 451 943                    Facsimile:                    (08) 62101 735

Mail:                    **PO Box 531, JOONDALUP BC WA 6919**

**Notes:**    Terms, conditions and fees apply to all loans and insurance contracts. Approval is subject to the discretion of the lender. For additional information, please phone WA Finance.