

# Car Loan Application

## AFS – Auto Finance Since 1988

Car Loan, Bike Loan, Boat Loan, Caravan Loan, Leasing



**Automotive Financial Services Pty Limited**

ABN 73 003 622 375

Australian credit licence 383762

Tel: 1800 688 995 Fax: (07) 3290 1587

[www.afs.com.au](http://www.afs.com.au)

### Important Notice

This Application contains the (i) Requirements & Objectives, (ii) Application Information, (iii) Loan Purpose Statement, (iv) Business Purpose Declaration (where applicable), (v) Privacy Disclosure and Consent and (vi) Loan Application and Declaration (collectively called "New Application"). The New Application is addressed to Automotive Financial Services Pty Limited ABN 73 003 622 375 Australian credit licence 383762 ("AFS" or the "credit provider"). Each of the Consents and Declarations contained in the New Application are addressed to and are for the benefit of each party collectively defined as the *credit provider*.

Thank you for choosing AFS.

## Our Commitment

When providing credit to you we are required to make a final assessment that the loan is 'not unsuitable' for you before entering into the credit contract.

The responsible lending obligations of the National Credit Code require us to:

- make reasonable inquiries about your requirements and objectives in relation to the credit;
- make reasonable inquiries about your financial situation (ie. to determine whether you can repay the loan);
- take reasonable steps to verify your financial situation; and
- make a final assessment about whether the credit contract is 'not unsuitable' for you.

The personal information and details you provide as part of this application will be used by us to conduct our assessment. It is important that the information you provide us is true and accurate.

### Written Application

Please complete all sections on each page neatly by hand and take/send to AFS. Enter all amounts to the nearest dollar.

### Telephone Application

To save you time, call 1800 688 995 to complete your application over the telephone. You can call anytime between 9:00am – 5:00pm (EST) Monday to Friday.

### Internet Application

You can complete your application via the internet at [www.afs.com.au](http://www.afs.com.au). This option is available 24 hours a day, 7 days a week.

## Appointment & Contact Details

Authorised Representative			
Branch Address			
Telephone Number		Fax Number	
Email Address			
Date of Appointment		Time of Appointment	

## What to bring or have available for us to verify

Applicants should be advised to have the following nominated documents available for their loan application

### Personal Identification

- Personal Identification. 2 forms of either Birth Certificate, Passport, Photo Card Id
- Photo Driver's Licence for the State in which you live, showing your current address

### Evidence of Income

- For full time and part time employees (PAYG) your two (2) most recent payslips
- For casual employees your two (2) most recent payslips and your most recent Australian Tax Office Notice of Assessment
- Latest Tax Return evidencing all other income submitted for assessment eg. dividends, rental income
- If you are self employed – two (2) tax returns, financial statements and your most recent Australian Tax Office Notice of Assessment

### Evidence of Assets & Liabilities

- Most recent rates notice/s of property that you own
- If refinancing from another financial institution, a statement evidencing the previous six (6) months payments
- Bank statements or deposit account statements for the previous three (3) months
- Most recent Credit Card or Store Card statements
- Details of vehicle/home/personal insurance held
- Details of your superannuation
- Registration papers of the vehicles that you own
- Proof of any other assets that you own



## Application Overview

### Please provide details of primary purpose for the loan amount

State of Goods  New  Used

Goods Type  Car  Bike  Boat  Caravan

(Other Uses may include home improvements, deposit gap, debt consolidation, holiday, pay bills, school fees etc)  Other .....

Other .....

Goods Use  Predominantly for Personal Use  Predominantly for Business Use

Please indicate the monthly loan repayment that suits your budget

Please indicate how long you would like to repay the loan?

Amount	
\$	
\$	
\$	
\$	
\$	
Years	Months

## Asset Details (Secured loans)

### Do you know the details of the goods you would like to purchase?

No If NO, you do not need to complete this section. A Customer Service Officer will contact you to discuss pre-approval options.

Yes If YES, where are the goods being purchased from?

Dealer  Auction  Refinance  Private Sale

Name of Vendor .....

