

## Unsecured Personal Loan Application Form

### Introducer Details

Introducer	Contact Name	Contact Email	Phone
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

### Application Details

Loan Type	Term	Payment Frequency		
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>		
Loan Purpose	Payee	BSB	Account No	Amount
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<b>Total Loan Amount</b>				<input style="width: 95%;" type="text"/>

### Primary Applicant - Personal Details

Gender	Title	Surname	Given Name(s)	Marital Status
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Dependants	Date of Birth	Mother's Maiden Name	Drivers Licence No.	DL Expiration
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Citizenship Status		Country Of Birth		
<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>		

### Primary Applicant - Contact Details

Home Phone	Mobile Phone	Email Address
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

### Primary Applicant - Current Residential Address

Residential Status	Address		
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>		
Moved In	Suburb	State	Postcode
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

**PLEASE ATTACH THE FOLLOWING:**

- Signed Privacy Act Authority
- Personal Loan Acceptance Form including Administration Fee
- 100 Point ID Check eg. Copy of Drivers Licence, Passport, Credit Cards, Medicare Card etc.
- Last 2 pay slips, or last two years tax returns if self-employed
- Signed Finance Broking Contract
- Last 3 month's Bank Statements, Credit Card Statements and Loans Statements

### Primary Applicant - Previous Residential Address

<b>Country of Address</b>	<b>Address</b>		
<input type="text"/>	<input type="text"/>		
<b>Moved In</b>	<b>Suburb</b>	<b>State</b>	<b>Postcode</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Primary Applicant - Previous Residential Address

<b>Country of Address</b>	<b>Address</b>		
<input type="text"/>	<input type="text"/>		
<b>Moved In</b>	<b>Suburb</b>	<b>State</b>	<b>Postcode</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Primary Applicant - Current Employment

<b>Employment Status</b>	<b>Occupation</b>		
<input type="text"/>	<input type="text"/>		
<b>Employers Name</b>	<b>Employers Phone</b>	<b>ABN</b>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
<b>Employers Address</b>			
<input type="text"/>			
<b>Period</b>	<b>Suburb</b>	<b>State</b>	<b>Postcode</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Primary Applicant - Previous Employment

<b>Employment Status</b>	<b>Occupation</b>		
<input type="text"/>	<input type="text"/>		
<b>Employers Name</b>	<b>Employers Phone</b>	<b>ABN</b>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
<b>Employers Address</b>			
<input type="text"/>			
<b>Period</b>	<b>Suburb</b>	<b>State</b>	<b>Postcode</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Primary Applicant - Previous Employment

Employment Status	Occupation		
<input type="text"/>	<input type="text"/>		
Employers Name	Employers Phone	ABN	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Employers Address			
<input type="text"/>			
Period	Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Primary Applicant - Next of Kin

Surname	Given Name	Relationship	Phone
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address			
<input type="text"/>			
Suburb	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

### Primary Applicant - Assets (Items with \* are marked as financed)

Type	Description or Full Address	Value
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

### Primary Applicant - Income (Monthly Nett)

Type	Name of Employer / Description	Frequency	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Please note Next of Kin**  
**MUST NOT be living with you**

**Primary Applicant - Credit Cards (Items with \* are closing for debt consolidation)**

Type	Description	Card #	Owing	Limit

**Primary Applicant - Liabilities (Items with \* are closing for debt consolidation)**

Type	Description	Owing	Payment

**Primary Applicant - Bank Accounts**

Bank	Branch	BSB	Account No	Balance	Account Age

**Secondary Applicant - Personal Details**

<b>Gender</b>	<b>Title</b>	<b>Surname</b>	<b>Given Name(s)</b>	<b>Marital Status</b>
<b>Dependants</b>	<b>Date of Birth</b>	<b>Mother's Maiden Name</b>	<b>Drivers Licence No.</b>	<b>DL Expiration</b>
<b>Citizenship Status</b>	<b>Country Of Birth</b>			

**Secondary Applicant - Contact Details**

<b>Home Phone</b>	<b>Mobile Phone</b>	<b>Email Address</b>

### Secondary Applicant - Current Residential Address

<b>Residential Status</b>	<b>Address</b>		
<input type="text"/>	<input type="text"/>		
<b>Moved In</b>	<b>Suburb</b>	<b>State</b>	<b>Postcode</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Secondary Applicant - Previous Residential Address

