

Loan Application Form

AFS – Finance that Moves You



Automotive Financial Services Pty Limited

ABN 73 003 622 375

AFSL & Australian credit licence 383762

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

www.afs.com.au

Important Notice

This Loan 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 Loan Application is addressed to Automotive Financial Services Pty Limited ABN 73 003 622 375 AFSL & 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 understand your requirements & objectives and 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

This option is available 24 hours a day, 7 days a week.

Appointment & Contact Details

Credit 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

- 2 forms of ID – one photo ID, preferably your driver's licence or Passport/Photo Card Id and your Medicare Card
- Photo Driver's Licence for the State in which you live must show 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 and payout letter
- Bank statements or deposit account statements for the previous three (3) months will be required in digital form via a link we send you
- 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 to support your application

The Application Overview will assist us to understand your requirements & objectives.

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

Comprehensive Insurance Please provide the following details if you require a quote

Transfer Existing Policy DOB Youngest Driver

Quote Required No Claim Bonus Details

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

Company Details

(Section for Company Applicants Only)

Company Type Proprietary No Liability Other

Company Name Name:

ABN & Start Date ABN: Trading Since (MM/YYYY):

Trading Name Trading as:

Address Street:
Suburb: State: P/Code:

Registered Office Street:
Suburb: State: P/Code:

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

Directors Names List names of Applicant #s:

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

Trust Details

(Section for Trust Applicants Only)

Trust Type Discretionary Unit Other

Trustee Details (if app) Trustee Name: ACN:

Trust Name <atf> Name:

ABN & Start Date ABN: Trading Since (MM/YYYY):

Trading Name Trading as:

Address Street:
Suburb: State: P/Code:

Registered Office Street:
Suburb: State: P/Code:

Trustee Directors Names List names of Applicant #s:

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

Settlor List names of Applicant #s:

Appointor List names of Applicant #s:

Beneficial Owner(s) List names of Applicant #s: %

Beneficial Owner(s) List names of Applicant #s: %

Beneficiaries List names of Applicant #s:

Beneficiaries List names of Applicant #s:

Other Details:
.....

	Applicant # 1	Applicant # 2
Personal Details		
Applicant Capacity	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Director	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Director
Permanent Resident	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Title	<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
First & Middle Names	.....	.....
Surname	.....	.....
Date of Birth	.....	.....
Drivers Licence	State: No: Exp: /	State: No: Exp: /
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Marital Status	<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"/> Single <input type="checkbox"/> De Facto <input type="checkbox"/> Separated <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Dependants	# of Ages:	# of Ages:
Contact Information (2 minimum)	Home: Work: Mobile: Fax:	Home: Work: Mobile: Fax:
	Email:	Email:
Current Home Address	Street:	Street:
	Suburb: Postcode:	Suburb: Postcode:
Current Residential Status	<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"/> Other (specify)	<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"/> Other (specify)
There Since	MM/YYYY: If less than 3 years at your current home address, please provide details of your previous address below?	MM/YYYY: If less than 3 years at your current home address, please provide details of your previous address below?
Previous Home Address	Street:	Street:
	Suburb: Postcode:	Suburb: Postcode:
There Since	MM/YYYY:	MM/YYYY:
Mailing Address (if app)	.....	.....
	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
Future Address	Street:	Street:
	Suburb: Postcode:	Suburb: Postcode:
Nearest Relative Not Living with Applicant	Name:	Name:
	Address:	Address:
	Phone:	Phone:
	Relationship:	Relationship:
Qualifications	Details:	Details:

Property # 1

Property # 2

Property		
Address	Street:	Street:
	Suburb: Postcode:	Suburb: Postcode:
Property Value	.....	.....
Ownership Status	<input type="checkbox"/> Own Property <input type="checkbox"/> Buying Property <input type="checkbox"/> Prime Residence <input type="checkbox"/> Other O/Occupied	<input type="checkbox"/> Own Property <input type="checkbox"/> Buying Property <input type="checkbox"/> Prime Residence <input type="checkbox"/> Other O/Occupied
Property Use	<input type="checkbox"/> Investment <input type="checkbox"/> To Be Sold <input type="checkbox"/> Business Premises	<input type="checkbox"/> Investment <input type="checkbox"/> To Be Sold <input type="checkbox"/> Business Premises
Investment Property (if applicable)	Weekly Rent: \$..... Annual Deductions: \$.....	Weekly Rent: \$..... Annual Deductions: \$.....
Security for Loan	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Property Type	.....	.....
Land Size	..... Hectares	..... Hectares
Owner Split	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
Bank Balances	Names of Bank(s)	\$.....
	Names of Bank(s)	\$.....
Savings/Term Deposits	Names of Bank(s)	\$.....
Shares	Total Portfolio Value.....	\$.....
Other Investments	Details:	\$.....
Life Insurance	Names of Insurer(s)	\$.....
Superannuation	Names of Fund Manager (s)	\$.....
Household Items	Insured Value.....	\$.....
Business Value	Value of Business(es)	\$.....
Plant & Equipment	Total resale value of P&E.....	\$.....
Other Assets	.....	\$.....
Other Assets	.....	\$.....
Paid Deposit	Vendor Name for Purchase.....	\$.....

Mortgage

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 ofmonthly payments
 Past arrears of up tomonthly payments
 Default Judgement Writ MIP

Other Parties to Contract

Mortgage # 1

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 ofmonthly payments
 Past arrears of up tomonthly payments
 Default Judgement Writ MIP

Other Parties to Contract

Mortgage # 2

Car Loans

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 ofmonthly payments
 Default Judgement Writ Repo

Other Parties to Contract

Car Loan #1

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 ofmonthly payments
 Default Judgement Writ Repo

Other Parties to Contract

Car Loan #2

Other Secured Loans

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 ofmonthly payments
 Default Judgement Writ Other

Other Parties to Contract

Other Secured Loan #1

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 ofmonthly payments
 Default Judgement Writ Other

Other Parties to Contract

Other Secured Loan #2

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"/> Pay Day	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Personal Loan	<input type="checkbox"/> Pay Day		
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"/> Full-Time	<input type="checkbox"/> Seasonal	<input type="checkbox"/> On Probation
	<input type="checkbox"/> Part-Time	<input type="checkbox"/> Casual / Temp		<input type="checkbox"/> Part-Time	<input type="checkbox"/> Casual / Temp	
	<input type="checkbox"/> Student	<input type="checkbox"/> Contract	Exp:..... /	<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"/> Full-Time	<input type="checkbox"/> Seasonal	<input type="checkbox"/> Casual
	<input type="checkbox"/> Part-Time	<input type="checkbox"/> Contract	Exp:..... /	<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"/> Full-Time	<input type="checkbox"/> Seasonal	<input type="checkbox"/> Casual
	<input type="checkbox"/> Part-Time	<input type="checkbox"/> Contract	Exp:..... /	<input type="checkbox"/> Part-Time	<input type="checkbox"/> Contract	Exp:..... /
	<input type="checkbox"/> Student (Provide Field of Study in 'Occupation')			<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 \$:	

Current Self-Employment

Applicant # 1

Applicant # 2

Self-Employment Type	<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		
Business Name	.....			.....
Business ABN/ACN	..... # of Employees: .....			..... # of Employees:.....				
Business Nature	.....			.....
Share & Start Date	Ownership (%)..... Commence Date:.....			Ownership (%)..... Commence Date:				
Business Premises Status	<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
Stated Income	Stated Annual Income:	\$		Stated Annual Income:	\$			
Financials for Current Year	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:	\$			
<input type="checkbox"/> (No Financials)	Extra Superannuation:	\$		Extra Superannuation:	\$			
	Gross Salary to Owner:	\$		Gross Salary to Owner:	\$			
Financials for Previous Year	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:	\$			
<input type="checkbox"/> (No Financials)	Extra Superannuation:	\$		Extra Superannuation:	\$			
	Gross Salary to Owner:	\$		Gross Salary to Owner:	\$			
Accountant Details	Accounting Firm:	.....		Accounting Firm:	.....		
	Contact Name:	.....		Contact Name:	.....		
	Contact Number:	.....		Contact Number:	.....		

