

LOAN APPLICATION FORM

LOAN DETAILS

Referred By:

Loan Amount Required	\$	net (i.e. after fees and charges)
Term		months
Expected Settlement Date		
Loan Purpose		
Loan Repayment Strategy (e.g. <i>refinance</i> , <i>sale of property etc.</i>)		

COMPANY

Name			
ACN		<input type="checkbox"/> Company <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Joint Applicants	
Postal Address			Postcode
Trading Address			Postcode
Telephone		Email Address	
Incorporation Date		Principal Activity	

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Initials _____

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INDIVIDUALS

	Individual Applicant One		Individual Applicant Two	
Title (Mr/Mrs/Ms/Miss/Dr)				
Family Name				
Given Name(s)				
Capacity	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Joint Applicants		<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Joint Applicants	
Present Home Address				
	Postcode		Postcode	
Telephone	Work	Home	Work	Home
Email Address				
Date of Birth				
Drivers License No.				
Occupation/Position				

ADVISOR DETAILS

Solicitor	Accountant
Name of Firm	Name of Firm
Address	Address
Postcode	Postcode
Contact Name	Contact Name
Telephone	Telephone
Email Address	Email Address
Facsimile	Facsimile

STATEMENT OF ASSETS AND LIABILITIES

Assets		Liabilities		
	Value	Lender	Monthly Payments	Total Owing
Home Address		Mortgagee		
Property – Other		Mortgagee		
Property – Other		Mortgagee		
Vacant Land		Mortgagee		
Motor Vehicle/s <small>(Year, Make, Model and Serial Number)</small>		Vehicle Loan		
Savings/Cash		Credit & Store Card Limit		
Other Type		Tax Owing/GST Owing		
Total Assets	\$	Total Liabilities	\$	\$
Net Worth (Assets Less Liabilities): \$				

SECURITY OFFERED FOR LOAN

	Security Offered — One			Security Offered — Two		
Address						
	Postcode			Postcode		
Type of Property	<input type="checkbox"/> Vacant <input type="checkbox"/> Land <input type="checkbox"/> Commercial <input type="checkbox"/> Residential			<input type="checkbox"/> Vacant <input type="checkbox"/> Land <input type="checkbox"/> Commercial <input type="checkbox"/> Residential		
Estimated Market Value	\$	Purchase Price	\$	\$	Purchase Price	\$
Name of Contact <i>(for valuers access)</i>						

Existing Lender

Bank						
Amount Owing	\$			\$		
Details of Arrears	\$			\$		

Account Details

Account 1						
Amount	\$			\$		
Account 2						
Amount	\$			\$		

Land Description *(as appears on rates notices)*

Lot						
	DP	SP		DP	SP	
	Volume	Folio		Volume	Folio	
Adverse Property Features						

	Security Offered — Three			Security Offered — Four		
Address						
	Postcode			Postcode		
Type of Property	<input type="checkbox"/> Vacant <input type="checkbox"/> Land <input type="checkbox"/> Commercial <input type="checkbox"/> Residential			<input type="checkbox"/> Vacant <input type="checkbox"/> Land <input type="checkbox"/> Commercial <input type="checkbox"/> Residential		
Estimated Market Value	\$	Purchase Price	\$	\$	Purchase Price	\$
Name of Contact <i>(for valuers access)</i>						

Existing Lender

Bank						
Amount Owing	\$			\$		
Details of Arrears	\$			\$		

Account Details

Account 1						
Amount	\$			\$		
Account 2						
Amount	\$			\$		

Land Description *(as appears on rates notices)*

Lot						
	DP	SP		DP	SP	
	Volume	Folio		Volume	Folio	
Adverse Property Features						

Note: Prior to settlement you will need to provide a Certificate of Insurance, noting the interest of Capital Securities Australia Pty Ltd.

