



APPLICATION FOR FINANCE

**TO BE COMPLETED BY ALL BORROWERS
(WHICH INCLUDES ALL MORTGAGORS, GUARANTORS AND COVENANTORS)
(Attach additional pages as required)**

1. INDIVIDUALS		
Title		
Surname		
Given name(s)		
Home Address (not PO Box):		
Postal Address (if different to above)		
Date of Birth		
Australian Citizen	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Drivers Licence Details (Number and State)		
Marital Status		
Full Name of Spouse (if not named as Borrower)		
Residential status	Own home <input type="checkbox"/> Mortgaged <input type="checkbox"/> Renting <input type="checkbox"/> Living with family <input type="checkbox"/> Other _____ <input type="checkbox"/>	Own home <input type="checkbox"/> Mortgaged <input type="checkbox"/> Renting <input type="checkbox"/> Living with family <input type="checkbox"/> Other _____ <input type="checkbox"/>
Phone Number		
Email address		
2. NON-INDIVIDUALS		
Borrower Type	<input type="checkbox"/> Company <input type="checkbox"/> Trust/Trustee <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Trader	<input type="checkbox"/> Company <input type="checkbox"/> Trust/Trustee <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Trader
Full name of entity:		
ACN:		
ABN:		

	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Registered for GST				
Address for Correspondence				
Full name/s of: - all company directors - all trustees of a trust - all partners of a partnership - principal of sole trader				
Full names of all shareholders who own 25% or more of shares:				
If a Trust: - Name of Trust: - Type of Trust: - Date of establishment - Full names of all beneficiaries				
3. EMPLOYMENT DETAILS				
Employment status				
Occupation (For Company, Trust, Partnership or Sole Trader - Nature of Business)				
Employer's name (If self employed, Name of Business)				
Employer's Address (For Company or Sole Trader – principal place of Business address)				
Period of Current Employment (For Sole Trader or Company - How long trading)				
4. SOLICITOR DETAILS				
Firm (name & address)				
Phone Number				
Email address				
Contact Name of Solicitor				

5. ACCOUNTANT DETAILS	
Firm (name & address)	
Phone Number	
Email address	
Contact Name of Accountant	

6. FINANCIAL HISTORY	NO	YES
Has any Borrower or their spouse ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors? If yes, give details below.		
Has any Borrower or their spouse ever been shareholders or officers of any company of which a manager, receiver, administrator, controller and / or liquidator has been appointed? If yes, give details below.		
Has any Borrower or their spouse, or any company of which any Borrower or their spouse are or were a shareholder or officer of, had any court judgments entered against them? If yes, give details below.		
Has any Borrower been refused credit in respect to this loan previously? If yes, give details below.		
Are the Borrowers complying with all obligations under all existing loans? If no, give details below.		
Are any Borrowers experiencing financial stress from existing commitments and/or made application for hardship with their existing lender/s? If yes, give details below.		
Have the Borrowers paid all outstanding rates, taxes and charges in respect of all their properties? If no, give details below.		
Have all taxation liabilities been paid? If no, give details below.		
Has any Borrower ever been convicted of any civil contravention and/or criminal offence whatsoever? If yes, give details below.		
Have any demands for payments of existing loans been satisfied? If no, give details below.		
Are all Borrowers in good health? If no, give details below.		

DETAILS:

7. LOAN REQUIRED	
Amount \$	Term
Payable <input type="checkbox"/> Monthly in Arrears <input type="checkbox"/> Annually in Advance	

8. PURPOSE OF LOAN		
Is the loan to be used wholly or predominantly for business or investment purposes other than investment in residential property?	YES	NO
What is the Loan Purpose? E.g. purchase security property, purchase other asset, refinance, working capital, equity release How will loan payments be met?		
EXIT STRATEGY? Provide detailed exit strategy		

Can you meet payments without selling your principal place of residence and/or car?

