

# Application for Finance

## Your Personal Details

### Applicant 1

Title	Family Name
<input type="text"/>	<input type="text"/>
First Name	Middle Names
<input type="text"/>	<input type="text"/>
Date of Birth	Sex
<input type="text"/>	<input type="radio"/> Male <input type="radio"/> Female
Marital Status	Number Dependants
<input type="text"/>	<input type="text"/>
Identification 1 - D/L	Expiry Date
<input type="text"/>	<input type="text"/>
Street Address	
<input type="text"/>	
Suburb	
<input type="text"/>	
No. of Years	Own / Rent / Board
<input type="text"/>	<input type="text"/>
Home Phone	Facsimile
<input type="text"/>	<input type="text"/>
Email	
<input type="text"/>	

### Applicant 2

Title	Family Name
<input type="text"/>	<input type="text"/>
First Name	Middle Names
<input type="text"/>	<input type="text"/>
Date of Birth	Sex
<input type="text"/>	<input type="radio"/> Male <input type="radio"/> Female
Marital Status	Number Dependants
<input type="text"/>	<input type="text"/>
Identification 1 - D/L	Expiry Date
<input type="text"/>	<input type="text"/>
Street Address	
<input type="text"/>	
Suburb	
<input type="text"/>	
No. of Years	Own / Rent / Board
<input type="text"/>	<input type="text"/>
Home Phone	Facsimile
<input type="text"/>	<input type="text"/>
Email	
<input type="text"/>	

## Employment History

Your Employer	
<input type="text"/>	
Your Position	Time There
<input type="text"/>	<input type="text"/>

Your Employer	
<input type="text"/>	
Your Position	Time There
<input type="text"/>	<input type="text"/>

## Solicitor Details

Name	Company
<input type="text"/>	<input type="text"/>
Address	
<input type="text"/>	
<input type="text"/>	
Phone	Facsimile
<input type="text"/>	<input type="text"/>
Email	
<input type="text"/>	

## Accountant Details

Name	Company
<input type="text"/>	<input type="text"/>
Address	
<input type="text"/>	
<input type="text"/>	
Phone	Facsimile
<input type="text"/>	<input type="text"/>
Email	
<input type="text"/>	

# Financial Position

## Assets

Property	
	\$
	\$
Motor Vehicles (Year/Make/Model)	Value
	\$
	\$
	\$
	\$
Shares	Est. Market Value
	\$
	\$
Other Assets	Value
	\$
	\$
	\$
	\$
	\$
Furniture/Personal Effects	Est. Market Value
	\$
	\$
TOTAL ASSETS	\$
Minus Total Liabilities	\$
Equals Surplus	\$

## Liabilities

Property Related Liabilities		Amount Owing
Mtg to:		\$
Mtg to:		\$
Motor Vehicle Loans		Amount Owing
		\$
		\$
		\$
Other Loans (including Government Student Loans)		Amount Owing
		\$
		\$
		\$
Credit Cards	Credit Limit	Amount Owing
	\$	\$
	\$	\$
	\$	\$
Store Accounts	Credit Limit	Amount Owing
	\$	\$
	\$	\$
Other Debt		Amount Owing
		\$
TOTAL LIABILITIES		\$
Name of Current Main Bank		
Time at Current Bank		Years

## Annual Gross Income

	Applicant 1	Applicant 2
Gross Salary/Wages	\$	\$
Overtime	\$	\$
Second Job	\$	\$
Rentals	\$	\$
Other	\$	\$
TOTAL (Annual)	\$	\$
		\$

## Monthly Expenditure

This Loan	\$
Other Mortgage Payments	\$
Hire Purchase Payments	\$
Other Loan Repayments	\$
Credit Cards/Store Accounts	\$
Child Maintenance/Child Care	\$
Motor Vehicle Expenses	\$
Life/Medical Insurance	\$
Superannuation	\$
Rates	\$
House and Contents Insurance <small>(Estimate amount for electricity, gas, telephone, maintenance, etc)</small>	\$
Other Household Expenses	\$
Living Expenses	\$
Other (specify)	\$
TOTAL MONTHLY EXPENSES (B)	\$
When is Salary Paid?	<input type="radio"/> Monthly <input type="radio"/> Fortnightly <input type="radio"/> Weekly <input type="radio"/> Other
Direct Credit?	<input type="radio"/> Yes <input type="radio"/> No

