

# **AusWise Finance Pty Ltd**

## **YOUR SHORT TERM & BRIDGING LOAN PROFESSIONALS**

### **APPLICATION CHECK LIST**

DETAILS OF ATTACHED DOCUMENTS	YES	NO
COMPLETED APPLICATION FORM?	<input type="checkbox"/>	<input type="checkbox"/>
'DECLARATION AS TO PURPOSE OF CREDIT' COMPLETED & ATTACHED?	<input type="checkbox"/>	<input type="checkbox"/>
'AUTHORITY TO RELEASE INFORMATION' COMPLETED & ATTACHED?	<input type="checkbox"/>	<input type="checkbox"/>
1 <sup>ST</sup> MORTGAGEE STATEMENT LAST 6 MONTHS (IF APPLICABLE)	<input type="checkbox"/>	<input type="checkbox"/>
2 <sup>ND</sup> MORTGAGEE STATEMENT LAST 6 MONTHS (IF APPLICABLE)	<input type="checkbox"/>	<input type="checkbox"/>
100 POINTS PHOTO IDENTIFICATION OF EACH APPLICANT?	<input type="checkbox"/>	<input type="checkbox"/>
RATES / COUNCIL RATES FOR EACH SECURITY PROPERTY?	<input type="checkbox"/>	<input type="checkbox"/>
WATER RATES NOTICE FOR EACH SECURITY PROPERTY? (IF APPLICABLE)	<input type="checkbox"/>	<input type="checkbox"/>
EXIT STRATEGY ATTACHED?	<input type="checkbox"/>	<input type="checkbox"/>
PREVIOUS VALUATION (IF ANY) ATTACHED?	<input type="checkbox"/>	<input type="checkbox"/>
ASSETS & LIABILITIES STATEMENT OF EACH APPLICANT ATTACHED?	<input type="checkbox"/>	<input type="checkbox"/>

Upon receipt of **ALL** of the above items we will immediately review same and if appropriate issue an "Indicative Letter of Offer".

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

**Any Questions**  
**Phone your Finance Broker**  
**OR**  
**Phone AusWise Finance Pty Ltd on 0409 366 335**

# AusWise Finance Pty Ltd

**YOUR SHORT TERM & BRIDGING LOAN PROFESSIONALS**

## APPLICATION FOR FINANCE

### INTRODUCER DETAILS

COMPANY		BROKER NAME	
PHONE NO.		FAX NO	
MOBILE NO.		EMAIL	
BROKER FEE	\$                      OR                      %	BROKER COMMENTS:	

### BORROWER DETAILS

CAPACITY OF APPLICANT	<input type="checkbox"/> Individual <input type="checkbox"/> Joint (Borrower 1 of 2)	<input type="checkbox"/> Joint (Borrower 2 of 2)
FAMILY NAME		
FIRST NAME/S		
PREVIOUS NAME		
CIRCUMSTANCES OF NAME CHANGE	<input type="checkbox"/> Marriage <input type="checkbox"/> Divorce <input type="checkbox"/> Other	<input type="checkbox"/> Marriage <input type="checkbox"/> Divorce <input type="checkbox"/> Other
HOME ADDRESS		
TOWN		
STATE		
POST CODE		
HOME PHONE NO		
MOBILE NO		
WORK NO		
FAX NO		
EMAIL		
DATE OF BIRTH		
DRIVERS LICENSE NO		
EMPLOYER		
OCCUPATION		
CURRENT ANNUAL INCOME	\$	\$

### Account Details for Transfer of Loan Proceeds

Bank Name			
Address of Branch			
Account Name			
BSB		Account Number	
Account Type	<input type="checkbox"/> Savings	<input type="checkbox"/> Cheque	<input type="checkbox"/> Credit

**Phone 0409 366 335 or (07) 5604 1975 Fax 07 5604 1117**

**Email: [paul@auswisefinance.com.au](mailto:paul@auswisefinance.com.au)**

For the purposes of this Application for Finance, are you a Trustee?  **Yes** /  **No**

If yes, please provide details below.

**TRUST DETAILS**

NAME			DATE INCORPORATED
ACN NO		ABN NO	
ADDRESS			
			POST CODE
CONTACT PERSON			PHONE NO
FAX NO			EMAIL

For the purposes of this Application for Finance, are you the Director of a Company that will be the borrower for the loan?  **Yes** /  **No**

If yes, please provide details below.