Trust Income & Distributions (if applicable)

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

General Living Expenses

	Names / Descriptions / Details	Monthly \$
Groceries	Food & Non-Alcoholic Beverages.....	\$.....
Clothing	Clothes, Footwear.....	\$.....
Utilities	Power, Gas, Water, Rates & Repairs	\$.....
Household Goods	Furniture & Household Supplies.....	\$.....
Personal Care	Grooming, Hair, Other Services	\$.....
Child Related	Child Care.....	\$.....
Medical	Medical expenses & Health Care	\$.....
Transport	Rego, Fuel, Fares	\$.....
Communication	Telephone, Internet.....	\$.....
Education	Education (Public Schools Only)	\$.....
Insurance	Home, Contents, Car, Life, Income, Other.....	\$.....
Other	Details.....	\$.....
Total		\$.....

Discretionary Expenses

	Names / Descriptions / Details	Monthly \$
Restaurants	Eating Out, Restaurants, Take Away Meals	\$.....
Recreation	Leisure, Entertaining	\$.....
Alcohol	Alcohol & Tobacco	\$.....
Holidays	Domestic, Overseas.....	\$.....
Other	Details.....	\$.....
Total		\$.....

Other Living Expenses (non-HEM)

	Names / Descriptions / Details	Monthly \$
Housing	Housing Ownership Costs.....	\$.....
Education	Private School Fees, Tertiary	\$.....
Gambling	Online, Casino, Club, Track, Other.....	\$.....
Life Insurance	Life Insurance	\$.....
Insurance	Sickness & Personal Accident Insurance	\$.....
Superannuation	Superannuation & Annuities.....	\$.....
Child Support	Alimony & Maintenance.....	\$.....
HECS/HELP	HECS, HELP.....	\$.....
Professional Fees	Accounting, Legal, Tax.....	\$.....
Donations	Donations, Cash Gifts	\$.....
Fines	Fines.....	\$.....
Income Tax	Income Tax Expense	\$.....
Total		\$.....

Credit Expenses

	Names / Descriptions / Details	Monthly \$
Rent/Board	Details.....	\$.....
Mortgage	Property/ Bank.....	\$.....
Investment Loan	Property / Bank.....	\$.....
Personal Loan	Details.....	\$.....
Other Loan	Details.....	\$.....
Credit Card	Card Details.....	\$.....
Credit Card	Card Details.....	\$.....
Store Card	Card Details.....	\$.....
Charge Card/BNPL	Account Details.....	\$.....
Charge Card/BNPL	Account Details.....	\$.....
Total		\$.....
Total Monthly Expenses		\$.....

Purposes of collecting information

Automotive Financial Services Pty Limited A.B.N. 73 003 622 375 Australian credit licence 383762 ("AFS") collects from me (being the Applicant or Guarantor whose signature appears below) and from other persons and public sources described below, personal information about me, for the purposes of:

- assessing the application for finance and the guarantee and any related insurance proposal;
- arranging and managing the finance insurance and other services stated in this Privacy Act Consent that are provided and in relation to any guarantee that is given;
- conducting audits, credit analysis, research, risk management and portfolio analysis;
- developing new products and services;

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 acknowledge that:

- if I do not provide this information or consent to its collection, use and disclosure, AFS may not be able to process the application for finance;
- if I provide this information to AFS, the Credit Reporting Information held by a Credit Reporting Body will be updated using this information and may be disclosed or exchanged with other credit providers and other parties; and
- AFS is required to collect certain personal information about me under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

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.

Exchanging personal information with Credit Reporting Bodies

AFS may disclose my personal information to Credit Reporting Bodies to obtain additional personal information about me.

