



**ABN 62 050 729 442**

# **APPLICATION FOR FINANCE FOR INDIVIDUALS**

**Applicants Name:**

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**Contact Phone No**

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**Date of Application:**

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**Ace Finance Aust - Contact Details:**

**Phone:** 1300 327 727

**Fax:** (07) 5591 4568

**Email:** [info@acefinance.com.au](mailto:info@acefinance.com.au)

**Web:** [www.acefinance.com.au](http://www.acefinance.com.au)

**Post:** PO Box 341, Chevron Island QLD 4217



## Dear Customer,

Thank you for choosing Ace Finance Aust Pty Ltd. Please be assured that Ace Finance Aust will handle all your personal information and application data with utmost confidentiality and care.

At Ace Finance Aust, we endeavour to satisfy your funding requirements in a time efficient and stress-free manner.

**John Facer**

Managing Director

## Procedure for Completing the Application for Business Finance

### Procedure

- (1) Fill in the Application for Finance (Individual) using BLOCK letters.
- (2) Fill in **ALL** sections of the Application as an incomplete Application **CANNOT** be assessed.
- (3) Insert an 'x' in all appropriate boxes.
- (4) If you make an error, place a diagonal line through the mistake.
- (5) Please ensure all Borrower(s) and Guarantor(s) or duly authorised persons to sign this Business Finance Application.

**Once application is complete please forward documents 1 to 5 as listed below:**

By way of:

- (i) Fax: (07) 5591 4568
- (ii) Email: [admin@acefinance.com.au](mailto:admin@acefinance.com.au)
- (iii) Post: PO Box 341, Chevron Island QLD 4217

- (1) Application for Finance (pages 3 - 13);
- (2) Declaration As To Purpose of Credit (page 14);
- (3) Most recent local government rate notice for each Proposed Security (refer pages 6 - 7);
- (4) Mortgage statement(s) for last five (5) months for each Proposed Security (refer pages 6 - 7); and
- (5) Copy of each Borrower(s) and Guarantor(s) Drivers Licence or passport;

Upon receipt of the items as set out in (1) to (5) above we will promptly review the documents and if suitable we will issue an 'Indicative Letter of Offer for Mortgage Finance'.

*Please Note: The 'Indicative Letter of Offer for Mortgage Finance' will be issued on terms satisfactory to Ace Finance and may not be issued on the same terms as applied for herein.*

### QUESTIONS?

Should you require further information please contact your finance broker

OR

Phone: Ace Finance Aust on 1300 327 727



## Application for Finance

<b>Borrower 1</b>									
<b>Capacity</b>	Individual			Joint (Borrower 1 of 2)					
<b>Christian Names</b>									
<b>Surname</b>									
<b>Previous Name's</b>									
<b>Circumstance of Name Change</b>	Marriage			Divorce			Other		
<b>Date of Birth</b>	/		/	Drivers Licence No					
<b>For the purposes of this Application for Finance are you a Trustee?</b>							No	Yes (enter Trust Name)	
<b>Trust Name</b>									
<b>Home /Unit Address</b>							State	Postcode	
<b>Previous Home / Unit Address</b>							State	Postcode	
<b>Postal Address</b>							State	Postcode	
<b>Home Phone Number</b>				Work Phone					
<b>Mobile Phone Number</b>				Fax Number					
<b>Email Address</b>									
<b>Employer's Name</b>									
<b>Position Held</b>									
<b>Gross Income</b>									



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<b>Borrower 2 or Guarantor</b>											
<b>Capacity</b>		Joint (Borrower 2 of 2)				Guarantor					
<b>Christian Name's</b>											
<b>Surname</b>											
<b>Previous Name's</b>											
<b>Circumstance of Name Change</b>		Marriage			Divorce			Other			
<b>Date of Birth</b>		/		/		<b>Drivers Licence No</b>					
<b>For the purposes of this Application for Finance are you a Trustee?</b>						No		Yes (enter Trust Name)			
<b>Trust Name</b>											
<b>Home /Unit Address</b>								State		Postcode	
<b>Previous Home / Unit Address</b>								State		Postcode	
<b>Postal Address</b>								State		Postcode	
<b>Home Phone Number</b>				<b>Work Phone</b>							
<b>Mobile Phone Number</b>				<b>Fax Number</b>							
<b>Email Address</b>											
<b>Employer's Name</b>											
<b>Position Held</b>											
<b>Gross Income</b>											



