



Ace Finance

AUST PTY LTD

short term finance specialist

ABN 62 050 729 442

APPLICATION FOR FINANCE FOR INDIVIDUALS

Applicants Name: _____

Contact Phone No _____

Date of Application: _____

Ace Finance - Contact Details:

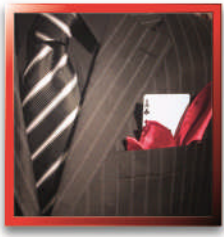
Phone: 1300 327 727

Fax: (07) 5591 4565

Email: info@acefinance.com.au

Web: www.acefinance.com.au

Post: PO Box 502, Main Beach QLD 4217



Dear Customer,

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

At Ace Finance, 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 Business Finance (Application) 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: info@acefinance.com.au
- (iii) Post: PO Box 502, Main Beach 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'.

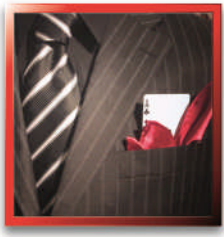
Please Note: The 'Indicative Letter of Offer for Mortgage Finance' will be issued on terms satisfactory to Ace Finance and may not be issued on the same terms as applied for herein.

QUESTIONS?

Should you require further information please contact your finance broker

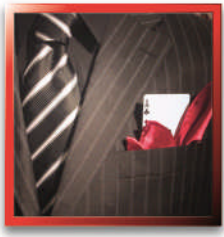
OR

Phone: Ace Finance on 1300 327 727



Application for Finance

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



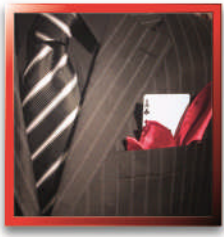
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Borrower 2 or Guarantor			
Capacity	Joint (Borrower 2 of 2)		Guarantor
Christian Name's			
Surname			
Previous Name's			
Circumstance of Name Change	Marriage	Divorce	Other
Date of Birth	/	/	Drivers Licence No
For the purposes of this Application for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



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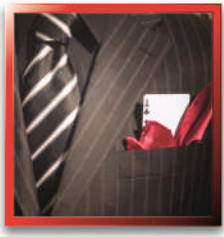
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Proposed Loan Details					
Loan Amount Required	\$	(plus interest and costs)			
Loan Term Required		Months	OR	Expiry Date	/ /
Loan Funds Required By	/	/		OR ASAP	
Loan Purpose must be business (Please describe <u>IN DETAIL</u> the proposed purpose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



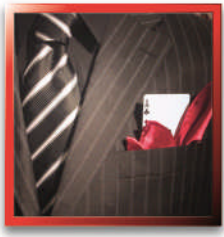
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Proposed Security					
Property Address 1					
				State	Postcode
Zoning					
Construction (Brick, Tile etc)					
Roof					
Key Features / Comments					
		Land Area in m2		yrs	Age of Property
Current Valuation	\$	Value		Valuer	Date
Existing Debt	\$	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:				



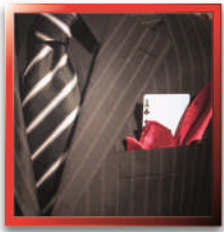
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Proposed Security						
Property Address 2						
				State	Postcode	
Zoning						
Construction (Brick, Tile etc)						
Roof						
Key Features / Comments						
			Land Area in m2	yrs	Age of Property	
Current Valuation	\$	Value			Valuer	Date
Existing 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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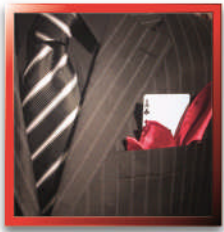
ONE PER APPLICANT / GUARANTOR - Borrower 1

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	\$
Car 3	\$	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	\$
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$

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

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

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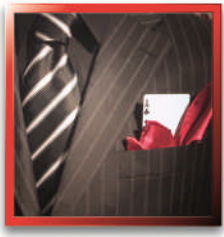
ONE PER APPLICANT / GUARANTOR - Borrower 2 or Guarantor

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	\$
Car 3	\$	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	\$
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$

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

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

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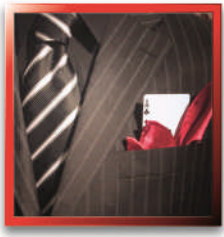
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Account Details for Transfer of Loan Proceeds			
Account Name			
Financial Institution			
Account Number		BSB	-

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.

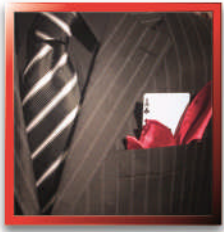
I agree that that in connection with:

- 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;



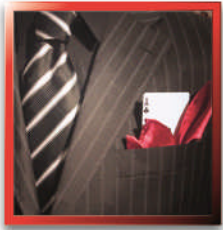
- Any appropriate State or Territory Minister, department or authority to assist with the facilitation of a Commercial Credit Arrangement or the management or supervision of schemes or arrangements under which such assistance is given;
- A supplier of goods or services to enable that supplier to determine 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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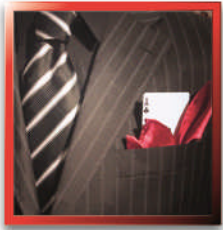
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Borrower 1				
Declaration and Signature				
	Yes		No	Have you ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors?
	Yes		No	Have you personally or as an officer of a company, had a court judgement entered against you or defaulted on previous loans.
	Yes		No	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?
	Yes		No	I have read, understood and agree to the acknowledgements and consents relating to Credit and Personal Information Privacy.
First Names				
Last Name				
Signature			Date	/ /

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



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DECLARATION AS TO PURPOSE OF CREDIT

Ace Finance Pty Ltd
PO Box 502
Main Beach QLD 4217

Dear Sirs

I/We declare that the credit to be provided to me/us by Ace Finance Pty Ltd is to be applied wholly or predominantly for:

- business purposes; and/or
- investment purposes other than investment in residential property.

IMPORTANT

**You SHOULD NOT sign this declaration unless the loan is wholly or predominantly for:
business or investment purposes; and or
investment purposes other than investment in residential property.
By signing this declaration YOU MAY LOSE your protection under the National Credit Code.**

Loan to:

Loan Amount:

BORROWER 1

First Name

Last Name

Signature

Date:

BORROWER 2 OR GUARANTOR

First Name

Last Name

Signature

Date:
