

# NORWEST-FINANCE

## **CONSUMER FINANCE APPLICATION**

- Application Form Completed including:
  - Full particulars of Individuals
  - Your contact details and the amount of brokerage requested (up to 3.00% of the amount financed).
  - Finance References
  - Assets & Liabilities Statement for Individuals
  - Privacy Act Acknowledgement signed
  - Any relevant background notes completed
  
- Self Employed Applicant: Last 2 years Financial Accounts attached:
  - For Company - latest full set of Financial Accounts showing previous year's results as comparables.
  - For Sole Trader or Partnership - last 2 personal Income Tax Returns (include Partnership Tax Returns if Partnership)
  
- PAYG Applicant (Wage / Salary earner):
  - 2 Payslips and copy of last Financial Year's PAYG Payment Summary
  - 2 x Personal References
  - Nearest living Relative
  - Copy of drivers Licence

# CONSUMER APPLICATION FORM

Please tick appropriate box and complete sections in full. An incomplete Application will cause delays in processing.

## Individual Applicant 1

(List all partners here)

<b>(A1) Surname:</b>	<b>Given Names:</b>	<b>Date of Birth:</b>	<b>D/L No.:</b>	<b>Sex (M/F):</b>
		<b>Marital Status:</b>	<b>No. of Dependents:</b>	
<b>Home Address:</b>	<b>Since:</b>	<b>Postcode:</b>	<b>Telephone Home:</b>	<b>Mobile:</b>
<b>Previous Address:</b>				
(If less than 3 years)	<b>Time there:</b>			

## Individual Applicant 2

(List all partners here)

<b>(A2) Surname:</b>	<b>Given Names:</b>	<b>Date of Birth:</b>	<b>D/L No.:</b>	<b>Sex (M/F):</b>
		<b>Martial Status:</b>	<b>No. of Dependents:</b>	
<b>Home Address:</b>	<b>Since:</b>	<b>Postcode:</b>	<b>Telephone Home:</b>	<b>Mobile:</b>
<b>Previous Address:</b>				
(If less than 3 years)	<b>Time There:</b>			

## Residential Status

<b>Applicant 1</b>	<b>Applicant 2</b>
<input type="checkbox"/> Owner	<input type="checkbox"/> Owner
<input type="checkbox"/> Buyer	<input type="checkbox"/> Buyer
<input type="checkbox"/> Renter	<input type="checkbox"/> Renter
<input type="checkbox"/> Boarding	<input type="checkbox"/> Boarding
<input type="checkbox"/> Living with parents	<input type="checkbox"/> Living with parents
<input type="checkbox"/> Other (please specify)	<input type="checkbox"/> Other (please specify)

**Applicant 1**

**Landlords details**

(Please complete for Renters)

<b>Landlords Name and Address:</b>	
<b>Contact:</b>	<b>Phone Number:</b>
<b>Rent paid:</b>	

**Applicant 2**

**Landlords details**

(Please complete for Renters)

<b>Landlords Name and Address:</b>	
<b>Contact:</b>	<b>Phone Number:</b>
<b>Rent paid:</b>	

**Current Employment Status**

<b>Applicant 1</b>	<b>Applicant 2</b>
<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Student <input type="checkbox"/> Home Duties <input type="checkbox"/> Self Employed <input type="checkbox"/> Other (Please detail)	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Student <input type="checkbox"/> Home Duties <input type="checkbox"/> Self Employed <input type="checkbox"/> Other (Please detail)
<b>Current Employer:</b> <b>Address:</b>  <b>Phone:</b> <b>Contact Name:</b> <b>Position:</b> <b>Time with current employer:</b> <b>Salary:</b>  (Is less than 3 years) <b>Previous Employer:</b> <b>Position:</b> <b>Time with Employer:</b>	<b>Current Employer:</b> <b>Address:</b>  <b>Phone:</b> <b>Contact Name:</b> <b>Position:</b> <b>Time with current employer:</b> <b>Salary:</b>  (If less than 3 years) <b>Previous Employer:</b> <b>Position:</b> <b>Time with employer:</b>

**Income and Expenditure**

Monthly Income - Gross	Applicant 1	Applicant 2	Monthly Expenditure	Applicant 1	Applicant 2
Salary / Wages			Mortgages		
Regular Overtime			Rent / Board		
Commission / Bonus			Car Loans		
Rental Income			Hire Purchase		
Investment Income			Credit / Department cards		
Parenting Allowance			Child maintenance		
Superannuation			Other Loan amounts		
Social Security					
Other					
<b>TOTAL GROSS MONTHLY</b>			<b>TOTAL MONTHLY EXPENSES</b>		

