

PCL Finance Pty Ltd

ACN: 003 587 915

ABN: 52 003 587 915

Level 2, 63b Market Street

PO Box 5477, Wollongong NSW 2500

Telephone: 02 4226 9977 / Facsimile: 02 4226 9362

Australian Credit Licence #: 387261

www.pclmoney.com.au

pcl:money

home loans commercial finance equipment finance



The completed application will tell us about your personal and business background; it will let us know your loan requirements and details of the equipment you wish to finance; and it will demonstrate to us that you can financially support this loan.

INDIVIDUAL APPLICATION

Title: _____ (Mr, Mrs, Ms, Miss, Dr)

First Name: _____ Middle Name: _____

Surname: _____ Date of Birth: _____

Marital Status: _____ Dependants: _____

D/L Number: _____ D/L Expiry Date: _____

Home Phone: _____ Work Phone: _____

Mobile: _____ Fax Number: _____

Email: _____

Address: _____ P/Code _____

Years at Address: _____

If less than 3 years

Previous Address: _____ Years at Address: _____

Residential Status (Please Tick)

- Own Mortgage Rent Board

Mortgage Provider/Landlord

Company: _____

Contact Name: _____ Contact Phone: _____

Employment Details

Company: _____

ABN: _____

Address: _____ P/Code _____

Occupation: _____

Contact Name: _____ Contact Phone: _____

Length of time with employer: _____ years and _____ months

If you are under probation when does it expire? _____

If less than 3 years with current employer, please complete the below:

Previous Employer: _____

Occupation: _____

Contact Name: _____ Contact Phone: _____

Length of time with employer: _____ years and _____ months

Bank Reference:

Bank Name: _____

Account Type: _____

Accountant Details (for sole trader application)

Firm: _____

Contact Name: _____ Contact Phone: _____

Previous or Existing Vehicle Finance

Existing or Finalised: _____ Replace Vehicle (Yes/No): _____
Financier: _____
Contract Number: _____
Contact Number: _____
Amount Financed: _____ Monthly Repayments: _____

Personal Reference

Name: _____ Contact Phone _____
Address: _____ P/Code _____

Nearest Relative

Name: _____ Contact Phone _____
Address: _____ P/Code _____

Assets and Liabilities

Assets

Cash in Bank: _____
Home Property Value: _____
Other Property Value: _____
Motor Vehicles: _____
Replacing Vehicle Yes / No _____
Contents: _____
Other Assets: _____
Other Asset Details: _____
Superannuation: _____
Total Assets: _____

Liabilities

Bank Overdraft: _____
Home Mortgage: _____
Other Mortgage: _____
Other Loans: _____
Other Loan Type: _____
Other Liabilities: _____
Describe Other Liabilities: _____
Credit Card Limit: _____
Total Liabilities: _____

Income Details

Annual Gross Salary: _____ Monthly Home rent/Mortgage: _____
Other Income: _____ Partner's After Tax Income: _____
Min. Monthly living expense _____

Credit History

Have you had any known recorded defaults in the last 5 years? Yes / No* _____

*If Yes, Please specify below;

Reason and Amount: _____

Description of Goods

Supplier: _____
Type of Loan: _____ Term of Loan: _____
Cost Price: _____ Residual: _____
Monthly Payment: _____
Comment: _____

Please attach required documentation along with the signed privacy form,

- Clear Coloured Legible Copy of Drivers Licence – Front and Back to be certified
- Copy of 2 most recent payslips or copy of latest Group Certificate
- If you are Self-employed, latest copy of Company Financials, Tax Returns and Notice of Assessment

PRIVACY STATEMENT & ACKNOWLEDGEMENT

ACKNOWLEDGEMENT AND AUTHORITY TO GIVE AND RECEIVE PERSONAL INFORMATION (PRIVACY ACT 1988)

Please read carefully as each proposed Applicant and Guarantor must sign this acknowledgement and authority.

Originator Company (Print):	Originator Rep. (Print):	Applicant (Print):	Guarantor (Print):
PCL Finance Pty Ltd.			
Illawarra Home Loans Pty Ltd			

I/We acknowledge that I/we have made an application for credit from the Originator.

I/We propose to support the application for credit with **my/our** guarantee.

I/We agree that the Originator, Credit Provider or Mortgage Insurer named in the Schedule, who at any time provides or has any interest in the credit can do any of the following.

1) Personal Information

- Seek and use a report containing information about **my/our** activities or credit worthiness in or outside Australia for the purpose of assessing an application for credit.
- If **my/our** application is for consumer credit, seek from a credit reporting agency a credit report about **me/us**.
- Seek and use credit information about **me/us** to assess the application.
- I/We also acknowledge that the credit/commercial credit applied for may be provided by another credit provider. I/We acknowledge that in such cases, you may disclose **my/our** personal information to such credit provider for the purposes of assessing **my/our** application. I/We acknowledge that such credit provider may also disclose **my/our** personal information to its related entities for prudential and administrative purposes.

2) Collection of overdue payments

Seek and use a credit report about **me/us** provided by a credit reporting agency to collect overdue payments from **me/us**.

