



Borrowers Application Form

SECTION A

INDIVIDUALS

Applicant 1

Title Given Name/s

Family Name

Present Home Address

Suburb State

Post Code Country

Home/Work Phone

Email Address

Date of Birth / / Occupation

Employers Name

Applicant 2

Title Given Name/s

Family Name

Present Home Address

Suburb State

Post Code Country

Home/Work Phone

Email Address

Date of Birth / / Occupation

Employers Name

Start date living at current address if LESS THAN 2 years please supply previous.

Children's Names (if applicable)

Date of Birth / / / /

SECTION B

COMPANIES / TRUSTS

Name

ACN

Partnership

Company

Trust Borrower

Joint Applicants

Guarantor

Postal Address

Suburb

State

Post Code

Country

Trading Address

Postal Address

Suburb

State

Post Code

Country

Phone Number

Fax Number

Incorporation Date

Principal Activity

SECTION C

ADVISORS DETAILS

SOLICITOR

Contact Name

Name of the Firm

Address

State

Post Code

Telephone

Email

ACCOUNTANT

Contact Name

Name of the Firm

Address

State

Post Code

Telephone

Email

SECTION D

DETAILS OF LOAN REQUIRED

Loan Amount Required

\$

Term (Months)

Expected Settlement Date

/ /

Loan Purpose

Loan Repayment Strategy (e.g. refinance, sale of property etc.)

Are you aware of any problems with your credit file?

Have you applied for credit with any other Lender?
Please provide details.

SECTION E

SECURITY OFFERED FOR THE LOAN

Property 1

Address

State

Post Code

Use of Property:

Owner Occupied Investment Property

Ownership of Property:

Being Purchased Already Owned

Estimated Value or Purchase Price

\$

Rental Value per Week (if applicable)

\$

Mortgage on Property:

First Mortgage Second Mortgage

Amount \$

Contact Name for your Valuer to gain access to property

Tel. (Business)

Tel. (Mobile)

Property 2

Address

State

Post Code

Use of Property:

Owner Occupied Investment Property

Ownership of Property:

Being Purchased Already Owned

Estimated Value or Purchase Price

\$

Rental Value per Week (if applicable)

\$

Mortgage on Property:

First Mortgage Second Mortgage

Contact Name for your Valuer to gain access to property

Tel. (Business)

Tel. (Mobile)

For any **additional securities**, please print extra copies of this page, otherwise skip to **Section F**.

Property __

Address

State

Post Code

Use of Property:

Owner Occupied Investment Property

Ownership of Property:

Being Purchased Already Owned

Estimated Value or Purchase Price

\$

Rental Value per Week (if applicable)

\$

Mortgage on Property:

First Mortgage Second Mortgage

Amount \$

Contact Name for your Valuer to gain access to property

Tel. (Business)

Tel. (Mobile)

Property __

Address

State

Post Code

Use of Property:

Owner Occupied Investment Property

Ownership of Property:

Being Purchased Already Owned

Estimated Value or Purchase Price

\$

Rental Value per Week (if applicable)

\$

Mortgage on Property:

First Mortgage Second Mortgage

Amount \$

Contact Name for your Valuer to gain access to property

Tel. (Business)

Tel. (Mobile)

SECTION F

PERSONAL FINANCIAL STATEMENT for

Each applicant must complete their own statement and sign off on the bottom of the page so please duplicate this page as required.

Personal income:

Business income:

Assets

	(\$) Value of Asset
Property at: <input type="text"/>	<input type="text"/>
Property at: <input type="text"/>	<input type="text"/>
Property at: <input type="text"/>	<input type="text"/>
Motor Vehicle: <input type="text"/>	<input type="text"/>
Deposit on Property: <input type="text"/>	<input type="text"/>
Cash at Bank: <input type="text"/>	<input type="text"/>
Personal Effects: <input type="text"/>	<input type="text"/>
Total Assets	<input type="text"/>

Liabilities

	(\$) Value of Liability
Mortgage with: <input type="text"/> @ <input type="text"/> per month	<input type="text"/>
Mortgage with: <input type="text"/> @ <input type="text"/> per month	<input type="text"/>
Mortgage with: <input type="text"/> @ <input type="text"/> per month	<input type="text"/>
Car leasing with: <input type="text"/> @ <input type="text"/> per month	<input type="text"/>
Overdraft with: <input type="text"/>	<input type="text"/>
Other loans: <input type="text"/> @ <input type="text"/> per month	<input type="text"/>
Credit Card Limit: \$ <input type="text"/> @ <input type="text"/> per month	<input type="text"/>
Total Liabilities	<input type="text"/>
Surplus Assets	<input type="text"/>