Where I am applying for consumer credit, I consent to AFS obtaining from a Credit Reporting Body my Credit Reporting Information or information about my commercial credit worthiness for the purposes of assessing my application or collecting payments that are overdue in relation to consumer credit provided by AFS. Where I am applying for commercial credit, I consent to AFS obtaining from a Credit Reporting Body my Credit Reporting Information or information about my commercial credit worthiness for the purposes of assessing my application or collecting payments that are overdue in relation to commercial credit provided by AFS. Where I am applying to be guarantor, I consent to AFS obtaining from a Credit Reporting Body my Credit Reporting Information or information about my commercial credit worthiness for the purpose of assessing whether to accept me as guarantor in relation to:

- credit provided by AFS to a person other than me; or
- an application for finance which has been made to AFS by a person other than me.

(each a **Credit Applicant**).

Additionally, AFS is likely to disclose my personal information to an overseas recipient located in New Zealand.

Exchanging personal information with other credit providers

I consent to AFS disclosing Credit Eligibility Information about me to another credit provider which has an Australian link for the purposes of:

- notifying a default by me;
- allowing another credit provider to ascertain the status of my finance arrangements with AFS where I am in default with one or more other credit providers; and
- where I am applying to be guarantor, assessing whether to accept me as guarantor for a Credit Applicant.

I consent to AFS obtaining and using personal information about me from another credit provider for the purposes of:

- AFS assessing my application for credit;
- AFS generally assessing my credit worthiness, credit standing, credit history or credit capacity, the status of the finance and any default by me; and
- where I am applying to be guarantor, AFS assessing whether to accept me as guarantor for a Credit Applicant.

I agree that the information exchanged can include Credit Eligibility Information about me.

Exchanging personal information with other parties

I consent to AFS:

- disclosing my personal information to and collecting personal information about me from:
 - the sources disclosed in my application for finance (such as referees, my past and present employers, my past and present landlords, my next of kin, and any person acting on my behalf such as my car or finance broker);
 - any guarantor or proposed guarantor of the application for finance;for the purposes set out above;
- disclosing my personal information to and collecting personal information about me from referrers, suppliers of goods, insurance product providers and AFS' agents, contractors and external advisers mercantile agents, collection agencies, funders, trustees and related service providers that assist in the processing of my application and the management of my credit for the purposes set out above;
- disclosing my personal information to and collecting personal information from government authorities (eg Tax authorities in Australia and overseas) in connection with their lawful information requests or to meet legal obligations in any relevant jurisdiction;

- disclosing my personal information to and collecting personal information about me from public sources for the purposes set out above;
- disclosing Credit Eligibility Information about me where AFS has provided credit to me or I have applied to AFS for credit and the disclosure is to a person for the purpose of that person considering whether to offer to act as guarantor in relation to the credit or to offer property as security for the credit and that person has an Australian link;
- disclosing Credit Eligibility Information about me where the disclosure is to a person who is a guarantor in relation to credit provided by AFS to me or the person has provided property as security for the credit and that person has an Australian link;
- disclosing your personal information (other than Credit Eligibility Information) to an overseas recipient, located in New Zealand. You giving this consent means that we do not need to take such steps to ensure that recipient does not breach the Australian Privacy Principles and if that overseas recipient handles the information in breach of the Australian Privacy Principles, we will not be accountable for that breach and you will not be able to seek redress under the Privacy Act 1988 (Cth). You also acknowledge that even where you do not provide us with your consent to this, we may still disclose personal information about you to the overseas recipient. However, in those circumstances, we will do so in accordance with our obligations under the Privacy Act 1988 (Cth). By signing this form below, you consent to this disclosure of your personal information to overseas recipients; and
- collecting information about me including Health Information or information about my citizenship or country of birth, membership of a professional or trade association, membership of a trade union, criminal record or information about me where I am a politically exposed person under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and using or disclosing that information as necessary where I have applied for a product that requires that information.
- disclosing my personal information to the issuer of the identification document (the "Official Record Holder") via the use of third-party systems to have my identity information verified.