### Details of goods being purchased:

Year of Manufacture	Engine	
Make (eg. Ford, Toyota)	Transmission	
Model (eg. Falcon, Camry)	Kilometres	
Body Type (eg. Sedan)	Other	

## Credit Requirements

**Product Type**  Consumer Loan  Chattel Mortgage  Asset Purchase  
 Finance Lease  Novated Lease

**Amount of Credit** \$: .....

**Term of Loan (Months)** ..... Months

**Interest rate up to** .....%  Fixed Interest Rate  Variable Interest Rate

**Payments**  Arrears  Advance

**Residual/Balloon** \$: .....

**Maximum Payments** \$: ..... per month

**Credit to be Secured by** \_ \_ / \_ \_ / \_ \_ \_ \_

**Other Requirements** Requirement 1:.....  
 Requirement 2:.....

## Insurance Requirements

### Please provide details of any insurance products you may require

**Insurance Product**

Transfer Existing Policy  Comprehensive  GAP Insurance  Warranty Insurance  Tyre & Rim Insurance  
 Quote Required  Consumer Credit  Life  Disability  Unemployment  Trauma  Other  
 Other insurance .....

# Please refer to your Authorised Representatives Financial Services Guide, General Advice Warning and the Product Disclosure Statements for each insurer.



**Company / Trust**

(Section for Company or Trust Applicants Only)

**Company / Trust Type**     Company     Trust     Other .....

**Company / Trust Name**    Name: .....

**ABN & Start Date**    ABN:..... Commence Date (MM/YYYY):.....

**Address**    Street: .....

Suburb: ..... State: ..... P/Code:.....

**Registered Office**    Street: .....

Suburb: ..... State: ..... P/Code:.....

**Applicant Status**    Please indicate in what capacity is this Company/Trust applying:     Borrower     Guarantor

**Directors Names**    List names of Applicant #s: .....

**Shareholders**    List names of Applicant #s & Shareholding (%):.....

**Trustee**    List names of Applicant #s: .....

**Adult Beneficiaries**    List names of Applicant #s: .....

**Unit Holders**    List names of Applicant #s: .....

## Personal Details

### Applicant # 1

### Applicant # 2

<b>Applicant Capacity</b>	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Director	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Director				
<b>Permanent Resident</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No		<input type="checkbox"/> Yes	<input type="checkbox"/> No					
<b>Title</b>	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms	<input type="checkbox"/> Dr	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms	<input type="checkbox"/> Dr
<b>First &amp; Middle Names</b>	.....					.....				
<b>Surname</b>	.....					.....				
<b>Date of Birth</b>	.....					.....				
<b>Drivers Licence</b>	State:..... No:..... Exp:...../.....					State:..... No:..... Exp:...../.....				
<b>Gender</b>	<input type="checkbox"/> Male	<input type="checkbox"/> Female		<input type="checkbox"/> Male	<input type="checkbox"/> Female					
<b>Marital Status</b>	<input type="checkbox"/> Single	<input type="checkbox"/> De Facto	<input type="checkbox"/> Separated	<input type="checkbox"/> Single	<input type="checkbox"/> De Facto	<input type="checkbox"/> Separated				
	<input type="checkbox"/> Married	<input type="checkbox"/> Divorced	<input type="checkbox"/> Widowed	<input type="checkbox"/> Married	<input type="checkbox"/> Divorced	<input type="checkbox"/> Widowed				
<b>Dependants</b>	# of..... Ages:.....					# of..... Ages:.....				
<b>Contact Information</b> (2 minimum)	Home:..... Work:.....					Home:..... Work:.....				
	Mobile:..... Fax:.....					Mobile:..... Fax:.....				
	Email:.....					Email:.....				
<b>Current Home Address</b>	Street:.....					Street:.....				
	Suburb:..... Postcode:.....					Suburb:..... Postcode:.....				
<b>Current Residential Status</b>	<input type="checkbox"/> Own Home	<input type="checkbox"/> Buying	<input type="checkbox"/> Renting.	<input type="checkbox"/> Own Home	<input type="checkbox"/> Buying	<input type="checkbox"/> Renting.				
	<input type="checkbox"/> Boarding	<input type="checkbox"/> With Parents	<input type="checkbox"/> Free	<input type="checkbox"/> Boarding	<input type="checkbox"/> With Parents	<input type="checkbox"/> Free				
	<input type="checkbox"/> Other (specify) .....					<input type="checkbox"/> Other (specify) .....				
<b>There Since</b>	MM/YYYY: .....					MM/YYYY: .....				
	If less than <b>3 years</b> at your current home address, please provide details of your previous address below?					If less than <b>3 years</b> at your current home address, please provide details of your previous address below?				
<b>Previous Home Address</b>	Street:.....					Street:.....				
	Suburb:..... Postcode:.....					Suburb:..... Postcode:.....				
<b>There Since</b>	MM/YYYY: .....					MM/YYYY: .....				
<b>Mailing Address (if app)</b>	.....					.....				
	Suburb:..... Postcode:.....					Suburb:..... Postcode:.....				
	If you will not be living at the Current Home Address noted above AFTER this loan has settled, please provide details of your future address below					If you will not be living at the Current Home Address noted above AFTER this loan has settled, please provide details of your future address below				
<b>Future Address</b>	Street:.....					Street:.....				
	Suburb:..... Postcode:.....					Suburb:..... Postcode:.....				
<b>Nearest Relative Not Living with Applicant</b>	Name: .....					Name: .....				
	Address: .....					Address: .....				
	Phone: .....					Phone: .....				
	Relationship: .....					Relationship: .....				
<b>Qualifications</b>	Details: .....					Details: .....				