APPLICANT DECLARATION

		Yes	No
1	Have you, or any co-applicant, ever been declared bankrupt or insolvent, has either estate been assigned for the benefit of creditors?		
2	Have you, or any co-applicant, ever been shareholders or officers of any company of which a manager, receiver and/or liquidator has been appointed?		
3	Is there any judgment entered in any court against you, or your co-applicant or any company of which you or your spouse are or were a shareholder or officer?		
4	Have you, or any co-applicant, or any company with which you are or were associated, ever had a property fore-closed upon or sold through a mortgagee sale proceeding?		
5	Has any application in respect of this loan been submitted by you, or any other person, to any other lender?		
6	Has any fee or charge been paid or promised to any other person as consideration for obtaining approval for this loan?		
7	Have you, or will you, be borrowing additional funds to complete the proposed purchase or development of the mortgaged property? If yes, give details.		

CONSUMER CREDIT CODE DECLARATION

I/ We _____ declare that the credit to be provided to me/ us by Capital Securities Australia Pty Ltd is to be applied wholly, predominantly for business and/ or investment purposes.

Important:

You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration, you may lose your protection under the Consumer Credit Code.

The declaration is made before I have signed, or entered into, a credit contract relating to this intended transaction.

Signature: _____

Signature: _____

PRIVACY STATEMENT

Capital Securities Australia ABN 17 614 144 213 (“Capital”) understands that your privacy is important. We are committed to ensuring that your personal information is handled properly by our staff and our service providers. We comply with the Privacy Act 1988 as amended by the Privacy (Private Sector) Amendment Act 2000 (“Act”).

This Statement is to make you aware of matters required to be disclosed by the National Privacy Principles (NPPs) in relation to the personal information provided by you, (such as your name and address and contact details) in the Loan Application Form or similar form (“Personal Information”) whether as a proposed Borrower or Guarantor. This Personal Information will be handled by Capital in accordance with the NPPs and this statement.

NOTE: The use of credit reports and information derived from those reports is regulated by Part III-A of the Act. You must read and complete our Acknowledgement and Authority to Give and Receive Credit Information in relation to how we handle this information.

COLLECTING AND USING PERSONAL INFORMATION

Capital only collects and uses Personal Information that is necessary for its business purposes, to provide our products and services to you including credit facilities. In particular, we will use your Personal Information to:

1. Assess your application to be a borrower or guarantor;
2. Verify your details;
3. Assess our risk for legislative purposes;
4. Provide credit (if the application is successful);
5. Process and manage your application; and or
6. Administer the loan account.

If you do not provide the Personal Information required by the Loan Application Form, Capital may not be able to provide you with credit and or other products and services.

In addition, we may use your Personal Information to provide you with information about our existing and new products and services. Where this is direct marketing material you have the right to request not to accept it.

DISCLOSING PERSONAL INFORMATION

In order to provide our products and services, we may need to share Personal Information with other organisations. Commonly, organisations we would share such information with, include:

- related companies
- agents, contractors and service providers to Capital
- your employer/s or referees
- originators
- rating agencies
- mortgage insurers
- title insurers
- your or our professional advisers
- financial institutions and securitisers
- other credit providers
- your bank
- government and other regulatory bodies
- law enforcement agencies
- debt collectors
- trustee companies

FURTHER REQUEST FOR AND VERIFICATION OF PERSONAL INFORMATION

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

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

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

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

Accessing and Updating Personal Information

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

Our Contact Details

Capital Securities Australia Pty Ltd
 226 Pulteney Street, Adelaide SA 5000
 Telephone: 1300 222 377
 Facsimile:(08) 8232 3266

ACKNOWLEDGMENT

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

I/ We declare the above information to be true and complete.

	Applicant’s Signature	Guarantor’s Signature	Date
Applicant 1	_____	_____	_____
Applicant 2	_____	_____	_____

COMPLETE LOAN APPLICATION FORM IN FULL, SIGN WHERE INDICATED AND INITIAL ALL PAGES. INCOMPLETE APPLICATIONS WILL NOT BE CONSIDERED.