

PERSONAL LOAN APPLICATION

LOAN DETAILS

Details of Loan Purpose *Please give detailed information e.g. to purchase Ford Laser Sedan 2002 Model Private Sale*

Amount Required _____ **Term Required** _____

BORROWER DETAILS

Applicant 1

Applicant 2 / Guarantor

<p>Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other</p> <p>Surname _____</p> <p>Given Names _____</p>	<p><input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other</p> <p>_____</p> <p>_____</p>
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Home Address			
	Postcode	Time There	yrs

	Postcode	Time There	yrs

Previous Home Address <small>If less than 2 yrs at current address</small>			
	Postcode	Time There	yrs

	Postcode	Time There	yrs

Postal Address <small>If same as Home Address Please write</small>			
	Postcode	Time There	yrs

	Postcode	Time There	yrs

Date of Birth	/ /	Drivers Licence No.	
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	/ /	Drivers Licence No.	
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BORROWER DETAILS continued

Applicant 1

Marital Status	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Defacto
	<input type="checkbox"/> Divorced	<input type="checkbox"/> Widowed	<input type="checkbox"/> Separated

No of Dependants		Ages	
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Residential Status	<input type="checkbox"/> Owned	<input type="checkbox"/> Mortgaged	<input type="checkbox"/> Rented *
	<input type="checkbox"/> Boarding	<input type="checkbox"/> Living with parents	

Contact Numbers <i>Please tick your preferred method of contact</i>	Home ()	<input type="checkbox"/>
	Business ()	<input type="checkbox"/>
	Mobile ()	<input type="checkbox"/>
	Email	<input type="checkbox"/>

Applicant 2 / Guarantor

	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Defacto
	<input type="checkbox"/> Divorced	<input type="checkbox"/> Widowed	<input type="checkbox"/> Separated

	Ages	
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	<input type="checkbox"/> Owned	<input type="checkbox"/> Mortgaged	<input type="checkbox"/> Rented
	<input type="checkbox"/> Boarding	<input type="checkbox"/> Living with parents	

	Home ()	<input type="checkbox"/>
	Business ()	<input type="checkbox"/>
	Mobile ()	<input type="checkbox"/>
	Email	<input type="checkbox"/>

* If Renting - Provide Landlord / Agent Contact Details

Landlord or Real Estate	
Amount Paid Per Week	
Contact Name/ Phone Number	

Closest Relative (Friend) in Australia NOT Living with you

Name	
Phone Number	
Address	
Relationship to you ie <i>Mother</i>	

YOUR EMPLOYMENT DETAILS

Applicant 1

What is your Employment Status?	<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual
	<input type="checkbox"/> Self Employed		
	<input type="checkbox"/> Other	<input type="text"/>	

Employer/ Trading Name	
Address	
	Postcode
Phone Number ()	
Occupation	
Date Commenced	

Applicant 2 / Guarantor

	<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual
	<input type="checkbox"/> Self Employed		
	<input type="checkbox"/> Other	<input type="text"/>	

Postcode
()

YOUR EMPLOYMENT DETAILS continued

If less than 2 years with current employer please provide details of previous employment

Previous Employer			
Address			
	Postcode		
Phone Number	()		
Occupation			
Period with this employer	From		To
Employment Status	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual		

Postcode			
()			
From		To	
<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual			

YOUR INCOME

Applicant 1

	Gross Income (before tax) Please specify Wkly / Ftnghtly / Mthly	Net Income (take home) Please specify Wkly / Ftnghtly / Mthly
	Base Income/Salary	
Overtime		
Family Payment		
Pension		
Investment Income		
Rental Income		
Other e.g. Commission (Please specify)		

TOTAL INCOME

Applicant 2 / Guarantor

	Gross Income (before tax) Please specify Wkly / Ftnghtly / Mthly	Net Income (take home) Please specify Wkly / Ftnghtly / Mthly

TOTAL INCOME

YOUR ACCOUNT DETAILS

Please list all Accounts including Loans, Credit Cards and Savings

Applicant 1

Financial Institution	Account Number <i>if known</i>
Account Type & Limit - \$	Current Balance - \$
Financial Institution	Account Number <i>if known</i>
Account Type & Limit - \$	Current Balance - \$

Applicant 2 / Guarantor

Financial Institution	Account Number <i>if known</i>
Account Type & Limit - \$	Current Balance - \$
Financial Institution	Account Number <i>if known</i>
Account Type & Limit - \$	Current Balance - \$