3) Use of Information by Mortgage Insurers

A Mortgage Insurer may use the information provided by **me/us** to assess the risk of providing mortgage insurance to the Credit Provider in relation to any finance sought by or provided to **me/us** or to assess the risk of defaulting on **my/our** obligations either as Borrower or Guarantor.

4) Exchange of information between Credit Providers

Seek from and use or give to another credit provider (including without limitation 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. In particular, the Originator, Credit Provider or Mortgage Insurer may seek an opinion from a credit provider or a credit reporting agency and such person is hereby authorised to provide an opinion on **me/us**.

5) Exchange of information with Advisers

Seek from and use or give to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to **me/us** any consumer or commercial credit information.

6) Provide information to Guarantors

Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to **me/us**.

7) Provide information for Securitisation

Disclose any report or personal information about **me/us** to another person in connection with or the exercise of their rights in respect of management, credit enhancement, warehouse facilities, enforcement, funding, financial accommodation, or otherwise by means of an arrangement involving securitisation.

8) Provide information to Credit Reporting Agencies

Give to a credit reporting agency personal or commercial information about **me/us**. The information may include the kind of information described below.

i. Identity particulars which are:

- a) **My/our** full name, including any known aliases, gender and date of birth;
- b) A maximum of three addresses consisting of a current or last known address and two immediately previous addresses;
- c) Name of **my/our** current or last known employer; and
- d) **My/our** driver's licence number.

ii. The fact that I/we have applied for credit and the amount.

iii. The fact that the Credit Provider is a current Credit Provider to **me/us**.

iv. Payments which become overdue more than 60 days and for which collection action has commenced.

v. Advice those payments are no longer overdue.

vi. Cheques drawn by **me/us** which have been dishonoured more than once.

vii. In specified circumstances, that in the opinion of the Originator, Credit Provider and Mortgage Insurer I/we have committed a serious credit infringement.

viii. That credit provided to **me/us** by the Originator or Credit Provider has been paid or otherwise discharged.

9) Verification of Identity

Seek and use **my/our** Personal Information for assessment and verification in compliance with obligations under the **Anti-Money Laundering and Counter Terrorism Financing Act 2006** ("**AML/CTF Act**") and request further Personal Information from **me/us**, even if such Personal Information was previously sought.

I/we acknowledge that if I/we do not provide the Personal Information required, the Originator, Credit Provider or Mortgage Insurer may not be able to provide **me/us** with credit or other products and services.

If **my/our** application is for commercial credit I/we consent to a trade insurer obtaining a credit report in order to assess whether to insure the Credit Provider for the credit given to **me/us**, or the risk of providing insurance, or to assess the risk of a default by **me/us** of this credit.

I/We also understand and agree that the Originator may be paid and retain fees, margins and commission in respect of the credit arranged by the Originator.

I/We declare that I am/we are over the age of 18 and the information provided for **my/our** application for credit are true and correct.

SCHEDULE

In this Acknowledgement, "Credit Provider" and/or "Originator" and/or "Introducer" means each and every one of the following organisations (whether acting individually or together):

PCL Finance Pty Limited 63B Market St., Wollongong NSW 2500	ABN: Telephone: Australian Credit Licence:	52 003 587 915 02 4226 9977 387261
Illawarra Home Loans Pty Limited 63B Market St., Wollongong NSW 2500	ABN: Telephone: Australian Credit Licence:	13 102 199 511 02 4226 5555 387256
Another Credit Provider		

	Names	Signatures	Date
Applicant 1:	_____	_____	_____
Applicant 2:	_____	_____	_____
Guarantor 1:	_____	_____	_____
Guarantor 2:	_____	_____	_____

Further request for and verification of Personal Information

In order to comply with its obligations under the **Anti-Money Laundering and Counter Terrorism Financing Act 2006 ("AML/CTF Act")**, PCL may request further Personal Information from you, even if such information was previously obtained.

The Personal Information may be used for assessment and verification for compliance under the AML/CTF Act. You consent to the use of the personal Information for such purposes.

If you do not provide the Personal Information required, PCL may not be able to provide you with credit or other products and services.

When PCL requests Personal Information from you for this purpose, you must comply with such requests.

Accessing and Updating Personal Information

You may access your personal information by contacting your usual contact person at PCL on the contact details below.

Our Contact Details

PCL Finance Pty Limited
63B Market Street, Wollongong NSW 2500
Telephone: (02) 42269977
Facsimile: (02) 42269362

DECLARATION OF PURPOSE

Under the National Credit Code where credit is to be applied wholly or predominantly for business purposes or investment purposes other than investment in residential property

To: Illawarra Home Loans Pty Limited/PCL Finance Pty Limited/the credit provider

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

- Business purposes; OR
- Investment purposes other than investment in residential property.'

IMPORTANT

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

- business purposes;
- Investment purposes other than investment in residential property.

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

X.....
Signature of person making Declaration

.....
Full name of person making Declaration

Date: | |

X.....
Signature of person making Declaration

.....
Full name of person making Declaration

Date: | |