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Proposed Loan Details									
Loan Amount Required	\$ (plus interest and costs)								
Loan Term Required		Months	OR	Expiry Date		/		/	
Loan Funds Required By		/		/		OR ASAP			
Loan Purpose must be business (Please describe <u>IN DETAIL</u> the proposed purpose and use of funds)									

Proposed Exit Strategy (please cross boxes applicable)	
<input type="checkbox"/> Refinance	Proposed financier
	Status:
<input type="checkbox"/> Sale of Asset	Asset Type
	Asset Valuation
	Location / Area
<input type="checkbox"/> Other	Details



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Proposed Security										
<b>Property Address 1</b>										
					State			Postcode		
	<b>Zoning</b>									
	<b>Construction (Brick, Tile etc)</b>									
	<b>Roof</b>									
	<b>Key Features / Comments</b>									
				Land Area in m2		yrs		Age of Property		
	<b>Current Valuation</b>		\$	Value					Valuer	Date
<b>Existing Debt</b>		\$	Debt					Lender		
<b>Type of Debt</b>		Term Loan			Line of Credit			Other		
<input type="checkbox"/> <b>Residential Property</b>		Owner Occupied			Investment			Vacant Land		
		No. of Bedrooms			No. of Bathrooms			No. of Ensuites		
		Family / Games			No. of Storeys			Air con		
		Pool: Yes/No			Balcony Area m2			Living Area m2		
		Garage: double			Garage: single			Carport		
<input type="checkbox"/> <b>Commercial / Industrial</b>		Owner Occupied			Investment			Vacant Land		
		No of Levels			No of Tenancies			Lettable area		
		\$	Gross Rental ex GST			\$	Outgoings pa ex GST			
		\$	Average Rent per m2			\$	Market Rent per m2			
		% Occupied			% Vacant					
		Comments:								
<input type="checkbox"/> <b>Rural or Other</b>		Description of Assets:								



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Proposed Security											
Property Address 2											
						State			Postcode		
Zoning											
Construction (Brick, Tile etc)											
Roof											
Key Features / Comments											
				Land Area in m2			yrs	Age of Property			
Current Valuation		\$	Value				Valuer	Date			
Existing Debt		\$	Debt					Lender			
Type of Debt		Term Loan			Line of Credit			Other			
<input type="checkbox"/> Residential Property		Owner Occupied			Investment			Vacant Land			
		No. of Bedrooms			No. of Bathrooms			No. of Ensuites			
		Family / Games			No. of Storeys			Air con			
		Pool: Yes/No			Balcony Area m2			Living Area m2			
		Garage: double			Garage: single			Carport			
<input type="checkbox"/> Commercial / Industrial		Owner Occupied			Investment			Vacant Land			
		No of Levels			No of Tenancies			Lettable area			
		\$	Gross Rental ex GST			\$	Outgoings pa ex GST				
		\$	Average Rent per m2			\$	Market Rent per m2				
		% Occupied			% Vacant						
		Comments:									
<input type="checkbox"/> Rural or Other		Description of Assets:									



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**ONE PER APPLICANT / GUARANTOR - Borrower 1**

Asset & Liability Statement		For:	Dated:	
ASSETS		LIABILITIES		
DETAILS	VALUE	DETAILS	AMOUNT OWING	
Address 1	\$	Lender	\$	
Address 2	\$	Lender	\$	
Address 3	\$	Lender	\$	
Car 1	\$	Lender	\$	
Car 2	\$	Lender	\$	
Credit Card Type	\$	Lender	\$	
Credit Card Type	\$	Lender	\$	
Credit Card Type	\$	Lender	\$	
Shares	\$	Debt on Shares	\$	
Cash	\$	Personal Loans	\$	
Cash	\$	Personal Loans	\$	
Superannuation	\$			
Business Value	\$	Business Debt	\$	
Other	\$	Other	\$	
Other	\$	Other	\$	
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>TOTAL LIABILITIES</b>	<b>\$</b>	

I declare that the information given on this form is true and correct  
 I am not an undisclosed bankrupt and that there are no unsatisfied judgments against me

Print Name:..... Signature:..... Dated:.....