**Property**

**Property # 1**

**Property # 2**

<b>Address</b>	Street: .....	Street: .....
	Suburb: ..... Postcode: .....	Suburb: ..... Postcode: .....
<b>Property Value</b>	.....	.....
<b>Ownership Status</b>	<input type="checkbox"/> Own Property <input type="checkbox"/> Buying Property	<input type="checkbox"/> Own Property <input type="checkbox"/> Buying Property
	<input type="checkbox"/> Prime Residence <input type="checkbox"/> Other O/Occupied	<input type="checkbox"/> Prime Residence <input type="checkbox"/> Other O/Occupied
<b>Property Use</b>	<input type="checkbox"/> Investment <input type="checkbox"/> To Be Sold	<input type="checkbox"/> Investment <input type="checkbox"/> To Be Sold
	<input type="checkbox"/> Business Premises	<input type="checkbox"/> Business Premises
<b>Investment Property</b> (if applicable)	Weekly Rent: \$.....	Weekly Rent: \$.....
	Annual Deductions: \$.....	Annual Deductions: \$.....
<b>Security for Loan</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Property Type</b>	.....	.....
<b>Land Size</b>	..... Hectares	..... Hectares
<b>Owner Split</b>	Applicant #1 ..... %      Applicant #2..... %	Applicant #1 ..... %      Applicant #2..... %
	Other Owners: .....	Other Owners: .....

**Passenger Vehicles**

	Make/Model	Year	Registration	Value
Vehicle #1	.....	.....	.....	\$.....
Vehicle #2	.....	.....	.....	\$.....
Vehicle #3	.....	.....	.....	\$.....
Vehicle #4	.....	.....	.....	\$.....

**Other Assets**

	Names / Descriptions / Details	Value
<b>Life Insurance</b>	Names of Insurer(s) .....	\$.....
<b>Superannuation</b>	Names of Fund Manager (s) .....	\$.....
<b>Bank Balances</b>	Names of Bank(s) .....	\$.....
	Names of Bank(s) .....	\$.....
<b>Paid Deposit</b>	Vendor Name for Purchase .....	\$.....
<b>Household Items</b>	Insured Value.....	\$.....
<b>Shares</b>	Total Portfolio Value.....	\$.....
<b>Business Value</b>	Value of Business(es) .....	\$.....
<b>Plant &amp; Equipment</b>	Total resale value of P&E .....	\$.....
<b>Other Assets</b>	Inc. shares owned less than 1 year .....	\$.....

## Mortgage

### Mortgage # 1

### Mortgage # 2

**Property Details** Property(ies) #: .....

**Lender Name** .....

**Balance & Limit (if any)** \$ ..... \$ .....

**Monthly Payment** \$ .....

**Loan Use**  Personal  Business/Investment

**Refinance Amount** \$ .....

**Arrears History**  
(indicate the details of any late payments and tick if ever Default, Judgement, Writ or Other Infringement)

Account has never been in arrears  
 Current arrears of ..... monthly payments  
 Past arrears of up to ..... monthly payments  
 Default  Judgement  Writ  MIP

**Other Parties to Contract** .....

**Property(ies) #:** .....

.....

\$ ..... \$ .....

\$ .....

Personal  Business/Investment

\$ .....

Account has never been in arrears  
 Current arrears of ..... monthly payments  
 Past arrears of up to ..... monthly payments  
 Default  Judgement  Writ  MIP

.....