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9. LOAN SECURITY

Property Address Estimated Market Value Nature of Security	<input type="checkbox"/> Residential dwelling <input type="checkbox"/> Residential vacant land <input type="checkbox"/> Residential unit <input type="checkbox"/> Commercial office <input type="checkbox"/> Retail shop <input type="checkbox"/> Industrial unit <input type="checkbox"/> Rural Residential <input type="checkbox"/> Rural vacant land <input type="checkbox"/> Other, provide details:
Occupancy	<input type="checkbox"/> Presently Occupied by Applicant <input type="checkbox"/> To be occupied by Applicant <input type="checkbox"/> To be leased <input type="checkbox"/> Leased for years <input type="checkbox"/> Vacant
Registered Proprietor	
Contact for access	

10. STATEMENT OF FINANCIAL POSITION (to be completed by each Borrower)

ASSETS		LIABILITIES	
Home Address	\$	Home Mortgage	\$
Investment property: Address	\$	Mortgage	\$
Investment property: Address	\$	Mortgage	\$
Motor Vehicle: Make/Model/Year	\$	Motor Vehicle Loan	\$
Cash Institution	\$	Overdraft (Limit) Lender	\$
Term Deposits Institution	\$	Credit Card	\$
Superannuation Fund	\$	Credit Card	\$
Shares Company	\$	Credit Card	\$
Furniture/Valuables	\$	Personal Loan	\$
Deposits paid	\$	Other liabilities	\$
Other assets	\$	Other liabilities	\$
Total Assets	\$	Total Liabilities	\$
		NET ASSETS	\$

SUMMARY OF ALL EXISTING MORTGAGE, LOAN & CREDIT CARD OBLIGATIONS

LENDER NAME	FACILITY LIMIT	CURRENT BALANCE	MONTHLY PAYMENT S	DUE DATE	SECURITY PROVIDED

11. STATEMENT OF INCOME (to be completed by each Borrower)

INCOME		EXPENSES	
Salary / Wages (PAYG)	\$	Basic Living	\$
Net Profit (self -employed)	\$	Rent	\$
Rental Income	\$	Communications	\$
Dividends	\$	Education	\$
Superannuation	\$	Utilities/Rates	\$
Discretionary Income (Trusts etc.)	\$	Child Support	\$
Other income	\$	Insurance	\$
		Other expenses	\$
TOTALS	\$	TOTALS	\$

12. PRIVACY ACT - CONSENT BY APPLICANT FOR A LOAN

The following consents are required under the provisions of the Privacy Act.

These consents are required to ensure consumer privacy.

The **Borrower(s)** named in the **Application** and whose signature is required below acknowledge that they have made an application for or offered to guarantee credit from **Gippsreal** and that **Gippsreal** and/or their solicitors or agents may:

- 1.) seek and use personal information provided by them; and
- 2.) seek and obtain access to personal information, documents and records as to the **Borrowers** (as defined in Gippsreal’s security documents which includes Guarantors, Covenantors and others) from any source including government agencies, authorities, Courts and Tribunals,

for the purpose of confirming identities, assessing applications for credit, providing credit, pursuing defaults and enforcement action regarding that credit, and for direct marketing of products and services offered by **Gippsreal** or an organisation which is affiliated with or represents **Gippsreal**.

Gippsreal and their solicitors will hold the personal information provided by the **Borrowers** and the **Borrowers** can obtain and update such information by contacting **Gippsreal** which in some circumstances may incur a fee. The **Borrower** has the right to request not to receive direct marketing material.

Hard copy or electronic records of personal information are kept at **Gippsreal's** premises and on their computer systems or backed up off-site using trusted third parties. **Gippsreal's** premises is protected from unauthorised access through the use of alarms, cameras and security patrols, and our computer systems are protected from unauthorised access by firewalls, spam and anti-virus software. **Gippsreal** will use its best endeavours to ensure that the personal information is accurate, is not misused and treated confidentially at all times.

The **Borrower** agrees that **Gippsreal** and any other financier or manager who at any time provides or has any interest in the credit can do any of the following at any time (including after termination of the credit facility the **Borrower** or by **Gippsreal**, or satisfaction of my/our obligations under the credit facility).