YOUR ACCOUNT DETAILS continued

Applicant 1

Financial Institution	Account Number <i>if known</i>
Account Type & Limit - \$	Current Balance - \$
Financial Institution	Account Number <i>if known</i>
Account Type & Limit - \$	Current Balance - \$
Financial Institution	Account Number <i>if known</i>
Account Type & Limit - \$	Current Balance - \$
Financial Institution	Account Number <i>if known</i>
Account Type & Limit - \$	Current Balance - \$

Applicant 2 / Guarantor

Financial Institution	Account Number <i>if known</i>
Account Type & Limit - \$	Current Balance - \$
Financial Institution	Account Number <i>if known</i>
Account Type & Limit - \$	Current Balance - \$
Financial Institution	Account Number <i>if known</i>
Account Type & Limit - \$	Current Balance - \$
Financial Institution	Account Number <i>if known</i>
Account Type & Limit - \$	Current Balance - \$

YOUR EXPENSES

Please list your monthly expenses

Applicant 1

Home Loan Repayment	\$
Rent / Board	\$
Personal Loan Repayment	\$
Credit Card Repayment	\$
Credit Card Repayment	\$
Medical Insurance	\$
Other <i>Please specify</i>	\$
Other <i>Please specify</i>	\$
Other <i>Please specify</i>	\$
Other <i>Please specify</i>	\$

Applicant 2 / Guarantor

Home Loan Repayment	\$
Rent / Board	\$
Personal Loan Repayment	\$
Credit Card Repayment	\$
Credit Card Repayment	\$
Medical Insurance	\$
Other <i>Please specify</i>	\$
Other <i>Please specify</i>	\$
Other <i>Please specify</i>	\$
Other <i>Please specify</i>	\$

STATEMENT OF ASSETS AND LIABILITIES

Show amounts to nearest \$ (dollars) only

LIABILITIES	\$	ASSETS	\$
	<u>Loan Balance</u>	<u>Property Details</u>	<u>Approx. Value</u>
House Mortgage (Lender)			
\$ _____ Per Month			
\$ _____ Per Month			
Bank Overdraft		Furniture & Personal Effects	
Credit Cards		Motor Vehicles	
Limit\$		Make / Model / Rego	
Limit\$			
Hire Purchase/Leasing		Bank Accounts	
\$ _____ Per Month			
Store Accounts eg: Grace Bros, etc		Other Property	
Other Loans (eg: Personal Loans, etc)			
\$ _____ Per Month		Other - Details (eg: Superannuation, Shares, etc)	
\$ _____ Per Month			
\$ _____ Per Month			
Total Liabilities		Total Assets	
		Surplus	

NOTES

Please provide any further information that may assist in processing your application

APPOINTMENT OF AGENT

Pursuant to Section 18N (ga) of the Privacy Act

- I/we appoint **BERG FINANCIAL SERVICES** of 41 Wharf Street Forster NSW 2428 to be my/our agent for the purposes of seeking access to my/our personal credit report information held by my Credit Provider/s
- To assess my/our application for personal or commercial credit, I/we appoint **BERG FINANCIAL SERVICES** of 41 Wharf Street Forster NSW 2428 to authorise their chosen Credit Provider to;
- Give to a credit reporting agency certain personal information about me/us, which I/we authorise the credit provider to do so. The information which may be given to a credit reporting agency is covered by Section 18E (1) of the act and includes:
- Identity particulars as permitted by the Privacy Commissioners determination issued under Section 18E (3) of the Privacy Act.
- The fact that I/we have applied for credit and the amount
And to;
- Obtain from a Credit Reporting Agency a credit report containing personal credit information about me/us in relation to personal credit provided by the Credit Provider.
- Obtain from a Credit Reporting Agency a credit report containing personal credit information about me/us in relation to commercial credit provided by the Credit Provider. This is in accordance with Section 18K (1) (b) of the Privacy Act.
- Obtain a report containing information about my/our commercial activities or commercial creditworthiness from a business, which provides information about the commercial creditworthiness of a person in relation to personal credit provided by the Credit Provider. This is in accordance with Section 18L (4) of the Privacy Act.
- To obtain a report from a Credit Reporting Agency any other information in relation to my/our commercial credit activities.

Name of individuals giving consent	Date	Address
----- Name	-----	-----
----- Signature		-----
----- Name	-----	-----
----- Signature		-----