## Car Loans

### Car Loan #1

### Car Loan #2

**Description of Car** .....

**Lender Name** .....

**Balance** \$ .....

**Monthly Payment** \$ .....

**Loan Use**  Personal  Business/Investment

**Refinance Amount** \$ .....

**Arrears History**  
(indicate the details of any late payments and tick if ever Default, Judgement, Writ or Other Infringement)

Account has never been in arrears  
 Current arrears of ..... monthly payments  
 Default  Judgement  Writ  Repo

**Other Parties to Contract** .....

.....

.....

\$ .....

\$ .....

Personal  Business/Investment

\$ .....

Account has never been in arrears  
 Current arrears of ..... monthly payments  
 Default  Judgement  Writ  Repo

.....

## Other Secured Loans

### Other Secured Loan #1

### Other Secured Loan #2

**Lender Name** .....

**Balance (if any)** \$ .....

**Loan Limit** \$ .....

**Monthly Payment** \$ .....

**Loan Use**  Personal  Business/Investment

**Security Description** .....

**Refinance Amount** \$ .....

**Arrears History**  
(indicate the details of any late payments and tick if ever Default, Judgement, Writ or Other Infringement)

Account has never been in arrears  
 Current arrears of ..... monthly payments  
 Default  Judgement  Writ  Other

**Other Parties to Contract** .....

.....

\$ .....

\$ .....

\$ .....

Personal  Business/Investment

.....

\$ .....

Account has never been in arrears  
 Current arrears of ..... monthly payments  
 Default  Judgement  Writ  Other

.....

## Unsecured Loans

### Unsecured Loan # 1

### Unsecured Loan # 2

Type of Loan	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Personal Loan	<input type="checkbox"/> Store Card	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Personal Loan	<input type="checkbox"/> Store Card		
Loan Details	.....			.....				
Lender Name	.....			.....				
Balance & Limit (if any)	\$ .....	\$ .....		\$ .....	\$ .....			
Monthly Payment	\$ .....			\$ .....				
Loan Use	<input type="checkbox"/> Personal	<input type="checkbox"/> Business/Investment		<input type="checkbox"/> Personal	<input type="checkbox"/> Business/Investment			
Refinance Amount	\$ .....			\$ .....				
Arrears History	<input type="checkbox"/> Account has never been in arrears			<input type="checkbox"/> Account has never been in arrears				
(indicate the details of any late payments and tick if ever Default, Judgement, Writ or Other Infringement)	<input type="checkbox"/> Current arrears of ..... monthly payments			<input type="checkbox"/> Current arrears of ..... monthly payments				
	<input type="checkbox"/> Default	<input type="checkbox"/> Judgement	<input type="checkbox"/> Writ	<input type="checkbox"/> Other	<input type="checkbox"/> Default	<input type="checkbox"/> Judgement	<input type="checkbox"/> Writ	<input type="checkbox"/> Other

### Unsecured Loan # 3

### Unsecured Loan # 4

Type of Loan	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Personal Loan	<input type="checkbox"/> Store Card	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Personal Loan	<input type="checkbox"/> Store Card		
Loan Details	.....			.....				
Lender Name	.....			.....				
Balance & Limit (if any)	\$ .....	\$ .....		\$ .....	\$ .....			
Monthly Payment	\$ .....			\$ .....				
Loan Use	<input type="checkbox"/> Personal	<input type="checkbox"/> Business/Investment		<input type="checkbox"/> Personal	<input type="checkbox"/> Business/Investment			
Refinance Amount	\$ .....			\$ .....				
Arrears History	<input type="checkbox"/> Account has never been in arrears			<input type="checkbox"/> Account has never been in arrears				
(indicate the details of any late payments and tick if ever Default, Judgement, Writ or Other Infringement)	<input type="checkbox"/> Current arrears of ..... monthly payments			<input type="checkbox"/> Current arrears of ..... monthly payments				
	<input type="checkbox"/> Default	<input type="checkbox"/> Judgement	<input type="checkbox"/> Writ	<input type="checkbox"/> Other	<input type="checkbox"/> Default	<input type="checkbox"/> Judgement	<input type="checkbox"/> Writ	<input type="checkbox"/> Other

## Other Liabilities (Please attach Council/Water Rates Notice)

	Payment Amount	Next Due Date	Arrears Owning (if any)	TBPO
Rent	\$ .....	.....	\$ .....	.....
Maintenance	\$ .....	.....	\$ .....	.....
Unpaid Tax	\$ .....	.....	\$ .....	.....
Council Rates	\$ .....	.....	\$ .....	.....
Water Rates	\$ .....	.....	\$ .....	.....
Other	\$ .....	.....	\$ .....	.....

## Arrears Explanations (if applicable)

Please provide reasons for current or past arrears (e.g. "Did not pay Store Card due to illness") & attach any supporting documents to this application.

Explanation #1 For Current Arrears	..... ..... .....
Explanation #2 For Past Arrears	..... ..... .....



## Current PAYG Employment

Applicant # 1

Applicant # 2

Please attach Pay Slips/Tax Returns

Employer Name & Address	.....	.....
Employer Contact Name & Phone Number	.....	.....
Employment Status	<input type="checkbox"/> Full-Time <input type="checkbox"/> Seasonal <input type="checkbox"/> On Probation <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual / Temp <input type="checkbox"/> Student <input type="checkbox"/> Contract                    Exp: ..... / .....	<input type="checkbox"/> Full-Time <input type="checkbox"/> Seasonal <input type="checkbox"/> On Probation <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual / Temp <input type="checkbox"/> Student <input type="checkbox"/> Contract                    Exp: ..... / .....
Industry	.....	.....
Occupation	.....	.....
Start Date	.....	.....
Salary Income	Gross\$: ..... Net \$: .....	Gross\$: ..... Net \$: .....
Other Income	Commission\$: ..... O/T \$: .....	Commission\$: ..... O/T \$: .....

## Second PAYG Employment (if you have a second source of PAYG income)

Employer Name & Address	.....	.....
Employer Contact Name & Phone Number	.....	.....
Employment Status	<input type="checkbox"/> Full-Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Casual <input type="checkbox"/> Part-Time <input type="checkbox"/> Contract                    Exp: ..... / .....	<input type="checkbox"/> Full-Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Casual <input type="checkbox"/> Part-Time <input type="checkbox"/> Contract                    Exp: ..... / .....
Industry	.....	.....
Occupation	.....	.....
Start Date	.....	.....
Salary Income	Gross\$: ..... Net \$: .....	Gross\$: ..... Net \$: .....
Other Income	Commission\$: ..... O/T \$: .....	Commission\$: ..... O/T \$: .....

## Previous PAYG Employment (if less than 3 years in current employment, you must provide details)

Employer Name & Address	.....	.....
Employer Contact Name & Phone Number	.....	.....
Employment Status	<input type="checkbox"/> Full-Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Casual <input type="checkbox"/> Part-Time <input type="checkbox"/> Contract                    Exp: ..... / ..... <input type="checkbox"/> Student (Provide Field of Study in 'Occupation')	<input type="checkbox"/> Full-Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Casual <input type="checkbox"/> Part-Time <input type="checkbox"/> Contract                    Exp: ..... / ..... <input type="checkbox"/> Student (Provide Field of Study in 'Occupation')
Industry	.....	.....
Occupation	.....	.....
Employment Dates	Start: ..... End: .....	Start: ..... End: .....
Salary Income	Gross\$: ..... Net \$: .....	Gross\$: ..... Net \$: .....
Other Income	Commission\$: ..... O/T \$: .....	Commission\$: ..... O/T \$: .....

LOW DOC LOAN

Tick box if UNABLE to provide financials for any self employed income (which may restrict product range)