**Proposal**

<b>Rate:</b>	<b>%</b>	<b>Term:</b>	<b>Months</b>
<b>Brokerage</b>	<b>\$</b>	<b>Repayment</b>	<b>\$</b>
<b>Equipment / Vehicle</b>		<b>Cost Price:</b>	<b>\$</b>
<b>Make:</b>		<b>Model:</b>	<b>Less</b>
	<b>Sedan / Hatch / Wagon/ 4WD</b>		<b>Deposit:</b>
<b>Year of manufacture:</b>		<b>Manual / Automatic</b>	<b>Trade:</b>
<b>Extras:</b>			<b>\$</b>
<b>Kms (if used):</b>			<b>Subtotal:</b>
<b>New / Used:</b>			<b>\$</b>
<b>Supplier Contact Name &amp; Telephone:</b>			
<b>Trade In Details:</b>			
<b>Vehicle:</b>			
<b>Broker/Introducer Contact Name:</b>			
<b>Telephone:</b>			

**Personal References**

<b>Applicant 1</b>	<b>Applicant 2</b>
<b>Bank:</b> _____ <b>Branch:</b> _____ <b>Account Type:</b> _____	<b>Bank:</b> _____ <b>Branch:</b> _____ <b>Account Type:</b> _____
<b>Accountant:</b> _____ <b>Contact Name:</b> _____ <b>Phone:</b> _____	<b>Accountant:</b> _____ <b>Contact Name:</b> _____ <b>Phone:</b> _____
<b>Personal Reference</b> <b>Name:</b> _____ <b>Address:</b> _____  <b>Phone Number:</b> _____	<b>Personal Reference</b> <b>Name:</b> _____ <b>Address:</b> _____  <b>Phone Number:</b> _____
<b>Personal Reference</b> <b>Name:</b> _____ <b>Address:</b> _____  <b>Phone Number:</b> _____	<b>Personal Reference</b> <b>Name:</b> _____ <b>Address:</b> _____  <b>Phone Number:</b> _____
<b>Nearest Relative</b> <b>Name:</b> _____ <b>Address:</b> _____  <b>Phone Number:</b> _____ <b>Relationship:</b> _____	<b>Nearest Relative</b> <b>Name:</b> _____ <b>Address:</b> _____  <b>Phone Number:</b> _____ <b>Relationship:</b> _____

**Finance References**

<b>Name of Financial institution</b>	<b>Commencement Date</b>	<b>Terms (Months x Payment)</b>	<b>Asset financed</b>	<b>Current / Finalised</b>

# Personal Statement of Assets & Liabilities – Applicant 1

(To be completed by each Applicant/Guarantor)

Name:

Date:

LIABILITIES:		ASSETS:	
	\$ Owed		\$ Value
Mortgage Loans (1)		Address of Property:	
Mortgagee:			
Monthly repayment:			
Mortgage Loans (2)		Address of Property:	
Mortgagee:			
Monthly repayment:			
Mortgage Loans (3)		Address of Property:	
Mortgagee:			
Monthly repayment:			
Other Loans (Please Detail)		Motor Vehicles (Please list year, make, model)	
Lender:			
Repayments:			
Lender:			
Repayments:			
Lender:			
Repayments:			
Bank Overdraft Limit/Balance		Plant & Equipment	
Other Liabilities (Please Detail)		Household Goods (insured value)	
		Other Assets & Investments (Please Detail):	
		Superannuation	
		Shares	
		Managed Funds	
		Cash	
<b>Total Liabilities</b>		<b>Total Assets</b>	
	\$		\$
Have you had any legal proceedings taken against you for debt, been bankrupt, insolvent or assigned your estate for the benefit of your creditors? <input type="checkbox"/> YES <input type="checkbox"/> NO			<b>Less Total Liabilities</b>
			\$
If Yes, please provide details:			<b>Net Assets</b>
			\$

Signed: .....

# Personal Statement of Assets & Liabilities – Applicant 2

(To be completed by each Applicant/Guarantor)

Name:

Date:

LIABILITIES:		ASSETS:	
	\$ Owed		\$ Value
Mortgage Loans (1)		Address of Property:	
Mortgagee:			
Monthly repayment:			
Mortgage Loans (2)		Address of Property:	
Mortgagee:			
Monthly repayment:			
Mortgage Loans (3)		Address of Property:	
Mortgagee:			
Monthly repayment:			
Other Loans (Please Detail)		Motor Vehicles (Please list year, make, model)	
Lender:			
Repayments:			
Lender:			
Repayments:			
Lender:			
Repayments:			
Bank Overdraft Limit/Balance		Plant & Equipment	
Other Liabilities (Please Detail)		Household Goods (insured value)	
		Other Assets & Investments (Please Detail):	
		Superannuation	
		Shares	
		Managed Funds	
		Cash	
<b>Total Liabilities</b>		<b>Total Assets</b>	
	\$		\$
Have you had any legal proceedings taken against you for debt, been bankrupt, insolvent or assigned your estate for the benefit of your creditors? <input type="checkbox"/> YES <input type="checkbox"/> NO			<b>Less Total Liabilities</b>
			\$
If Yes, please provide details:			<b>Net Assets</b>
			\$

Signed: .....