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**ONE PER APPLICANT / GUARANTOR - Borrower 2 or Guarantor**

Asset & Liability Statement		For:	Dated:	
ASSETS		LIABILITIES		
DETAILS	VALUE	DETAILS	AMOUNT OWING	
Address 1	\$	Lender	\$	
Address 2	\$	Lender	\$	
Address 3	\$	Lender	\$	
Car 1	\$	Lender	\$	
Car 2	\$	Lender	\$	
Credit Card Type	\$	Lender	\$	
Credit Card Type	\$	Lender	\$	
Credit Card Type	\$	Lender	\$	
Shares	\$	Debt on Shares	\$	
Cash	\$	Personal Loans	\$	
Cash	\$	Personal Loans	\$	
Superannuation	\$			
Business Value	\$	Business Debt	\$	
Other	\$	Other	\$	
Other	\$	Other	\$	
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>TOTAL LIABILITIES</b>	<b>\$</b>	

I declare that the information given on this form is true and correct  
 I am not an undisclosed bankrupt and that there are no unsatisfied judgments against me

Print Name:..... Signature:..... Dated:.....



Account Details for Transfer of Loan Proceeds					
Account Name					
Financial Institution					
Account Number			BSB		-

Solicitors Details for Issuance of Loan Documentation						
Solicitors Name						
Firm Name						
Address				State		Postcode
Phone Number			Fax Number			
Mobile Number			Email Address			

Introducer Details						
Broker's Name						
Firm Name						
Address				State		Postcode
Phone Number			Fax Number			
Mobile Number			Email Address			
Broker Fee			%	OR	\$	
Comment						



## Credit and Personal Information Privacy

The Privacy Act 1988 ('Act') regulating the obtaining, use and disclosure of certain personal and credit information about you. Please read the following carefully and obtain appropriate professional advice if it contains anything you do not clearly understand.

### CONSENT

#### In this document:

- "Commercial Credit Arrangement" means any arrangement concerning Commercial Credit in connection with my Application;
- "Application" means, as applicable, my Application for Finance to Ace Finance Aust Pty Ltd as a borrower under a Commercial Credit Arrangement or my Application to Ace Finance Aust Pty Ltd to guarantee a proposed borrower under a Commercial Credit Arrangement;
- "Commercial Credit" means credit provided or to be provided by Ace Finance Aust Pty Ltd to be applied wholly or predominantly for business or investment purposes (or for both purposes);
- "Credit Report" has the same meaning as it has in The Act;
- "I", "me" and "my" include, as applicable, we, us and our;
- "Permitted Information" means any personal information, credit information or credit report about me that is permitted to be obtained, used and or disclosed in accordance with and to the extent permitted by Section 18 of The Act;
- "Ace Finance" means, as applicable, Ace Finance Aust Pty Ltd ABN 62 050 729 442 and any related corporation.

#### I agree that that in connection with:

- My Application;
- The making of a Commercial Credit Arrangement;

- The on-going management and administration of a Commercial Credit Arrangement;
- The collection of any amounts payable to Ace Finance Aust Pty Ltd under a Commercial Credit Arrangement that are overdue for payment; and
- The collection or recovery of any debts or other amounts payable to Ace Finance Aust Pty Ltd under a Commercial Credit Arrangement.