1. **Commercial credit information:** Seek, obtain, share and use commercial credit information:
 - a. to assess an application for consumer credit or commercial credit;
 - b. to assist **Gippsreal** to exercise any rights it may have with regard the **Borrower**;
 - c. in all circumstances, where **Gippsreal** reasonably considers it will be beneficial to **Gippsreal**.
2. **Consumer information:** Seek, obtain, share and use consumer credit information:
 - a. to assess an application for consumer credit or commercial credit;
 - b. to assist **Gippsreal** to exercise any rights it may have with regard the **Borrower**;
 - c. in all circumstances, where **Gippsreal** reasonably considers it will be beneficial to **Gippsreal**.
3. **Collection of overdue payments:** Seek, obtain share and use a credit report about the **Borrower** provided by any credit-reporting body to collect overdue payments from the **Borrower**.
4. **Exchange of information between credit providers:** Seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information about the **Borrower's** credit worthiness, credit standing, credit history, details of account balances, quantum of interest rates, arrears, any other amounts owing at any juncture in the loan period, or credit capacity. In particular **Gippsreal** may provide a bank opinion on the **Borrower**.
5. **Exchange of information with advisers:** Seek, obtain from and use, or give to any broker, originator, financial consultant, accountant, lawyer, or other adviser or agent acting in connection with any financing provided or proposed to be provided to the **Borrower** any consumer or commercial credit information.
6. **Provide information to credit reporting bodies:** Give to a credit reporting body personal or commercial information about the **Borrower**. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that **Gippsreal** is a current credit provider; payments which become overdue; advice that payments are no longer overdue; advice that cheques drawn by the **Borrower** have been dishonoured; in specified circumstances that in the opinion of **Gippsreal** the **Borrower** has committed a serious credit infringement; and the credit provided to the **Borrower** by **Gippsreal** has been paid or otherwise discharged.
7. **Provide information for securitisation:** Disclose any report or personal information about the **Borrower** to another person in connection with funding financial accommodation by means of an arrangement involving securitisation.
8. **Provide information to Guarantors:** Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to the **Borrower**.
9. **Disclosure of personal information:** Disclose personal information about the **Borrower** to individuals or organisations involved in providing credit to the **Borrower**, or any other associate, agent, contractor or service provider of **Gippsreal** including, for example, investors, lenders, valuers, surveyors, debt collectors, process servers, stationary printing houses, mail houses, lawyers, accountants, real estate agents, identity agent or organisation, or people considering acquiring or taking an interest in the **Borrower's** business or assets.
10. **Enquiries of Government Agencies and Departments:** Make any and all enquiries of Government Agencies and Departments, including but not limited to taxation and revenue authorities and agencies (including the **Borrower's** taxation affairs of any kind).

11. **Enquiries of Borrower(s) Financial Institutions:** Make any and all enquiries of the **Borrower's** bank(s) and/or other financial institution(s) with respect to the **Borrower's** financial affairs and accounts and/or facilities provided by the **Borrower's** bank(s) and/or other financial institutions. The **Borrower** agrees that they will provide to **Gippsreal** or its solicitors particulars of any such accounts and/or facilities held or maintained with any bank(s) and/or financial institutions(s) within 24 hours of receipt of a request from **Gippsreal** or its solicitors.

The **Borrower** authorises **Gippsreal** or its agents to make such enquiries and obtain such references as they reasonably consider necessary and desirable in relation to the **Borrower**.

The **Borrower** also understands and agrees that **Gippsreal** and other intermediaries may be paid and retain fees, margins and commissions in respect of the credit arranged by **Gippsreal**. If the **Borrower** does not provide personal and business information, **Gippsreal** may be unable to provide credit.

Each **Borrower** agrees that the **Mortgagee** is authorised at any time to seek from or give to any other party who may have an interest in the **proposed mortgage** or in any security offered, such information relating to the **proposed mortgage** or affecting any **security** as the **Mortgagee** considers to be necessary or warranted, as proposed Lender or Mortgagee.

13. DECLARATION

WE HEREBY declare that:

- the information contained in the above loan application, statements and any supporting documents provided are true and correct in every particular;
- we understand that Gippsreal is relying on the information provided in the above loan application, statements and any supporting documents that we have provided; and
- we acknowledge that obtaining finance by deception, fraud or dishonesty, which includes making false statements as to income, are crimes and may be punishable by imprisonment.

14. SIGNATURES

Signature of Individual/Company Director

Name in Full

Date

Signature of Individual/Company Director

Name in Full

Date

Signature of Individual/Company Director

Name in Full

Date

Signature of Individual/Company Director

Name in Full

Date