

Loan Details

Please use **BLOCK LETTERS** and tick (✓) appropriate boxes

I would like to use the funds to purchase the following:

Type of purchase

Amount

1	<input type="checkbox"/> New <input type="checkbox"/> Used	\$
2	<input type="checkbox"/> New <input type="checkbox"/> Used	\$
Total Loan Amount		\$

Personal Details

Please print this page again if there is a 2nd application

Title []	Given name(s) []	residential address []	
Surname []		Postcode []	
Date of birth [] / [] / []	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Marital status []	Time there years [] months []
Home phone number () [] []	Mobile phone number () [] []	Driver's licence number []	State []
Expiry date [] [] []	Number of dependant children []	Occupation []	
Type of employment		Monthly Income	
<input type="checkbox"/> Full time	<input type="checkbox"/> Part time	<input type="checkbox"/> Self-employed	Monthly income after tax \$ [] [] []
<input type="checkbox"/> Temp/Casual	<input type="checkbox"/> Contractor	<input type="checkbox"/> Other (specify) []	Other monthly income (please specify) \$ [] [] []
Employer's name (or Accountants details if Self Employed) []		Total Monthly Income after tax \$ [] [] []	

Assets & Liabilities

Assets – i.e. what you own

Property	\$
Shares/trusts	\$
Motor vehicles	\$
Life insurance/superannuation	\$
Personal effects, jewellery, furniture etc.	\$
Other (please specify)	\$
Total Assets	\$ [] [] []

Liabilities – i.e. what you owe

Name of Lender		
Mortgage with	[]	\$
Mortgage with	[]	\$
Car loan	[]	\$
Credit cards/lines of credit	[]	\$
Personal loans	[]	\$
Other loans	[]	\$
Total Liabilities	[]	\$ [] [] []

PRIVACY CONSENT FORM
(Protection of Your Personal Information)

I/we the applicants named on this form, understand that Section 18E (8) (C) of the Privacy Act 1988 allows, Norwest-Finance ABN 42 766 293 532 to give a credit reporting agency certain personal information about me/us which I/we authorize Norwest-Finance to do so. The personal information which may be given to a credit reporting agency is covered by Section 18 E (3) of the Privacy Act and includes:

- Identity particulars as permitted by the Privacy Commissioners determination issued under Section 18 E (3) of the Privacy Act.
- To obtain from a credit reporting agency a credit report containing personal credit information about me/us in relation to my/our application for credit.
- To obtain from a credit reporting agency a credit report containing personal credit information about me/us in relation to commercial credit in relation to my/our application for credit
- To obtain a credit report from a credit reporting agency and other information in relation to my/our commercial credit activities.

Authority to exchange information with other credit providers:

In accordance with Section 18 N (1) (B) of the Privacy Act, I/we authorize Norwest-Finance ABN 42 766 293 532 to give and to obtain from credit providers named in this credit application and credit providers that may be named in a credit report issued by a credit reporting agency information about my/our credit arrangements. I/we understand this information can include any history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

I/we understand the information may be used for the following purposes:

- To assess an application by me/us for credit.
- To assist me/us for credit.
- To notify other credit providers of a default made by me/us.
- To assess my/our credit worthiness.

Credit Officer's and/or Credit Manager's Opinion:

I/we authorize Norwest-Finance ABN 42 766 293 532 to give and receive a credit manager's opinion for the purposes connected with my/our application.

Authority for Lenders Mortgage Insurers:

In accordance with Section 18 N (1) (bb) of the Privacy Act, I/we authorize Norwest-Finance ABN 42 766 293 532 to disclose a report or information to a Lenders Mortgage Insurer to assess whether to insure or the risk of insuring the Lender for the mortgage credit, or for any purposes arising under the contract of mortgage insurance between the Lender and the Lenders Mortgage Insurer.

Authority for Penrith Loans to give information to:

Guarantors and proposed Guarantors;

Pursuant to section 18N (1) (ga) of the Privacy Act, I/we authorize Norwest-Finance ABN 42 766 293 532 to give any person/s nominated as guarantor/s, personal information about me/our credit worthiness, credit standing, credit history or credit capacity.

- To consider whether to act as guarantor in respect of, or to consider whether to offer property as security.

- Where that person is a guarantor in respect of, or has provided property as security for, a loan given by the Lender to me/us; or
- Where that person is a guarantor in respect of, or has provided property as security for, a loan given by the Lender to me/us and the amount owing under that is, owing to me/us and may be, increased.

DECLARATION AND AUTHORITY

I/we have read and understand the particulars which have been completed in this form and state that those particulars are true, complete and correct and have been provided to Norwest-Finance ABN 42 766 293 532 to enable and assist me/us and to help determine whether or not a Lender will provide a loan/loan increase and/or credit facility and/or increase in the Credit Limit of my/our existing Credit Facility for which (as indicated) I/we hereby make formal application.

I/we declare that I/we:

- I/we understand and confirm that a credit check may be undertaken as part of this application and that I/we have read and understood the above acknowledgement and authority regarding the Privacy Protection of Information.
- I/we acknowledge and agree that Norwest-Finance ABN 42 766 293 532 may contact my/our employer, accountant and if applicable, landlord/real estate agent and other referees to verify the details which I/we have provided on our application.

Applicant 1

(Print Name) (Signature) (Date)

Applicant 2

(Print Name) (Signature) (Date)