

COMMERCIAL LOAN APPLICATION



PERSONAL DETAILS			
APPLICANT 1		APPLICANT 2	
Surname		Surname	
Other Names		Other Names	
Male	Female	Male	Female
Relationship to Applicant 2		Relationship to Applicant 1	
Date of Birth		Date of Birth	
Marital Status		Marital Status	
Driver's Licence No.		Drivers Licence No.	
No. of Dependent Children		No. of Dependent Children	
Present Address		Present Address	
Post Code	For	years	
Previous Address (if less than 3 yrs)		Previous Address (if less than 3 yrs)	
Post Code	For	years	
Home Telephone			
Business Telephone			
Mobile Telephone			
Occupation			
Employed by			
Date Started			
Name of Contact			
Phone No.			
Annual Gross Income	\$		
Previously Employed by (if less than 3 yrs)		Previously Employed by (if less than 3 yrs)	
Other Income (rental income or second job)		Other Income (rental income or second job)	
1.	\$	1.	\$
2.	\$	2.	\$
Name & Address of the nearest relative not living with you		Name & Address of nearest relative not living with you	
Post Code		Post Code	

CORPORATE BORROWER			
Company	Date of Incorporation		
Registered Address			Post Code
Business Address			Post Code
Principal Activity	ABN		
Name of Trust (if applicable)	Telephone		
Contact Name	Telephone		
Fax	Email		

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CONTACTS		
Solicitor	Firm	Contact
	Address	Telephone
Accountant	Firm	Contact
	Address	Telephone
Bank	Name and Branch	
	Account Name	Account Number
Agent	Company	Contact
	Address	Telephone

LOAN REQUIREMENTS			
Mortgage Loan	Operating Lease/Rental	Personal Loan	
The purpose of the loan is:		Loan Amount Sought	
1.	To purchase/refinance a property for business or development.	\$	
2.	To assist the development of a property.	\$	
3.	Equity Release	\$	
4.	Other	\$	
TOTAL		\$	
Loan Term Required		months	

DEVELOPMENT LOAN		
Land Cost	\$	
Construction Costs	\$	
Professional Fees	\$	
Gross Realisation	\$	
Architect:		Phone:
Engineer:		Phone:
Quantity Surveyor:		Phone:
Selling Agent:		Phone:
Description of Development:		
Presales:		
Builder -	Phone:	
Trade Ref. 1.	Phone:	
2.	Phone:	
3.	Phone:	

SECURITY DETAILS		
Property 1	Purchase Price	\$
	Or Estimated Value	\$
	Title C/T Volume	
	Rental Income \$	p.a.
Property 2	Purchase Price	\$
	Or Estimated Value	\$
	Title C/T Volume	
	Rental Income \$	p.a.
Name of Contact for Valuer's Access	Name (property 2)	
Address	Address	

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Telephone	Telephone

STATEMENT OF ASSETS AND LIABILITIES				
ASSETS		LIABILITIES		
List Details; Address, Type, etc.	Value	List Lender	Payments/Mth	Total
Own Home	\$		\$	\$
Investment Property	\$		\$	\$
Investment Property	\$		\$	\$
Vacant Land	\$		\$	\$
Car/s	\$	Lease/Loan/Hire Purchase	\$	\$
Furniture, etc.	\$	Lease/Loan/Hire Purchase	\$	\$
Caravan, Boat, M Cycles, etc.	\$		\$	\$
Other – Listed Shares, etc. (give details)	\$		\$	\$
Savings – List Details; Branch, etc.				
Bank	\$			
Building Society	\$			
Private Company Investment	\$			
a)	\$			
b)	\$			
c)	\$			
Deposit Paid	\$	Taxation Liability	\$	\$
Superannuation/Rollovers	\$		\$	\$
Cash	\$	Credit Cards	\$	\$
Gift (signed letter required)	\$	Credit Cards	\$	\$
Other	\$	Any Contingent liability, Partnership,	\$	\$
		Guarantees, etc.	\$	\$
TOTAL	\$	TOTAL	\$	\$

X _____
Signature Applicant 1

X _____
Signature Applicant 2

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DISCLOSURE STATEMENT TO CLIENT – Authority to Complete Documents

Commercial Finance & Investment Pty. Limited is a Mortgage Originator that acts on behalf of Bank and Non – Bank Credit Providers and we wish to disclose the following.