SECTION G

	Yes	No
Have you ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
Have you personally, or as an officer of any company, had a court judgement entered against you or defaulted on previous loans?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever been a shareholder or officer of any company in relation to which a manager, receiver or liquidator has been appointed or have there been any court judgements against such a company	<input type="checkbox"/>	<input type="checkbox"/>
Have you or your spouse ever been registered with the CRAA as in default?	<input type="checkbox"/>	<input type="checkbox"/>
Are you the director or shareholder of any companies?	<input type="checkbox"/>	<input type="checkbox"/>
I have read, understood, and agree to the acknowledgements and consents relating to Credit and Personal Information Privacy.	<input type="checkbox"/>	<input type="checkbox"/>

DECLARATION AS TO PURPOSE OF CREDIT

I/we declare that the credit provided to me by Marway Capital is to be applied wholly or predominantly for:

business purposes; or,
investment purposes other than investment in residential property.

IMPORTANT

You should **ONLY** sign this declaration if the loan is wholly or predominantly for:
business purposes; or,
investment purposes other than investment in residential property.

BY SIGNING THIS DECLARATION, YOU MAY LOSE YOUR PROTECTION UNDER THE NATIONAL CONSUMER CREDIT CODE.

This declaration has been made before I signed, or entered into, a credit relating to this intended transaction **AND I MAKE THIS SOLEMN DECLARATION** conscientiously believing the contents to be true.

Signature of Applicant 1

X

Name

Date

Signature of Applicant 2

X

Name

Date

PLEASE ENSURE THAT ALL DETAILS ARE COMPLETED IN FULL.

Only fully completed applications will be assessed by Marway Capital.

DECLARATION & SIGNATURES

IMPORTANT NOTICE TO APPLICANT(S) FOR CREDIT (Section 18(E)(c) Privacy Act 1988)

Notice of disclosure of your credit information to a credit-reporting agency (Privacy Act 1988)
Marway Capital may give information about you to a credit reporting agency for the following purposes:

- to obtain a consumer credit report about you; and/or,
- to allow the credit reporting agency to create or maintain a credit information file containing information about you
- The information is limited to:
 - identity particulars – your name, gender, address (and the previous two addresses), date of birth, name of employer, and drivers licence number.
 - your application for credit or commercial credit – the fact that you have applied for credit and the amount.
 - the fact that Marway Capital is a current credit provider to you.
 - advice that your loan repayments are no longer overdue in respect of any default that has been listed.
 - information that, in the opinion of Marway Capital demonstrates you have committed a serious credit infringement (e.g. shown intent to not comply with your credit obligations)
 - dishonoured cheques – cheques drawn by you for \$100 or more which have been dishonoured more than once
 - the credit provided to you by Marway Capital has been paid or otherwise discharged.

Period to which this understanding applies

This information may be given before, during, or after the provision of credit to you.

Statement by Applicant(s) for Credit

Please read carefully before signing. Each applicant must sign.

1. Giving information to a Credit Reporting Agency (Section 18E (8)(c) Privacy Act 1988)

Marway Capital has informed me that it may give certain personal information about me to a credit-reporting agency.

2. Access to Commercial Credit Information (Section 18L (4) Privacy Act 1988)

I/We agree that Marway Capital may obtain information about me/us from a business which provides information about the commercial credit worthiness of person for the purpose of assessing my/our application for consumer credit.

3. Access to Consumer Credit Information (Section 18K (1)(b) Privacy Act 1988)

I/We agree that Marway Capital may obtain a consumer credit report containing information about me from a credit-reporting agency for the purpose of assessing my/our application for commercial credit.

4. Exchange of Credit Worthiness Information (Section 18N (9) Privacy Act 1988)

I/We agree that Marway Capital may exchange information with those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency for the following purposes:

- to assess an application by me/us for credit;
- to notify other credit providers of a default by me/us;
- to exchange information with other credit providers as to the status of this loan where I am in default with other credit providers; and,
- to assess my/our credit worthiness.

I/we understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to exchange under the Privacy Act. I/we hereby apply to establish credit facilities with Marway Capital and agree to abide by the attached terms and conditions.

I/we understand that a credit check will be undertaken as part of this application and that I/we have read and understood the acknowledgement and authority regarding the Privacy Protection of Information.

Signature of Applicant 1

X

Name

Date

Signature of Applicant 2

X

Name

Date