## Current Self-Employment

Applicant # 1

Applicant # 2

<b>Self-Employment Type</b>	<input type="checkbox"/> Sole-Trader	<input type="checkbox"/> Partner	<input type="checkbox"/> Director	<input type="checkbox"/> Sole-Trader	<input type="checkbox"/> Partner	<input type="checkbox"/> Director		
<b>Business Name</b>	.....			.....				
<b>Business ABN/ACN</b>	..... # of Employees:.....			..... # of Employees: .....				
<b>Business Nature</b>	.....			.....				
<b>Share &amp; Start Date</b>	Ownership (%) ..... Commence Date:.....			Ownership (%).....Commence Date: .....				
<b>Business Premises Status</b>	<input type="checkbox"/> Own	<input type="checkbox"/> Buying	<input type="checkbox"/> Leasing	<input type="checkbox"/> Other	<input type="checkbox"/> Own	<input type="checkbox"/> Buying	<input type="checkbox"/> Leasing	<input type="checkbox"/> Other
<b>Stated Income</b>	Stated Annual Income:	\$.....		Stated Annual Income:	\$.....			
<b>Financials for Current Year</b>	Pre-Tax Profits:	\$.....		Pre-Tax Profits:	\$.....			
<input type="checkbox"/> (Financials attached)	Interest Expense:	\$.....		Interest Expense:	\$.....			
<input type="checkbox"/> (Financials available)	Non-Cash Expenses:	\$.....		Non-Cash Expenses:	\$.....			
	Extra Superannuation:	\$.....		Extra Superannuation:	\$.....			
	Gross Salary to Owner:	\$.....		Gross Salary to Owner:	\$.....			
<b>Financials for Previous Year</b>	Pre-Tax Profits:	\$.....		Pre-Tax Profits:	\$.....			
<input type="checkbox"/> (Financials attached)	Interest Expense:	\$.....		Interest Expense:	\$.....			
<input type="checkbox"/> (Financials available)	Non-Cash Expenses:	\$.....		Non-Cash Expenses:	\$.....			
	Extra Superannuation:	\$.....		Extra Superannuation:	\$.....			
	Gross Salary to Owner:	\$.....		Gross Salary to Owner:	\$.....			
<b>Accountant Details</b>	Accounting Firm: .....			Accounting Firm: .....				
	Contact Name: .....			Contact Name: .....				
	Contact Number: .....			Contact Number: .....				

## Trust Income & Distributions (if applicable)

<b>Stated Income</b>	Stated Annual Income:	\$.....		Stated Annual Income:	\$.....
<b>Income Current Year</b>	Pre-Tax Profits:	\$.....		Pre-Tax Profits:	\$.....
<input type="checkbox"/> (Financials attached)	Interest Expense:::	\$.....		Interest Expense:::	\$.....
<input type="checkbox"/> (Financials available)	Gross Salary to Owner:	\$.....			
<b>Income Previous Year</b>	Pre-Tax Profits:	\$.....		Pre-Tax Profits:	\$.....
<input type="checkbox"/> (Financials attached)	Interest Expense:::	\$.....		Interest Expense:::	\$.....
<input type="checkbox"/> (Financials available)	Gross Salary to Owner:	\$.....			

## Other Income (eg Pension, Govt. Allowance, Superannuation, Dividends/Interest, Maintenance, Board)

Please attach any supporting documentation including any Centrelink Statements

Source	Type/Description	Applicant #	Payment	Total for Last Year
.....	.....	.....	\$..... PM	\$.....
.....	.....	.....	\$..... PM	\$.....
.....	.....	.....	\$..... PM	\$.....
.....	.....	.....	\$..... PM	\$.....
.....	.....	.....	\$..... PM	\$.....

## Important Privacy Notice and Consent to the Credit Provider

AFS collects from me (being the Applicant or Guarantor whose signature appears below) and from other persons and public sources, personal information about me, for the purposes of:

- assessing the application for finance and the guarantee and any related insurance proposal;
- arranging the finance and insurance;

and if the application is accepted:

- providing finance to the Applicant(s) and
- the ongoing management of the finance, guarantees and any ancillary services.

I agree that, for the above stated purposes and subject to the Privacy Act, AFS may, now and in the future, collect from, use and disclose this information to:

- any business which provides information about the consumer or commercial creditworthiness of persons ("Credit Reporting Agency");
- any credit provider named in the application for finance or the information obtained under paragraph 1 above or a credit report obtained from a Credit Reporting Agency. In particular information about my creditworthiness, credit standing, credit history or credit capacity, the status of the finance and any default by me in accordance with the Privacy Act;
- any sources disclosed in the application for finance;
- any guarantor or proposed guarantor of the application for finance;
- suppliers of goods, mercantile agents, collection agencies, insurance product providers;
- AFS 's agents, contractors and external advisers; and
- my car or finance broker.

I acknowledge that if we do not provide this information or consent to its collection use and disclosure, AFS may not be able to process the application for finance.

For the above stated purposes the Privacy Act allows the following information about me to be disclosed by AFS to a Credit Reporting Agency:-

- details to identify me: – name, sex , date of birth, current and 2 previous addresses, current or last known employer and driver's licence number.
- the fact that I have applied for credit and the amount or that AFS is a current credit provider to me
- advice that payments previously noted as unpaid are no longer overdue
- payment overdue for at least 60 days and for which collection action has started
- cheques for more than \$100 drawn by me which have been presented and dishonoured more that once
- in specific circumstances where in AFS' opinion I have committed a serious credit infringement, and
- the fact that credit provided by AFS has been paid or otherwise discharged.