1. We may act as agents to certain Credit Providers
2. As such, we will be entitled to make enquiries about your credit history and to pass that information to the Credit Provider
3. As we are your originators, and as we are also the agents of the Credit Provider being paid a commission, it is possible that we could be in a position where a conflict of interest could arise. By signing this statement, you acknowledge that fact and you give your consent to our acting in this way. We will, of course, maintain the highest professional standards in representing the different interests of you and the Credit Provider, and we will always place our own interests, as commissioned Agent, last.
4. We will submit information regarding you and your business to the Credit Provider. This may include information which you have given to us in confidence as your adviser. We will provide a copy to you before disclosing information to the Credit Provider. You may instruct us not to disclose that information and we will then decide whether or not to proceed with the application.
5. As Agent we may enjoy some or all of the following benefits:
 - Discount Financial Services
 - Commission (including trailing commission)
6. Because we may be entitled to receive a trailing commission from the Credit Provider, the Credit Provider will disclose to us the fate of your application and, on a continuing basis, the balance of any facility which may be granted to you. In addition, we may be notified if it reassesses your risk grading and notify us of the details of any default by you.

In certain cases we may be required to submit an application on your behalf that will require us to complete an application form that may be standard to the Credit Provider. In this case by signing this form you acknowledge that we have limited power of attorney to complete application forms on your behalf, from information you have supplied to us.

If you have any queries about the content of this statement, please discuss them with us prior to signing.

APPLICATION DECLARATION

1. Have you or your spouse, ever been declared bankrupt or insolvent, has either estate been assigned for the benefit of creditors?	Yes	No
2. Have you or your spouse, ever been directors or officers of a company of which a manager, receiver and/or liquidator has been appointed?	Yes	No
3. Is there any unsatisfied judgement entered into any court against you, your spouse, or any company of which you or your spouse are or were a shareholder or officer?	Yes	No
4. Have you or your spouse, or any company with which you are or were associated, ever had property foreclosed upon or given title or deed in lieu thereof through a mortgagee sale proceeding?	Yes	No
5. Has any application in respect of this loan been submitted by you or any other person, to any other lender?	Yes	No

The undersigned hereby applies for the loan described herein to be secured by mortgage on the property described herein and represent herein and represents herein that all statements made in this application are true and made for the purpose of obtaining the loan. Verification may be obtained from any sources herein. The undersigned agrees to support this application with a valuation of the subject property by a qualified valuer selected by the Lender at the expense of the undersigned and without implied obligation on our part.

The undersigned further agrees to pay all necessary expenses, including legal costs, incurred in this loan. We note that the mortgage property will require general insurance coverage against hazards equal, at least, to the value of the property improvements. Such insurer shall be acceptable to the Lender, who has sole discretion for rejection without grounds. The undersigned's solicitor or agent is authorised to accept notice on behalf of the undersigned.

I/We the undersigned declare that I/we, the undersigned, am/are over the age of 18 at the time of the execution of this application.

I/We also understand and agree that Commercial Finance & Investment Pty. Ltd. (ABN 61 098 193 116), and any other introducer of the loan generally detailed herein, may pay any part, or be paid by any party and may retain, processing and other fees, margins and commissions, in respect of the loan herein sought.

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BUSINESS PURPOSES DECLARATION	
<i>(Section 11, Consumer Credit Code, Regulation 10, Consumer Credit Regulation)</i>	
I/We declare that the credit to be provided to me/us by the Credit Provider is to be applied wholly or predominantly for business or investment purposes (or for both purposes).	
IMPORTANT	
You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Code. I/We agree to provide declarations of purpose of the credit whenever required by the Credit Provider	
FEES PAYABLE	
By proceeding with this application you may be liable for part or all of the following charges + GST charges. <ul style="list-style-type: none"> ○ Application Fee. 10% of loan payable to Commercial Finance & Investment Pty. Ltd. with this application (which is only refunded if we do not provide you with an indicative terms sheet substantially along the lines of your request.) ○ Brokerage Fee of % which will be payable to Commercial Finance & Investment Pty. Ltd. on or before settlement of the loan and subject to your acceptance of the indicative terms sheet and/or Credit Providers Letter of Offer. ○ Valuation Fees of \$ together with Loan documentation fees as levied by the Credit Provider. ○ A Loan Establishment Fee as levied by the Credit Provider. 	
Please acknowledge your understanding and acceptance of the above by signing the following. I/We acknowledge and accept the information contained in this statement and consent to you completing application forms to the Credit Provider on our behalf.	
X Signature Applicant / Guarantor 1	X Signature Applicant / Guarantor 2
Date / /	Date / /

Privacy Act 1988 (As Amended)

Commercial Finance & Investment Pty. Ltd.
ABN 61 098 193 116 (“CFI”)

Applicant(s) _____

Applicant (s) _____

Guarantor(s) _____

Guarantor(s) _____

At CFI we recognise that privacy and security of personal information is important to our customers.

your personal information, we may be unable to provide particular products or provide you with an appropriate level of service.