<b>Country of Address</b>	<b>Address</b>		
<input type="text"/>	<input type="text"/>		
<b>Moved In</b>	<b>Suburb</b>	<b>State</b>	<b>Postcode</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Secondary Applicant - Previous Residential Address

<b>Country of Address</b>	<b>Address</b>		
<input type="text"/>	<input type="text"/>		
<b>Moved In</b>	<b>Suburb</b>	<b>State</b>	<b>Postcode</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Secondary Applicant - Current Employment

<b>Employment Status</b>	<b>Occupation</b>		
<input type="text"/>	<input type="text"/>		
<b>Employers Name</b>	<b>Employers Phone</b>	<b>ABN</b>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
<b>Employers Address</b>			
<input type="text"/>			
<b>Period</b>	<b>Suburb</b>	<b>State</b>	<b>Postcode</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Secondary Applicant - Previous Employment

<b>Employment Status</b>	<b>Occupation</b>		
<input type="text"/>	<input type="text"/>		
<b>Employers Name</b>	<b>Employers Phone</b>	<b>ABN</b>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
<b>Employers Address</b>			
<input type="text"/>			
<b>Period</b>	<b>Suburb</b>	<b>State</b>	<b>Postcode</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



**Secondary Applicant - Credit Cards (Items with \* are closing for debt consolidation)**

Type	Description	Card #	Owing	Limit

**Secondary Applicant - Liabilities (Items with \* are closing for debt consolidation)**

Type	Description	Owing	Payment

**Secondary Applicant - Bank Accounts**

Bank	Branch	BSB	Account No	Balance	Account Age

**Application Comments**

**PRIVACY AND CREDIT INFORMATION  
PRIVACY ACT AUTHORISATION AGREEMENTS**

**AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS**

**In compliance with the commonwealth Privacy Act, applicant parties to a finance application should complete and give this return to the below-names introducer / broker for the purposes of the Privacy Act.**

**Name of Introducer:** A-WARD FINANCE PTY LTD T/AS MULTILEASE ABN 27 079 298 552

**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 which the approached 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 the I/we have applied for finance and the amount;
- The fact that the approached 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 approached credit provider, I / we have committed a serious credit infringement;
- That finance provided to me / us by the approached 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 Approved credit providers and so authorise such disclosures.

**2. Agreement / Authority 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 for the purpose of assessing my / our finance application or collecting any overdues; 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)).

I/we consent to my personal & commercial information to be keep at the premises of A-WARD FINANCE PTY LTD for a period up to 7 years.

**3. Authorisation to Act on Behalf of Individuals**

For the purpose of arranging the finance which is the subject of my / our application, the details of which appears 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 (Section 18H (3)) 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 this application.

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

**4. Details Of Application:**

Amount: \_\_\_\_\_ Purpose: \_\_\_\_\_

Signed: \_\_\_\_\_ Signed: \_\_\_\_\_  
(Applicant Parties) (Applicant Parties)

**5. Guarantor Parties Agreement: (Company Directors please sign as a guarantor as well as an applicant)**

I / we agree that the Approached Credit Provider may seek a credit report concerning me / us from 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)) and in so doing I / we acknowledge that such credit provider may give personal information about me / us as per paragraph 1 of this authority.

Signed: \_\_\_\_\_ Signed: \_\_\_\_\_  
(Guarantor Parties) (Guarantor Parties)

The information you provide will be held by A-Ward Finance Pty Ltd t/as Multilease and you can gain access to the information by contacting us at PO Box 890, LEICHHARDT NSW 2040.

This Authorisation remains in force until finance is arranged.

# PERSONAL LOAN ACCEPTANCE FORM

(PERSONAL LOAN APPLICATIONS ONLY)

Name/s: \_\_\_\_\_

Facility: \_\_\_\_\_ Finance Amount: \$ \_\_\_\_\_

Loan Purpose: \_\_\_\_\_

This Personal Loan Acceptance Form directs and authorises Multilease to submit a finance application ("the loan") on my/our behalf.