If I supply AFS with personal information about any third party (such as a referee), I undertake to inform that third party of this and the purpose for disclosure.

I agree that AFS may disclose my personal information to its related bodies corporate (together referred to as "the Related Companies") and that AFS and the Related Companies may use this personal information for product development and research and to inform me about products and services in the future.

AFS and the Related Companies will not send me information about products and services if I send a written request to that effect to AFS at the address below.

I am aware of my right to access to the information held about me by AFS and the Related Companies, subject to exceptions stated in the Privacy Act 1988 (Cth) ("the Privacy Act").

In this Consent, "personal information" has the same meaning as in the Privacy Act and includes sensitive information (eg. health information).

## Declaration

I solemnly and sincerely declare that I have read and understood this Privacy Act Consent and agree to AFS and the Related Companies and the organisations or persons described in this Consent collecting, using and disclosing personal information about me in accordance with the provisions of this Consent.

.....  
Signature of Applicant / Guarantor

..... Date: .....  
Print Name of Applicant / Guarantor

.....  
Signature of Applicant / Guarantor

..... Date: .....  
Print Name of Applicant / Guarantor

.....  
Signature of Applicant / Guarantor

..... Date:.....  
Print Name of Applicant / Guarantor

.....  
Signature of Applicant / Guarantor

..... Date:.....  
Print Name of Applicant / Guarantor

## How to Contact Us

Automotive Financial Services Pty Limited  
ABN 73 003 622 375 Australian credit licence 383762

Phone: 1800 688 995  
Fax: (07) 3290 1587  
Writing: Automotive Financial Services Pty Limited  
PO Box 123, Springwood QLD 4127  
Emailing: enquiries@afsfinance.com.au

The undersigned hereby applies for the loan described herein to be secured by a mortgage on the property described herein and represents that all statements made in this application are true and correct and understands that the credit provider is relying on the information that I/we supply them and that it is my/our responsibility to be accurate in giving that information. I/we understand that this form does not constitute an offer or acceptance of credit as defined in any legislation relating to the provision of credit.

The undersigned further agrees to pay all necessary expense, including all government and statutory fees and charges, incurred in obtaining this loan. It is agreed that by accepting this application the credit provider is not obligated to grant a loan or any other financial accommodation.

I/We declare that I/We, undersigned, am/are over the age of 18 at the time of the execution of this application and acknowledge that this application is being made to the credit provider and it's successors and assigns. I/We consent to the credit provider paying the commissions noted above. I/We have read and agree to the use and disclosure of personal information about me/us set out in the Privacy Act Notice & Consent.

- |           |   |                              |                             |
|-----------|---|------------------------------|-----------------------------|
| <b>Q1</b> | Has the applicant or a company with which the applicant is associated have any current or past debts other than to financial institutions that are or were in default of the payment arrangement? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <b>Q2</b> | Have any of the applicants ever been declared bankrupt or insolvent or petitioned for bankruptcy, been advised to seek bankruptcy or aware of anyone petitioning for the applicant's bankruptcy?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <b>Q3</b> | Has any applicant or a company with which any applicant is or was associated ever had a property foreclosed upon or given title or deed in lieu thereof through mortgagee sale proceeding?        | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <b>Q4</b> | Are any of the applicants not Australian Citizens?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <b>Q5</b> | Do the applicants have any outstanding applications for finance other than this application?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Applicant #1 .....  
Name:

Applicant #2 .....  
Name

Applicant #1 ..... Date: .....

Applicant #2 ..... Date:.....

## Declaration Explanation (Complete only if 'Yes' to any of Q1-Q5 above)

### Applicant # 1

### Applicant # 2

- Q1** Circle Infringement Type: Default / Judgment / Writ  
Circle Current Status: Paid / Unpaid / Arrangement  
Name of Creditor: .....  
Amount of Infringement: \$ .....  
Date Finalised: ..... / .....  Tick if To Be Paid Out
- Q2** Reason for Bankruptcy: .....  
Start Date: ..... Discharge Date: .....  
Amount to finalise: \$ .....
- Q3** Paid Off Date: .....  
Reason for Foreclosure: .....  
Amount to be Finalised: \$ .....  Tick if To Be Paid Out
- Q4** Country of Citizenship: .....  
Visa Status: \$ .....  
Length of Stay: \$ .....
- Q5** Name of Credit Provider: .....  
Amount: \$ .....  
Monthly Payment: \$ .....