**COMPANY DETAILS**

NAME			DATE INCORPORATED
ACN NO		ABN NO	
ADDRESS			
			POST CODE
CONTACT PERSON			PHONE NO
FAX NO			EMAIL

**Why have you utilised short term funding in preference to long term funding?**

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PROPOSED LOAN DETAILS						
LOAN AMOUNT	\$ (NET AFTER FEES)					
LOAN TERM REQUIRED (please choose)	<input type="checkbox"/> 1 Month	<input type="checkbox"/> 2 Months	<input type="checkbox"/> 3 Months	<input type="checkbox"/> 4 Months	<input type="checkbox"/> 5 Months	<input type="checkbox"/> 6 Months
	<input type="checkbox"/> 9 Months	<input type="checkbox"/> 12 Months	Alternatively No. of days required		_____ Days	
When is funding required?				____/____/____	<input type="checkbox"/> <b>ASAP</b>	
LOAN PURPOSE						
PROPOSED REPAYMENT STRATEGY (Please tick one)						
REFINANCE <input type="checkbox"/>	PROPOSED RE-FINANCIER					
	STATUS:					
SALE OF ASSET <input type="checkbox"/>	ASSET DESCRIPTION					
	ASSET VALUE		\$			
	LOCATION					
OTHER <input type="checkbox"/>	DETAILS					

Solicitor Details for Issuance of Loan Documentation?		
Solicitor Name		
Firm Name		
Address		
	State	Post Code
Phone No	Fax No	Mobile
Email Address		

## YOUR SHORT TERM & BRIDGING LOAN PROFESSIONALS

SECURITY PROPERTY				
Please use one page per property being offered as security				
TYPE OF SECURITY BEING OFFERED (PLEASE TICK ONE)	<input type="checkbox"/> 1 <sup>ST</sup> MORTGAGE		<input type="checkbox"/> 2 <sup>ND</sup> MORTGAGE	
ADDRESS				
SUBURB		STATE		
POST CODE		ZONING	<input type="checkbox"/> Residential <input type="checkbox"/> Rural Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Rural	
LOT No			Plan No	
USE OF PROPERTY	<input type="checkbox"/> Owner Occupied		<input type="checkbox"/> Investment Property	<input type="checkbox"/> Vacant Land
OWNERSHIP OF PROPERTY	<input type="checkbox"/> Being Purchased Purchase Price \$			<input type="checkbox"/> Already Owned
ESTIMATED VALUE	\$	SOURCE <input type="checkbox"/> Owner <input type="checkbox"/> Real Estate <input type="checkbox"/> Valuer		
RENTAL VALUE (PER WEEK)	\$	CURRENT DEBT	\$	
1 <sup>ST</sup> Mortgagee Name			2 <sup>ND</sup> Mortgagee Name	
CONTACT FOR VALUER ACCESS				
PHONE NO			MOBILE NO	
Property Description				
<input type="checkbox"/> Bedrooms	<input type="checkbox"/> Bathrooms <input type="checkbox"/> Ensuites	<input type="checkbox"/> Garage	<input type="checkbox"/> Pool	<input type="checkbox"/> Lounges
<input type="checkbox"/> Study	<input type="checkbox"/> Air-Con. <input type="checkbox"/> Ducted <input type="checkbox"/> Split	<input type="checkbox"/> Pergola	<input type="checkbox"/> Granny Flat	Block Size _____m <sup>2</sup>
<input type="checkbox"/> Other				

Do you have a current valuation on this property?    YES   /    NO

What is the date of the Valuation report?   \_\_\_\_/\_\_\_\_/\_\_\_\_

What is the name of the firm that conducted the valuation?   \_\_\_\_\_

Do you have access to this valuation report?

Can you supply us with a copy?    YES   /    NO

**Phone 0409 366 335 or (07) 5604 1975   Fax 07 5604 1117**

**Email: [paul@auswisefinance.com.au](mailto:paul@auswisefinance.com.au)**

# AusWise Finance Pty Ltd

**YOUR SHORT TERM & BRIDGING LOAN PROFESSIONALS**

**ONE PER APPLICANT / GUARANTOR**

ASSETS & LIABILITIES STATEMENT FOR \_\_\_\_\_

ASSETS		LIABILITIES	
DETAILS	VALUE	DETAILS	AMT. OWING
ADDRESS	\$	LENDER	\$
ADDRESS	\$	LENDER	\$
ADDRESS	\$	LENDER	\$
ADDRESS	\$	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	\$
CASH	\$	PERSONAL LOANS	\$
CASH	\$	PERSONAL LOANS	\$
SUPERANNUATION	\$		
BUSINESS VALUE	\$	BUSINESS DEBT	\$
OTHER	\$		\$
OTHER	\$		\$
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>TOTAL LIABILITIES</b>	<b>\$</b>