I acknowledge the fees for lodging this application are as follows:

\$550.00 for a loan under \$20,000 or \$770.00 for a loan over \$20,000 (fees include GST)

I/we understand that the fee of \$550.00 or \$770.00 payable upon submission of this application.

I/we understand that if the loan is declined, Multilease will refund \$500.00 for a loan under \$20,000 or \$700.00 for a loan over \$20,000 to our account.

## Please complete details for payment:

VISA     BANKCARD     MASTERCARD

Name on card: \_\_\_\_\_

Credit Card Number:

Card Expiry:   /        CCV Number (found on back of card):

Please tick this box if you have ever been bankrupt or had any defaults listed against you or your company.

Please tick this box if you have had any loans or credit card in arrears within the last 6 months.

Signature(s): \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Signature(s): \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

A-Ward Finance Pty Ltd T/AS Multilease  
ABN 27 079 298 552  
PO Box 890, Leichhardt NSW 2040  
Ph: 1300 888 156  
Fax: 1300 729 190  
Website: www.multilease.com.au

# Finance Broking Contract

Between following parties pursuant to the Consumer Credit Administration Act 1995 NSW (as amended)

Broker Name: A-Ward Finance Pty Ltd t/as Multilease

ABN: 27 079 298 552

Borrowers Name/s and address: \_\_\_\_\_

Security offered (If applicable):

We undertake to submit an application for finance for the borrower(s) as follows:

Date by which finance approval to be obtained:

Loan Amount: \$

Term: 84 Months

Maximum Repayments: \$ Per month




Interest rate: up to % Fixed for the term of the loan specified. If there is a general increase in interest rates this contract will change accordingly prior to approval.

## Special Loan Features/Panel of Lenders

We have accreditation with the following lenders, this list does not represent a complete list of financiers who may consider an application for finance from the applicant.

Subject to the applicant meeting their criteria, we are able to obtain credit from the following lenders who will charge an establishment fee of between \$130.00 and \$180.00 which will be disclosed in loan contract:

### UNSECURED LENDERS

Lender	Address - ABN	Interest Rate Range	Term Range
 Commonwealth Bank	Commonwealth Bank of Australia 8 <sup>th</sup> Floor, 175 Pitt Street Sydney NSW 2000 ABN 48 123 123 124	12.2%	36 - 84 mths
<b>ALLSURITY</b>	461 Hunter Street, Newcastle NSW 2300	14.9% - 17.9%	36 - 84 mths
 CONNECT	Connect Credit Union Level 9, 39 Murray Street Hobart Tasmania 7000 ABN 89 067 729 195	10.9% - 14.9%	36 - 84 mths
 National	National Australia Bank 345 George Street Sydney NSW 2000 ABN: 12 004 044 937	10% - 13%	36 -74 mth

#### Fees payable by borrowers(s) to the brokers:

**\$50.00 or \$70.00 (including GST)** being a non refundable application fee payable upon application, this will be deducted from the \$550.00 or \$770.00 fee if loan is approved.

**\$550.00 or \$770.00 (including GST, depending on value of the loan)** being fees for organising this loan (or document preparation cost) and payable on approval.

**Benefits to be received by us:** We and other intermediaries may earn a financial or other benefit from a person or persons other than you. This financial or other benefit will be an upfront payment totaling 1.1% plus GST of the Net Amount Financed. The remuneration is subject to amount sought, term, work detail involved, and nature of goods and **this amount is not paid by the borrower.** You engage the broker (above named) to arrange the loan described above on your behalf. You understand that we are acting as an independent contractor assisting you to locate a loan. You have been advised to obtain legal and financial advice regarding the suitability of any loan.

In the event a third party is paid commission:

Name of party: Principal Person: will be paid an upfront payment of 0.8% plus GST of the Net Amount Financed.

**BY SIGNING THIS FORM I/WE ACCEPT AND ACKNOWLEDGE THE ABOVE COMPARISON RATES COMMISSIONS, AND FEES.**

DATE: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

SIGNED: \_\_\_\_\_ BORROWER NAME(S): \_\_\_\_\_

SIGNED: \_\_\_\_\_ BORROWER NAME(S): \_\_\_\_\_

SIGNED: \_\_\_\_\_

BROKER NAME: \_\_\_\_\_