## Monthly Net Income

Applicant 1	\$
Applicant 2	\$
Welfare Benefits	\$
Rentals	\$
Other Income (specify)	\$
Other Income (specify)	\$
Total Income (A)	\$
NET MONTHLY SURPLUS (A-B)	\$

## Security Details

	Address	Est. Market	G/V	R/V	Rent
1	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
2	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

## Mandate and Agency Agreement

Full Name of Applicant(s): \_\_\_\_\_

Full Name of Guarantor(s): \_\_\_\_\_

**Agreed:** The above named applicant and guarantor (jointly in this agreement referred to as "Applicant" hereby:

1. Appoints Southern Cross Finance Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) on a sole and exclusive basis as the agent of the Applicant to arrange finance on the terms substantially set out below, such appointment to be for a period of 1 month from the date of this agreement, or such longer term as the parties agree;
2. Undertake to promptly make available all information reasonably requested by Southern Cross Finance Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) to enable the preparation of an application for the required finance, and warrants that such information provided to Southern Cross Finance Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) for this purpose will be true and correct in all material respects;
3. In terms of the Privacy Act 1993, authorises any person or company to provide Southern Cross Finance Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) with such information as may be reasonably required in response to credit enquiries;
4. Authorises Southern Cross Finance Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) to furnish details of this application, any information provided for the purpose of this application, and any prior or subsequent but related dealings with Southern Cross Finance Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) to third parties that Southern Cross Finance Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) may approach in relation to this application;
5. Authorises the mortgage provider to pay the success fee directly to the Introducing Broker upon draw down of the mortgage facility and on receipt of an invoice for the said success fee;
6. Agrees that unless otherwise consented to in writing, the success fee shall be due and payable by the Applicant immediately on draw down of the finance;
7. Accepts the actual amount of finance arranged by Southern Cross Finance Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) may be greater or less than the amount of required finance detailed below because of differing policies by individual lenders.

## Privacy Act 1993 Authority

By completing this Form you acknowledge the following:

1. You are aware that the personal information collected on this form and in the course of your dealings with Southern Cross Finance Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) is collected for the purposes of assessing your Application for Finance and may be used by the Lender for the purpose of administering the Loan. You are aware that the Lender may from time to time make the information available to the Lenders Mortgage Insurer, and person with whom the Lender proposes to enter into Contractual Agreements, and Security Trustee and any Assignee of the Lender's rights.
2. You authorise to collect further personal information necessary to confirm the statements given in this Application from third parties including but not limited to credit reporting agencies, credit providers, solicitors, banks and employers and for those parties to disclose your personal information.
3. You authorise Southern Cross Finance Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) to disclose your personal information to Veda Advantage for the purpose of obtaining a credit report and for Veda Advantage to give your personal information to the Broker and Lender for that purpose.
4. You authorise Veda Advantage to hold your personal information on their system and use that information to provide credit reporting services to their customers.
5. You authorise Southern Cross Finance Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) to use the services of Veda Advantage to maintain up to date credit records about you.
6. You understand that if you default in your payment obligations to the Lender, information about that default may be given to Veda Advantage and Veda Advantage may give that information to other Veda Advantage customers.
7. You understand that if you do not consent to the above provisions, your Application may be declined.
8. You understand that Southern Cross Finance Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) may use your information for market research and from time to time notify you of products and service that may be of interest to you including via promotional electronic messages. You are able to decline to receive electronic messages.
9. You have the right to know who is collecting and holding your personal information and the right to have access to your personal information and to correct it if it is wrong. You are entitled to receive a copy of this application form.

**Finance Required:** Amount: \_\_\_\_\_ Purpose: \_\_\_\_\_

Term: \_\_\_\_\_ Security: \_\_\_\_\_

I, \_\_\_\_\_  
(Name of Borrower(s))

certify I have read and understood this form and that the information contained in the application is true and correct.

Acknowledgements: Each of the Applicant(s) and Guarantor(s) acknowledges their acceptance of the terms of this Mandate.

Signed for and on behalf of the Broker: \_\_\_\_\_

Signed for and on behalf of the Applicant(s): \_\_\_\_\_

Signed for and on behalf of the Guarantor(s): \_\_\_\_\_

Dated: \_\_\_\_\_