Anti-Money Laundering and Counter-Terrorism Financing

I acknowledge that in order for AFS to verify my identity for the purposes of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 in connection with this application:

- AFS may disclose any or all of the following Personal Information to a Credit Reporting Body:
 - my name;
 - my residential address;
 - my date of birth; and
- AFS may request a Credit Reporting Body to provide an assessment of whether the Personal Information disclosed matches (in whole or part) Personal Information contained in Credit Reporting Information about me in the possession or control of the Credit Reporting Body (the Assessment); and
- the Credit Reporting Body may prepare and provide to AFS the Assessment and may use the Personal Information about me and the names, residential addresses and dates of birth contained in Credit Reporting Information of other individuals, for the purpose of preparing the Assessment,

and I/we consent to AFS making the above request to a Credit Reporting Body and the disclosure of my Personal Information.

Notwithstanding the terms of any consent given in this Privacy Act Consent, nothing in this Privacy Act Consent permits AFS to use or disclose Credit Eligibility Information other than in accordance with the requirements of the Privacy Act 1988.

Marketing

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 and disclose this personal information for product development and research and to inform me about products and services in the future including for direct marketing by AFS and Related Companies or by other organisations.

AFS and the Related Companies will not send me information about products and services if I so request by contacting AFS through the contact details set out below. If I choose not to opt now, I can always do so later using the same contact details.

Privacy Policy

I understand that I may obtain a copy of AFS' Privacy Policy (which includes AFS' Credit Policy) by calling 1800 688 995 or by visiting AFS' website at www.afs.com.au.

AFS' privacy policy sets out how it manages AFS' personal information, Credit Information and Credit Eligibility Information. It contains information on how I may:

- access personal information or Credit Eligibility Information about me that is held by AFS and request the correction of personal information, Credit Eligibility Information and Credit Information that AFS holds about me; and
- make a complaint about a breach of the Australian Privacy Principles, Division 3 of Part IIIA of the Privacy Act or the Credit Reporting Code of Conduct with respect to personal information, Credit Information or Credit Eligibility Information and how AFS will deal with my complaint.

I understand that AFS' website, contains a statement (set out in AFS' Privacy Policy) about credit reporting, including information about the Credit Reporting Bodies to which AFS may provide my personal information and that they may include my personal information in reports they provide to other credit providers and how:

- I may obtain a copy of the policies about the management of credit related personal information of the Credit Reporting Bodies or AFS;
- if I fail to meet my payment obligations or commit a serious credit infringement, AFS may be entitled to disclose this to the Credit Reporting Body; and
- I have a right to request Credit Reporting Bodies not to use my Credit Reporting Information for the purposes of pre-screening of direct marketing and to not to use or disclose such information if I believe on reasonable grounds that I have been, or am likely to be, a victim of fraud.

I can request to have this statement available in an alternative form - such as hard copy.

Electronic Communications Consent (ECC)

I/We consent to AFS giving information to me/us by way of electronic communication. I/We nominate and authorise AFS to act on instructions sent electronically by me/us. I/We understand that this consent and authority will apply to all communications permitted to take place electronically by law, including but not limited to:

- a) notices and disclosure documents about my/our credit application such as a Credit Guide or a copy of my assessment;
- b) financial services disclosures such as a Financial Services Guide;
- c) credit contract documents or variations to the credit contract; and
- d) notices from AFS to me/us.

We understand that AFS will rely on this consent to communicate with me/us by:

- a) electronic mail ("email") to the email address(es) noted above;
- b) in the case of notices or documents required under the *National Consumer Credit Protection Act 2009* (Cth) (including the National Credit Code, by making the notice or other document available for a reasonable period on AFS's information system for retrieval by me and promptly notifying me by electronic communication that the notice or other document is available for retrieval on the system and the nature of the notice or other document;
- c) in the case of notices or documents required under Chapter 7 of the *Corporations Act 2001*, making a notice available for me/us to access on AFS's website, subject to also sending me an email with a hyperlink to the disclosure or a written (paper or electronic) notice with a reference to the website address where the disclosure can be found;
- d) any other method of electronic communication permitted by law.

By giving this consent, I/we acknowledge AFS may no longer send me/us notices or other documents in paper form.

I/We undertake to:

- a) check electronic communications, including my/our emails, regularly for notices and other communication from AFS;
- b) ensure my/our email address remains current (or as otherwise notified to AFS); and
- c) ensure emails from AFS are not blocked.

I/We understand AFS relies on me/us to keep my/our nominated e-mail or physical (street) address details up-to-date and to notify AFS when they change.

I/We understand that the provision of electronic documents does not alter my/our obligations under any terms and conditions of any credit contract I have with AFS and that we should print and save a copy of any notice or other document provided to me/us electronically. I/We confirm that I am/we are responsible for ensuring that I/we maintain the appropriate software and hardware, including printer, to be able to access, view, retrieve, print and save a copy of any documents provided to me/us by electronic communications.

I/We understand that my/our consent to the giving of documents by electronic communication may be withdrawn at any time. I/we can go back to receiving paper notices and other documents, delivered by post to my/our nominated street address, by notifying AFS in writing withdrawing this ECC.

Declaration

I solemnly and sincerely declare that I have read and understood this Privacy Act Consent and agree to AFS and the Related Companies collecting, using and disclosing personal information about me in accordance with the provisions of this Consent. I/we acknowledge that if I do not wish to give any of the consents set out in this Privacy Consent form, I can indicate this by striking out the relevant consent above and acknowledge that, if I do so, AFS may not be able to process the application for finance.

<hr/> <p>Name (Print)</p>	<hr/> <p>Email Address (Required for legal disclosure purposes)</p>
<hr/> <p>Signature</p>	<hr/> <p>__/__/____</p> <p>Date</p>
<hr/> <p>Name (Print)</p>	<hr/> <p>Email Address (Required for legal disclosure purposes)</p>
<hr/> <p>Signature</p>	<hr/> <p>__/__/____</p> <p>Date</p>

In accordance with the Privacy Act, requests for access to and correction of personal information can be made using the contact details below:

Addressee: The Privacy Officer
Phone: 1800 688 995
Writing: Automotive Financial Services Pty Limited
GPO Box 443, BRISBANE QLD 4001
Emailing: privacy@afs.com.au

Definitions

For the purposes of this Consent:

Credit Reporting Information about an individual means Credit Information, or CRB Derived Information, about the individual.

Credit Eligibility Information about an individual means:

- Credit Reporting Information about the individual that was disclosed to a credit provider by a Credit Reporting Body; or
- CP Derived Information about the individual.

CP Derived Information means any personal information about you:

- that is derived from Credit Information or CRB Derived Information about you that was disclosed to a credit provider by a Credit Reporting Body; and
- that has any bearing on your credit worthiness; and
- that is used, has been used or could be used in establishing your eligibility for consumer credit.

Credit Reporting Body means an organisation or an agency prescribed under the Privacy Act that carries on a business or undertaking that involves collecting, holding, using or disclosing personal information about individuals for the purposes of, or for purposes including the purpose of, providing an entity with information about the credit worthiness of an individual.

CRB Derived Information about an individual means any personal information about an individual:

- that is derived by Credit Reporting Body from Credit Information about an individual that is held by the Credit Reporting Body; and
- that has any bearing on that individual's credit worthiness; and
- that is used, has been used or could be used in establishing that individual's eligibility for consumer credit.

Credit Information about an individual is personal information that is:

- identification information about the individual;
- consumer credit liability information about the individual;
- repayment history information about the individual;
- a statement that an information request has been made about an individual by a credit provider, mortgage insurer or trade insurer;
- the type of consumer credit or commercial credit, and the amount of credit, sought in an application:
 - that has been made by the individual to a credit provider; and
 - in connection with which the provider has made an information request in relation to the individual;
- default information about the individual;
- payment information about the individual;
- new arrangement information about the individual;
- court proceedings information about the individual;
- personal insolvency information about the individual;
- publicly available information about the individual:
 - that relates to the individual's activities in Australia or the external Territories and the individual's credit worthiness; and
 - that is not court proceedings information about the individual or information about the individual that is entered or recorded on the National Personal Insolvency Index; or
- the opinion of a credit provider that the individual has committed, in circumstances specified by the provider, a serious credit infringement in relation to consumer credit provided by the provider to the individual.