APPLICANTS SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_/\_\_\_\_/\_\_\_\_

PRINT NAME OF SIGNATURE: \_\_\_\_\_

**Phone 0409 366 335 or (07) 5604 1975 Fax 07 5604 1117**

**Email: [paul@auswisefinance.com.au](mailto:paul@auswisefinance.com.au)**

### DECLARATION AS TO PURPOSE OF CREDIT

(As required under the NATIONAL CREDIT CODE)

**TO: The Loans Credit Manager  
C/- AusWise Finance Pty Ltd  
PO Box 4624, ROBINA, QLD, 4320**

**LOAN TO:** \_\_\_\_\_

**LOAN AMOUNT: \$** \_\_\_\_\_

Each applicant declares that the credit to be provided to that applicant by the credit provider will be applied wholly or predominantly for business or investment purposes (or for both purposes).

Each applicant agrees to provide declarations of purpose of the credit whenever required by the credit provider.

"I/We the undersigned applicants hereby declare that the Credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- (a) Business purposes; or
- (b) Investment purposes other than Investment in residential property.

**IMPORTANT**

**You should not sign this declaration unless this loan is wholly or predominantly for:**

- Business purposes,
- Investment purposes other than investment in residential property

**By signing this DECLARATION YOU MAY LOSE your protection under the NATIONAL CREDIT CODE.**

<b>LOAN PURPOSE</b>	

**Borrower 1 Signature** \_\_\_\_\_

**Borrower 2 Signature** \_\_\_\_\_

**Print Name** \_\_\_\_\_

**Print Name** \_\_\_\_\_

**Date** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Date** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

## YOUR SHORT TERM & BRIDGING LOAN PROFESSIONALS

### 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 AusWise Finance Pty Ltd to guarantee a proposed borrower under a Commercial Credit Arrangement;
- “Commercial Credit” Means credit provided or to be provided by AusWise Finance Pty Ltd to be applied wholly or predominantly for Business and 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;
- “AusWise Finance Pty Ltd” means, as applicable AusWise Finance Pty Ltd ABN 31 573 180 108 and any related corporation

##### I agree 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 collections of any amounts payable to AusWise Finance 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 AusWise Finance Pty Ltd under a Commercial Credit Arrangement.

##### AusWise Finance 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

- 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 recognised and accepted in the community as being appointed or established for the purposes of setting any dispute that may arise between AusWise Finance Pty Ltd and me in connection with a Commercial Credit Arrangement ;
- Any appropriate State or Territory Minister, department of authority to assist with the facilitation of a Commercial Credit Arrangement or the management or supervision of schemes or arrangements under which 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 or credit card or electronic funds transfer;
- A person or body considering taking an assignment of a discharge on my behalf a debt owed by me to AusWise Finance Pty Ltd;
- A person or body engaged by AusWise Finance Pty Ltd to manage a Commercial Credit Arrangement, including the collection or recovery of any debt or other amounts payable to AusWise Finance Pty Ltd;
- A corporation, including its professional advisers, in connection with the purchase or assignment of an obligation owed to, or security taken by AusWise Finance Pty Ltd in relation to a Commercial Credit Arrangement;
- Another credit provider with security over all or part of the same security as AusWise Finance 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, and 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.