- Circle Infringement Type: Default / Judgment / Writ  
Circle Current Status: Paid / Unpaid / Arrangement  
Name of Creditor: .....  
Amount of Infringement: \$ .....  
Date Finalised: ..... / .....  Tick if To Be Paid Out
- Reason for Bankruptcy: .....  
Start Date: ..... Discharge Date: .....  
Amount to finalise: \$ .....
- Paid Off Date: .....  
Reason for Foreclosure: .....  
Amount to be Finalised: \$ .....  Tick if To Be Paid Out
- Country of Citizenship: .....  
Visa Status: \$ .....  
Length of Stay: \$ .....
- Name of Credit Provider: .....  
Amount: \$ .....  
Monthly Payment: \$ .....



To whom it may concern

I/We .....  
(insert customer name/s)

Hereby give consent for Automotive Financial Services Pty Limited (AFS) to contact the representative/s of the parties named below, who are referred to in my/our application dated / /

**Name and address of Employer**

Employee Number (if applicable)	

to confirm my/our employment details (including salary amount, length of employment, etc)

**Name and address of Accountant**


to confirm details of my/our income and financial position

**Name and address of Landlord/Agent**


to confirm my/our rental details

And I/We consent to them providing the information requested to Automotive Financial Services Pty. Limited and to Automotive Financial Services Pty. Limited providing them with a copy of this authority.

Applicant #1 .....  
Name:

Applicant #2 .....  
Name

Applicant #1 ..... Date: .....

Applicant #2 ..... Date:.....

Automotive Financial Services Pty Limited is collecting the information on this form or the information which is provided by the representatives/persons above for the purposes mentioned above. If the information is not provided the application may not proceed. If you require access to your personal information held by AFS, please call 1800 688 995 and speak to a customer service representative. Information provided in applications may be disclosed to credit reporting agencies as permitted by law.

(To be completed by Authorised Representative or Employee)

This section is to be used to verify the identity of the Applicant/s receiving a designated service from Automotive Financial Services Pty Limited ABN 73 003 622 375 Australian credit licence 383762 ("AFS"), using the Know Your Customer (KYC) information collected as part of this application.

**IMPORTANT: This procedure may only be used where the relationship with the individual is deemed by the reporting entity to present a medium or lower money laundering or terrorism financing risk.** Other know your customer (KYC) information may need to be collected if warranted by a customer's money laundering or terrorism financing risk.

Contact AFS direct or the AUSTRAC Help Desk can be contacted on 1300 021 037 or at help\_desk@austrac.gov.au if you require general assistance to complete this form.

## KYC Documents Required

Each applicant MUST supply ONE primary document from the list below. If the primary document DOES NOT contain a photo or a current residential address, the applicant must also bring ONE secondary document confirming their current residential address.

Primary Identification Documents	Secondary Identification Documents
<ul style="list-style-type: none"> <li>Australian Driver Licence (current)</li> <li>Australian Learner Permit (current)</li> <li>Australian Passport (not expired more than 2 years)</li> <li>International Passport (not expired more than 2 years)</li> <li>Proof of Age Card /NSW Photo Card (current and government issued)</li> <li>Centrelink Pension Card (current)</li> </ul>	<ul style="list-style-type: none"> <li>Utility Bill or Council Rates Notice (less than 3 months old)</li> <li>Taxation Notice or Centrelink Statement</li> </ul>

## Verification of KYC Information

At a minimum, CUSTOMER'S FULL NAME and either their DATE OF BIRTH or RESIDENTIAL ADDRESS must be verified.

Applicant name		
Type of document		
Document number		
Person to whom it relates		
Date of Birth (age if relevant)		
Place of residence		
Date of issue		
Place/Office of Issue		
Expiry date		

## Authorised Representative Attestation

I attest that I have sighted the original documents that verify the Applicant's name, date of birth and residential address as set out in this application form for AML purposes, and have made true copies of them. Where I have collected copies of photo ID, I attest that the photo appears to me to be a photo of the customer I met.

.....  
Authorised Representative Name:

AR ID/Code: .....

.....  
Authorised Representative Signature:

Date: .....

Please provide original documents of the following with this application form, where appropriate

**Application Checklist** (as applicable)

- All Sections & fields complete
- Copy of Drivers licence, including back
- Passport or Birth Certificate
- Copy of Credit Card or Medicare Card
- Copy of Bank Statement or Credit Card Statement
- Last two payslips with Year-to-Date totals