

AAA BUSINESS FINANCE APPLICATION CHECKLIST

FOR UNDER \$35,000 – (Lo Doc)

Please answer all information on the lease application to ensure we can evaluate your lease request quickly.

- Completed Full Application Form** (including Assets & Liabilities Statement)
- Completed Privacy Act**
- Clear & Legible copy of Invoice** (for equipment to be leased)
- Clear & Legible copy of Drivers Licence** (all applications)
- 3 written Trade References** (must include business land line)
**Please See sample Trade Ref.*
- Clear REVS** (Register of Encumbered Vehicles) to be provided for all vehicles

FOR OVER \$35,000

The above list plus the additional documentation (or a combination of these):

- Up to date management figures (MYOB, Quicken or Accountant figures)
- Up to date Profit & Loss from management figures
- Up to date Balance sheet from management figures
- Last six (6) months banks statements
- Personal assets and liabilities of business owner(s)
- Other Credit Requirements _____

APPLICATION FOR BUSINESS FINANCE

INDIVIDUAL APPLICATIONS AND/OR GUARANTORS

Referred by: _____

	APPLICANT 1 / GUARANTOR 1	APPLICANT 2 / GUARANTOR 2
Surname:		
Given Names: (Mr, Mrs, Ms, Miss)		
Age & Date of Birth:	Age () Date of Birth (/ /)	Age () Date of Birth (/ /)
Marital Status:	<input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Married <input type="checkbox"/> Living Together <input type="checkbox"/> Other	<input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Married <input type="checkbox"/> Living Together <input type="checkbox"/> Other
Dependents:	Number () Ages ()	Number () Ages ()
ABN Number:		
Drivers' Licence Number:		
Telephone:	Private: Mobile: Business:	Private: Mobile: Business:
Residential Address:		Postcode: No. of Years:
Previous Address:		Postcode: No. of Years:
Correspondence Address:		Postcode:
Email Address:		

CORPORATE BORROWER

Company Name:	ACN:
Name of Trust:	Date of Incorporation:
Correspondence Address:	Postcode:
Registered Office:	Postcode:
Name of all Directors:	
Name of all Shareholders/Beneficiaries:	
Principal Activities:	

REFERENCES

1	Name:	Business Name:	Ph:
Address:		Postcode:	
2	Name:	Business Name:	Ph:
Address:		Postcode:	
3	Name:	Business Name:	Ph:
Address:		Postcode:	

LOAN REQUESTED

Purchase Price:	Loan Amount Required: \$	Type of Loan: CHP / Lease / Rental
Loan Term: Mths	Balloon:	Brokerage:
Description of Equipment:		
Supplier Details: Company		Ph:

EMPLOYMENT HISTORY (CORPORATE INDIVIDUALS)

Employer:	No. of Years:	No. of Years:
Occupation & Industry:		
Status of employment:	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/>	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/>

X _____ Borrower Signature Date: / /	X _____ Borrower Signature Date: / /
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BACKGROUND (include last five years history and any professional qualifications):

WORK DETAILS (Include client base details and specifics of business operations):

STATEMENT OF ASSETS & LIABILITIES

ASSETS	MONTHLY INCOME	VALUE	LIABILITES	MONTHLY REPAYMENTS	AMOUNT OWING	Refi Y/N
Property Address			Existing Mortgages			
1.			1.			
2.			2.			
3.			3.			
Motor Vehicle			Second Mortgages/Lease/H.P.			
Type 1.			1.			
Type 2.			2.			
Savings –institution			Personal Loans			
1.			1.			
2.			2.			
3.			Credit Cards \$ Limit			
Deposits paid (enclose receipts)			1. 1.			
Superannuation (as at today)			2. 2.			
Furniture & personal effects			3. 3.			
Other			Bank O/Draft \$ Limit			
1.			Guarantees			
2.			Other			
Total Assets		\$	Total Liabilities		\$	

PRIVACY AND CREDIT INFORMATION

PRIVACY ACT AUTHORISATIONS / AGREEMENTS

Authorisation to Act on Behalf of individuals

In compliance with the Commonwealth Privacy Act, applicant parties to a finance application should complete and give this return to the below-named introducer/broker for the purposes of the Privacy Act.

1. Acknowledgment of Disclosure of Credit Information to a Credit Reporting Agency

I/We acknowledge that Section 18E(8)(c) of the Privacy Act allows for a credit provider which the abovenamed introducer may approach in arranging my/our finance (hereinafter the Approached Credit Provider), to give a credit reporting agency certain personal information about my/our application for finance.