Health Information means:

- information or an opinion about:
 - the health or a disability (at any time) of an individual; or
 - an individual's expressed wishes about the future provision of health services to him or her; or
 - a health service provided, or to be provided, to an individual;
- that is also personal information; or
- other personal information collected to provide, or in providing, a health service; or
- other personal information about an individual collected in connection with the donation, or intended donation, by the individual of his or her body parts, organs or body substances; or
- genetic information about an individual in a form that is, or could be, predictive of the health of the individual or a genetic relative of the individual.

Official Record Holder means the Australian Federal Government and different state government agencies which issue legal identity documents or hold the Verification Information.

Personal information is information or an opinion about an identified individual, or an individual who is reasonably identifiable:

- whether the information or opinion is true or not; and
- whether the information or opinion is recorded in a material form or not, and includes "sensitive information" (as defined in the Privacy Act).

The undersigned hereby applies for the loan described herein to be secured by a mortgage on the property described herein (where applicable) 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 have read and agree to the use and disclosure of personal information about me/us set out in the Privacy Act Notice & Consent.

Additional Important Information

As part of our responsible lending obligations, it is important that you tell us everything we need to know to ensure when we make our final assessment that the loan is 'not unsuitable' for you. In addition, we must assess a credit contract as unsuitable where it is likely that you will be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship; or the contract will not meet your requirements or objectives.

will require us to scale-up our inquiries and verification accordingly. Please provide details below if you answer 'Yes' to any of the following questions.

- | | | | |
|-----------|--|------------------------------|-----------------------------|
| Q1 | Do the applicants have any outstanding applications for credit other than this application? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Q2 | Are any of the applicants not residents of Australia? (ie. on a working or study visa) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Q3 | Do the applicants have any of the following liabilities /expenses? Child Support/Maintenance, HECS, Tax Debts. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Q4 | Are the applicants aware of any future changes to their financial situation that could affect their ability to pay? This may include the birth of another child which requires the number of dependent children to be increased, a change of role/pay/status at their current employer or a change of employer, a change of residence including the purchase of a home, or a change in their marital status. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Q5 | Are there any other circumstances or foreseeable changes that we should be made aware of? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Details:

.....

Applicant #1 Name:

Applicant #2 Name:

Applicant #1 Signature: Date:

Applicant #2 Signature: Date:

Vulnerable Borrowers (Office Use)

As part of our responsible lending obligations, it is important to identify consumer's that may require specialised attention due to their vulnerable circumstances. Any applicant identified as a vulnerable borrower will require us to scale-up our inquiries and verification accordingly.

- | | | | | |
|-----------|---|-----------------------------|------------------------------|--|
| Q1 | Are any of the applicant's in receipt of any type of welfare? | <input type="checkbox"/> No | <input type="checkbox"/> Yes | Confirm details and scale-up your inquiries |
| Q2 | Are any of the applicant's deficient in literacy? | <input type="checkbox"/> No | <input type="checkbox"/> Yes | Arrange an interpreter service & adviser (CPA) |
| Q3 | Have any of the applicant's applied for a Pay Day loan? | <input type="checkbox"/> No | <input type="checkbox"/> Yes | Request 3 months bank statements to consider |
| Q4 | Are any of the applicant's credit impaired? | <input type="checkbox"/> No | <input type="checkbox"/> Yes | Request 3 months bank statements to consider |
| Q5 | Do applicants fail the capacity Surplus Test? | <input type="checkbox"/> No | <input type="checkbox"/> Yes | Request 3 months bank statements to consider |

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:.....
Signature

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

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

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		

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.

.....
Full Name of Certifier:

Occupation:

.....
Signature of Certifier:

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 Medicare Card
- Copy of Bank Statement or Credit Card Statement if not digitally provided
- Last two payslips with Year-to-Date totals