We respect the confidentiality and security of your personal information and we are committed to protecting it at all times.

2. Use and Disclosure of your personal information

You consent to us disclosing your personal information to other CFI entities and/or third parties such as;

1. Collection of your personal information

CFI only collects such personal information as is necessary to manage your account and to communicate with you about CFI and the products and services we offer.

By completing your CFI application form you consent to our use and disclosure of your personal information as outlined in this privacy statement. If you do not provide

- Our solicitors, valuers, and insurers for our loan products;
- Other financial institutions, such as banks, credit unions and building societies, in order to set up your account and process banking transactions;
- Other CFI companies in order to service any other products you may have within the companies;

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- Organisations undertaking reviews of the accuracy and completeness of our information;
- Authorised organisations providing confidential mailing services, maintenance of our information technology systems, printing of standard documents, correspondence, and document storage companies;
- Organisations providing analysis and research regarding our products, services and customer relationships;
- Credit reporting or information verification agencies in order to obtain and provide details of credit history or status;
- Mortgage intermediaries, your financial adviser, your power of attorney, or your appointed solicitor.

3. Access to your personal information

You may request access to your personal information that we hold about you, your account(s) and any other CFI products or services by contacting us directly at GPO Box 4400, Sydney, NSW, 2001. Requests for access to your personal information can only be made by you.

4. Receipt of further CFI information

Your personal information held by CFI will not be disclosed to any other CFI company for marketing purposes. You can choose to receive information on other CFI products and services by contacting us directly.

You may elect not to receive further information about CFI or our products by calling, writing to us or contacting us online.

5. Collection, Use and Disclosure of your credit information

By signing this application, you agree that CFI and any other financier who at any time provides or has an interest in the credit, can do any of the following at any time:

i. Commercial credit information

Collect and use commercial credit information to assess an application for consumer credit or commercial credit

ii. Consumer credit information

Collect and use consumer credit information to assess an application for consumer credit or commercial credit.

iii. Collection of overdue payments

Collect and use a credit report provided by a credit reporting agency to collect overdue payments

iv. Provide information to mortgage insurer

Disclose information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.

DATE / /

v. Exchange of information between credit providers

Collect, use or disclose, to another credit provider (including without limitation any other credit provider who has lent money, on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.

vi. Exchange of information with introducers

Collect any consumer or commercial credit information from, or disclose that information to, any introducer, financial consultant, accountant, lawyer, or intermediary (including any introducer mentioned on the front page of this application form) acting in connection with any financing provided.

vii. Provide information to credit reporting agencies

Disclose to a credit reporting agency personal or commercial information. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that the lender is a current credit provider; payments which become overdue by more than 60 days, and for which action is commenced; advice that payments are no longer overdue; advice that cheques drawn have been dishonoured more than once; in specified circumstances, that in the opinion of the Lender there has been a serious credit infringement; and the credit provided has been paid or otherwise discharged.

viii. Provide information for securitisation

Disclose any report or personal information to another person in connection with funding financial accommodation by means of an arrangement involving securitisation

ix. Provide information to guarantors

Disclose information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

6. Authority in Relation to a mortgage insurer

By signing this application, you also agree that this authority applies to any Mortgage Insurer, who may use any personal information they may collect in order to assess whether to insure, the risk of providing mortgage insurance or to assess the risk of default, as well as for other internal management and risk purposes.

Our privacy statement may be updated from time to time, as we strive to improve the standard of service we provide to you. If you would like further information regarding privacy, you can request a copy by either calling or writing to us.

This privacy statement applies to Commercial Finance & Investment Pty. Ltd. & Prudential Term Deposits Ltd

x

Signed by Applicant 1 / Guarantor 1 (*delete as appropriate*)

x

Signed by Applicant 2 / Guarantor 2 (*delete as appropriate*)