# **AusWise Finance Pty Ltd**

## **YOUR SHORT TERM & BRIDGING LOAN PROFESSIONALS**

proposed guarantee.	
<b>Other Acknowledgments and Consents</b>	
<ul style="list-style-type: none"> <li>I confirm that the information contained in this Application and the financial information supporting it is in all respects complete and correct.</li> <li>I acknowledge that AusWise Finance Pty Ltd will rely on this information when making a decision.</li> <li>I acknowledge that AusWise Finance Pty Ltd has the right to confirm the details of the information provided in this Application.</li> <li>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 AusWise Finance Pty Ltd. I authorise AusWise Finance Pty Ltd to use this Application to assess and approve products which I have selected.</li> </ul>	<ul style="list-style-type: none"> <li>I understand that only AusWise Finance Pty Ltd can decide if this Application is approved and that any person who may introduce me to AusWise Finance Pty Ltd has no authority to give that approval.</li> <li>I consent to AusWise Finance Pty Ltd giving 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 AusWise Finance Pty Ltd sees fit, concerning me, the credit provided to me and any security.</li> <li>I consent to AusWise Finance Pty Ltd exchanging information concerning my financial affairs with any person acting on my behalf, including my agent, account, solicitor or broker</li> </ul>
<b>ANTI SPAM and MARKETING</b>	
<p>I Consent to AusWise Finance Pty Ltd making use of the information contained within this application to update me from time to time with new and updated product information. This consent covers all Electronic, verbal and written advertising and messaging by either AusWise Finance Pty Ltd or their related corporations.</p> <p>I am aware that if I wish to opt out or unsubscribe from the marketing campaigns that I can do so by emailing <a href="mailto:paul@auswisefinance.com.au">paul@auswisefinance.com.au</a> or by calling 07 5604 1975</p>	

**PLEASE NOTE: THE REMAINDER OF THIS PAGE HAS INTENTIONALLY BEEN LEFT BLANK**

INITIAL: X \_\_\_\_\_

# AusWise Finance Pty Ltd

## YOUR SHORT TERM & BRIDGING LOAN PROFESSIONALS

### Declaration and Signature

Borrower No.1

YES	NO	
<input type="checkbox"/>	<input type="checkbox"/>	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 a company, had a court judgment 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 judgments against such a company?
<input type="checkbox"/>	<input type="checkbox"/>	Have you or are you aware if the company you represent in this application has applied for a similar loan that is being applied for in this application with any other lending company or brokerage firm?
<input type="checkbox"/>	<input type="checkbox"/>	I have read, and understood and agree to the acknowledgments and consents relating to Credit and Personal information Privacy.

If you have answered YES to any of the first 4 questions, then please provide details below;


Signature X \_\_\_\_\_ Print Name \_\_\_\_\_ Date \_\_\_\_\_

Borrower No.2 or Guarantor.

YES	NO	
<input type="checkbox"/>	<input type="checkbox"/>	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 a company, had a court judgment 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 judgments against such a company?
<input type="checkbox"/>	<input type="checkbox"/>	Have you or are you aware if the company you represent in this application has applied for a similar loan that is being applied for in this application with any other lending company or brokerage firm?
<input type="checkbox"/>	<input type="checkbox"/>	I have read, and understood and agree to the acknowledgments and consents relating to Credit and Personal information Privacy.

If you have answered YES to any of the first 4 questions, then please provide details below;


Signature X \_\_\_\_\_ Print Name \_\_\_\_\_ Date \_\_\_\_\_



# AusWise Finance Pty Ltd

## YOUR SHORT TERM & BRIDGING LOAN PROFESSIONALS AUTHORITY TO RELEASE INFORMATION

PLEASE COMPLETE ONE FORM FOR EACH LENDER IF SECURITY PROPERTIES ARE NOT SECURED BY THE SAME MORTGAGEE

<b>LENDER</b>		
<b>BRANCH</b>		
<b>SECURITY PROPERTY 1 ADDRESS</b>		
	STATE	POSTCODE
<b>LOAN ACCOUNT NO.</b>		
<b>SECURITY PROPERTY 2 ADDRESS</b>		
	STATE	POSTCODE
<b>LOAN ACCOUNT NO.</b>		

Dear Lender,

We are currently reviewing our loan portfolio and lending facilities.

Therefore please provide AusWise Finance Pty Ltd **any and all information** regarding **any and all loan facilities** associated with the above listed Security Property(s)

Please fax to 07 5604 1117 or email [paul@auswisefinance.com.au](mailto:paul@auswisefinance.com.au) payout figure(s) on letter or fax header for **any and all loan facilities** associated with the above listed Security Property(s)

Many thanks in advance.

Yours Sincerely

**Borrower 1**

**Borrower 2**

Signature **X** \_\_\_\_\_

Signature **X** \_\_\_\_\_

Print Name \_\_\_\_\_

Print Name \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

**Phone 0409 366 335 or (07) 5604 1975 Fax 07 5604 1117**

**Email: [paul@auswisefinance.com.au](mailto:paul@auswisefinance.com.au)**