#### Ace Finance Aust Pty Ltd may:

- Obtain and use permitted information from a credit reporting agency;
- Obtain and use permitted information from another credit provider or any lawful source of such information;
- Disclose permitted information in its possession to:
  - A credit providing agency;
  - A prospective guarantor of a proposed Commercial Credit Arrangement to enable that prospective guarantor to determine whether or not to offer the proposed guarantee.
  - My guarantor of Commercial Credit Arrangement as may be requested by the guarantor from time to time or in relation to the enforcement or proposed enforcement of the guarantee;
  - A mortgage insurer in connection with the provision or proposed provision of mortgage insurance;
  - A person or body generally recognized and accepted in the community as being appointed or established for the purposes of settling any dispute that may arise between Ace Finance Aust Pty Ltd and me in connection with a Commercial Credit Arrangement;



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- Any appropriate State or Territory Minister, department or authority to assist with the facilitation of a Commercial Credit Arrangement or the management or supervision of schemes or arrangements under which such assistance is given;
- A supplier of goods or services to enable that supplier to determine whether or not to accept payment from me by means of credit card or electronic funds transfer;
- A person or body considering taking an assignment of a discharging on my behalf a debt owed by me to Ace Finance Aust Pty Ltd;
- A person or body engaged by Ace Finance Aust Pty Ltd to manage a Commercial Credit Arrangement, including the collection or recovery of any debts or other amounts payable to Ace Finance Aust Pty Ltd;
- A corporation, including its professional advisers, in connection with the purchase or assignment of an obligation owed to, or security taken by Ace Finance Aust Pty Ltd in relation to a Commercial Credit Arrangement;
- Another credit provider with security over all or part of the same security as Ace Finance Aust Pty Ltd under a Commercial Credit Arrangement;
- Another credit provider named either in this application or in a credit report issued by a credit reporting agency any information about my credit worthiness, credit standing credit history or credit capacity.

#### **This information may be used to:**

- Assess my Application for credit and/or my credit worthiness;
- Assist me to avoid defaulting on my credit obligations; and
- Notify other credit providers of a default by me.

## **Other Acknowledgements and Consents**

- I confirm that the information contained in this Application and the financial information supporting it are in all respects complete and correct.
- I acknowledge that Ace Finance Aust Pty Ltd will rely on this information when making its decision.
- I acknowledge that Ace Finance Aust Pty Ltd has the right to confirm the details of the information provided in this Application.
- I acknowledge that this Application is not to be regarded as an offer or acceptance of credit under any legislation relating to the provision of credit. The information I have provided in this form will not become part of any contract for credit which may come into existence between me and Ace Finance Aust Pty Ltd. I authorise Ace Finance Aust Pty Ltd to use this Application to assess and approve products which I have selected.
- I understand that only Ace Finance Aust Pty Ltd can decide if this Application is approved and that any person who may have introduced me to Ace Finance Aust Pty Ltd has no authority to give that approval.
- I consent to Ace Finance Aust Pty Ltd giving to any guarantor(s) or any other third party who may indemnify the parties to this application, all information, including credit reports and copies of documents, which Ace Finance Aust Pty Ltd sees fit, concerning me, the credit provided to me and any security.
- I consent to Ace Finance Aust Pty Ltd exchanging information concerning my financial affairs with any person acting on my behalf, including my agent, accountant, solicitor or broker.



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<b>Borrower 1</b>					
<b>Declaration and Signature</b>					
	<b>Yes</b>		<b>No</b>	Have you ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors?	
	<b>Yes</b>		<b>No</b>	Have you personally or as an officer of a company, had a court judgement entered against you or defaulted on previous loans.	
	<b>Yes</b>		<b>No</b>	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?	
	<b>Yes</b>		<b>No</b>	I have read, understood and agree to the acknowledgements and consents relating to Credit and Personal Information Privacy.	
<b>First Names</b>					
<b>Last Name</b>					
<b>Signature</b>				<b>Date</b>	/ /

<b>Borrower 2 or Guarantor</b>					
<b>Declaration and Signature</b>					
	<b>Yes</b>		<b>No</b>	Have you ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors?	
	<b>Yes</b>		<b>No</b>	Have you personally or as an officer of a company, had a court judgement entered against you or defaulted on previous loans.	
	<b>Yes</b>		<b>No</b>	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?	
	<b>Yes</b>		<b>No</b>	I have read, understood and agree to the acknowledgements and consents relating to Credit and Personal Information Privacy.	
<b>First Names</b>					
<b>Last Name</b>					
<b>Signature</b>				<b>Date</b>	/ /