**BACKGROUND NOTES (Include any notes on the applicant / asset etc that may be relevant):**

PRIVACY AND CREDIT INFORMATION (INTERIM AUTHORISATION)  
PRIVACY ACT AUTHORISATIONS/AGREEMENTS  
AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS

In compliance with the Commonwealth Privacy Act, applicant parties to a finance application who are natural persons should complete and give this interim authorisation to the introducer/broker named below.

Name of Introducer: \_\_\_\_\_ (ABN) \_\_\_\_\_

Name/s of Applicant/s: \_\_\_\_\_

Amount of Application: \$ \_\_\_\_\_ Purpose: \_\_\_\_\_

**A. SECTIONS APPLICABLE TO APPLICANT/S WHO ARE NATURAL PERSON/S**

**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 a credit provider(s) which the above-named 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 above-named 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 above-named credit provider, I/we have committed a serious credit infringement;
- \* That finance provided to me/us by the above-named credit provider has been paid or otherwise discharged.

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

**2. Agreement/Authority by Applicant/Customer 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; 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 above-named introducer to obtain a report about my/our consumer or commercial credit worthiness from a credit reporting agency or a commercial credit reporting business or from a credit provider named in this application or referred to in such reports [Section 18N(1)(ga)].

I/We also authorise the above-named introducer to pass on the above-obtained reports to such credit providers as are appropriate, for their consideration of the application for finance.

I/We also authorise the above-named introducer to give to and receive from such parties as are necessary to the arranging of the finance, such personal information about me/us which is necessary to such arrangement or subsequent management.

**B. SECTION APPLICABLE TO GUARANTOR/S WHO ARE NATURAL PERSON/S**

**5. Guarantor Parties Agreement**

I/We agree that the Approached Credit Provider may seek a credit report concerning me/us from a credit reporting agency to assess whether to accept me/us as a guarantor of the finance commitments for the above-named Applicant Parties [Section 18K(1)(c)].

I/We further agree that the Approached Credit Provider may give to and seek from any credit providers named in the 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; 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.

**C. SECTION APPLICABLE TO APPLICANT/S AND GUARANTOR/S WHO ARE NATURAL PERSONS**

6. Acknowledgment by Applicant/Customer and/or Proposed Guarantor about the collection, recording, use and disclosure of personal information by the Approached Credit Provider.

I/we, the Applicant/Customer and/or Proposed Guarantor, acknowledge that:

- a) during the course of assessing the application for finance, the Approached Credit Provider will collect, record and securely store personal information about me/us; and
- b) some of the personal information collected maybe obtained from third parties including Credit Reporting Agencies, other credit providers, trade suppliers and public records; and
- c) information about the identity, location and contact particulars of the Approached Credit Provider can be obtained from the above named Introducer
- d) except in limited circumstances, I/we are able to access details of the personal information the Approached Credit Provider holds about me/us by sending a request, either via the above named Introducer or directly to the Approached Credit Provider.
- e) the information is being collected primarily so that the Approached Credit Provider can consider the finance application ; and
- f) without the information sought being collected, an Approached Credit Provider will be unable to process the application for finance; and
- g) subject to the provisions of the Privacy Act, some of the personal information collected by the Approached Credit Provider may be disclosed to other parties but only so that the Approached Credit Provider can process the application for finance. Disclosure to outside parties may also be made if it is required or authorised by law. The types of organisations to whom information might be disclosed include:
  - i) a credit reporting agency;
  - ii) other credit providers;
  - iii) a supplier(s) and/or insurer of the goods or security which are the subject of the finance application; and
  - iv) a solicitor or valuer engaged by the Approached Credit Provider to act on its behalf,

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	<i>Applicant/Guarantor*</i>	
<i>Full Name(Printed)</i>	<b>Delete whichever is inapplicable</b>	<i>Signature</i>

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	<i>Applicant/Guarantor*</i>	
<i>Full Name(Printed)</i>	<b>* Delete whichever is inapplicable</b>	<i>Signature</i>

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	<i>Applicant/Guarantor*</i>	
<i>Full Name(Printed)</i>	<b>* Delete whichever is inapplicable</b>	<i>Signature</i>

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	<i>Applicant/Guarantor*</i>	
<i>Full Name(Printed)</i>	<b>* Delete whichever is inapplicable</b>	<i>Signature</i>

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	<i>Applicant/Guarantor*</i>	
<i>Full Name(Printed)</i>	<b>* Delete whichever is inapplicable</b>	<i>Signature</i>

*This authorisation remains in force until the finance transaction is arranged, whereupon it will be replaced by an Authorisation/Agreement in favour of the Approached Credit Provider that provides the finance covered by the finance application.*

# **PERSONAL MOTOR VEHICLE FINANCE**

## **Interest Rates / Acceptance Guidelines**

**Please contact our Leasing staff for competitive rates**

**NORWEST LEASING Team**

**1800 756267**

### **Acceptance Guidelines**

- 1) Must have ability to service the commitment
- 2) Home Owners - No Deposit finance available
- 3) Non Home Owners - 20 % Deposit required
- 4) Good Credit History, Clear CRAA on all parties
- 5) Maximum age of Vehicle - 12 years at expiry of contract