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

- Such permitted particulars about me/us which allow me/us to be identified;
- The fact that I/we have applied for finance and the amount;
- The fact that the abovenamed credit provider is a current credit provider to me/us;
- Payments which become overdue more than 60 days, and for which collection action has commenced;
- Advice that payments are no longer overdue;
- Cheques drawn by me/us which have been dishonoured more than once;
- In specified circumstances, that in the opinion of the approached credit provider, I/we have committed a serious credit infringement;

PRIVACY AND CREDIT INFORMATION (continued)

- That finance provided to me/us by the approached credit provider has been paid or otherwise discharged.

By virtue of this declaration I/we understand that the abovenamed introducer has informed me/us of the disclosure policy to a credit reporting agency of information about me/us by Approached Credit Providers and I/we so authorize such disclosures.

2. Agreement/Authority for Credit Provider to Perform Certain Permitted Actions Concerning a Finance Application or Transaction

I/We agree that, if it is considered relevant in assessing my/our application for personal credit, the Approached Credit Provider may obtain a report about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons (Section 18L(4)).

I/We agree that, if it is considered relevant in assessing my/our application for commercial credit, the Approached Credit Provider may obtain from a credit reporting agency a credit report containing personal credit information about me/us (Section 18K(1)(b)).

I/We agree that the Approached Credit Provider may give to and seek from any credit providers named in the accompanying finance application and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or a commercial credit reporting agency respectively, information about my/our personal or commercial credit arrangements for the purpose of assessing my/our finance application or collecting any overdue; I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act (Section 18N(1)(b)).

3. Authorisation to Act on Behalf of Individuals

For the purposes of arranging the finance which is the subject of my/our application, the details of which appear below, I/we authorise the abovenamed introducer to obtain a report about my/our consumer or commercial credit worthiness from a credit reporting agency or a commercial credit reporting business (Section 18H(3)) or from a credit provider named in this application or referred to in such reports (Section 18N(1)(ga)).

I/we also authorize the abovenamed introducer to pass on the above obtained reports to such credit providers as are appropriate, for their consideration of this application.

I/we also authorize the abovenamed introducer to give to and receive from such parties as are necessary to the arranging of this finance, such personal information about me/us which is necessary to the arrangement.

Signature of Applicant X..... Name in full.....Date:.....

Signature of Applicant X..... Name in full.....Date:.....

Signed for and on behalf of (insert name of Company).....

Signature of Director Name in full.....Date:.....

AML/CTF SECTION

1. Do you suspect on reasonable grounds that:

- the customer (or the customer's agent) is not who they claim to be; or
- information about the provision (or prospective provision) of a designated service may be:
 - relevant to the investigation or prosecution of a person for:
 - a criminal offence;
 - tax evasion; or
 - a money laundering or terrorism financing offence;
 - of assistance in the enforcement of laws relating to proceeds of crime; or
 - preparatory to the commission of a money laundering or terrorism financing offence.

If "Yes" to any of the above then provide details here for Lender to report same to AUSTRAC within 3 business days:

2. Does your dealing or relationship with the customer involve any of the following risk factors:

- a. the customer being high risk;
- b. the relevant services being high risk;
- c. the relevant service delivery methods being high risk;
- d. the relevant jurisdictions being high risk;
- e. any high risk faced because a service is provided at or through an overseas branch; or
- f. the customer being a politically exposed person (PEP).

If "Yes" to any of the above then provide details here for Lender to consider:

FINANCE REFERENCES:

Name:			
Account No.:			
Type of Loan:			
Taken Out:			
Term/Rental:			
O/BAL:			
C/BAL:			
R/Value:			
Goods:			
Rating :			

CREDIT BUREAU REPORT: REFER ATTACHED REPORT

NOTE:

RECOMMENDATION:

WARRANTY AND SIGNING SECTION

This checklist was completed by _____ (insert name), a _____
(insert position) of _____ (insert name of business), and I hereby confirm that:

- (a) I am an authorised representative of the Introducer for the purposes of collecting the above information;
- (b) I have complied with the AML/CTF procedures implemented by Lender and AUSTRAC;
- (c) I acknowledge that Lender will be relying on the information contained herein to assess granting the loan and compliance with the AML/CTF Act, Guidelines and Rules.
- (d) The information detailed above was based on discussions and/or material provided to me by _____ (insert name) a _____ (insert position) of _____ (insert name of Applicant).

Signed: _____

TRADE REFERENCE
(REFEREE LETTERHEAD)

Trade Reference for

How long have they had this account with you?

What is the term of the account?

What is the limit of the account?

How is the conduct: FAIR / GOOD / BAD

Notes:

Company Name: _____

ABN / ACN: _____

Full Name of Contact: _____

Address

Business Phone Number: _____

Signature _____

Date / /