

New Application

Secured Loan



Important Notice

This Application contains the (i) Application Information, (ii) Loan Purpose Statement, (iii) Business Purpose Declaration (where applicable), (iv) Privacy Disclosure and Consent and (v) Loan Application and Declaration (collectively called "New Application"). The New Application is addressed to United Financial Services ("UFS"). UFS is represented in various States and Territories by United Financial Services Pty. Ltd. ABN 77 072 442 445 ACL No. 386927, United Financial Services (Qld.) Pty. Ltd. ABN 43 073 887 813 ACL No. 386930 and United Financial Services Network Pty. Ltd. ABN 47 095 911 283 ACL No. 386932 (collectively called "UFS" or the "Aggregator"). Each of the Consents and Declarations contained in the New Application are addressed to and are for the benefit of each party collectively defined as the *Aggregator*.

Thank you for choosing UFS.

Our Commitment

When providing credit assistance to you we are required to make a preliminary assessment that the credit contract is 'not unsuitable' for you before suggesting a credit contract to you or assisting you to apply for a credit contract.

The responsible lending obligations of the National Credit Code require us to:

- make reasonable inquiries about your requirements and objectives in relation to the credit;
- make reasonable inquiries about your financial situation (ie. to determine whether you can repay the loan);
- take reasonable steps to verify your financial situation; and
- make a preliminary assessment about whether the credit contract is 'not unsuitable' for you.

The personal information and details you provide as part of this application will be used by us to conduct our preliminary assessment. It is important that the information you provide us is true and accurate.

Written Application

Please complete all sections on each page neatly by hand and take/send to UFS. Enter all amounts to the nearest dollar.

Telephone Application

To save you time, call your nominated Processing Centre to complete your application over the telephone **1300 837 000**. You can call anytime between 9:00am – 5:00pm (EST) Monday to Friday and pre-agreed times on Saturday and Sunday.

Internet Application

You can complete your application via the internet at www.unifin.com.au. This option is available 24 hours a day, 7 days a week.

Appointment & Contact Details

Authorised Representative			
Branch Address			
Telephone Number		Fax Number	
Email Address			
Date of Appointment		Time of Appointment	

What to bring or have available

Applicants should be advised to have the following nominated documents available for their loan application

Personal Identification

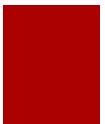
- Personal Identification. 2 forms of either Birth Certificate, Passport, Photo Card Id
- Photo Driver's Licence for the State in which you live, showing your current address

Evidence of Income

- For full time and part time employees (PAYG) your two (2) most recent payslips
- For casual employees your two (2) most recent payslips and your most recent Australian Tax Office Notice of Assessment
- Latest Tax Return evidencing all other income submitted for assessment eg. dividends, rental income
- If you are self employed – two (2) tax returns, financial statements and your most recent Australian Tax Office Notice of Assessment

Evidence of Assets & Liabilities

- Most recent rates notice/s of property that you own
- If refinancing from another financial institution, a statement evidencing the previous six (6) months payments
- Bank statements or deposit account statements for the previous three (3) months
- Most recent Credit Card or Store Card statements
- Details of vehicle/home/personal insurance held
- Details of your superannuation
- Registration papers of the vehicles that you own
- Proof of any other assets that you own



Application Overview

Please provide details of primary purpose for the loan amount

State of Goods New Used

Goods Type Car Bike Boat Caravan

(Other Uses may include home improvements, deposit gap, debt consolidation, holiday, pay bills, school fees etc)

Other

Other

Goods Use Predominantly for Personal Use Predominantly for Business Use

Amount
\$
\$
\$
\$
\$
\$
Years Months

Total Loan Amount

Please indicate the monthly loan repayment that suits your budget

Please indicate how long you would like to repay the loan?

Asset Details (Secured loans)

Do you know the details of the goods that are to be purchased?

No If NO, you do not need to complete this section. A Loan Processing Officer will contact you to discuss pre-approval options.

Yes If YES, where are the goods being purchased from?

Dealer Auction Refinance Private Sale

Name of Vendor

Details of goods being purchased:

Year of Manufacture		Engine	
Make (eg. Ford, Toyota)		Transmission	
Model (eg. Falcon, Camry)		Kilometres	
Body Type (eg. Sedan)		Other	

Credit Requirements

Product Type Consumer Loan Consumer Lease Secured Personal Loan Unsecured Personal Loan

Finance Lease Novated Lease Asset Purchase Chattel Mortgage

Amount of Credit \$:

Term of Loan (Months) Months

Interest rate up to %

Payments Arrears Arrears

Residual/Balloon \$:

Maximum Payments \$: per month

Credit to be Secured by _ _ / _ _ / _ _ _

Other Requirements Requirement 1:

Requirement 2:

Insurance Requirements

Please provide details of any insurance products you may require

Insurance Product Comprehensive GAP Insurance Warranty Insurance Tyre & Rim Insurance

Consumer Credit Life Disability Unemployment Trauma Other

Other insurance

Please refer to our Financial Services Guide, our General Advice Warning and the Product Disclosure Statements for each insurer.

Company or Trust Details



Company / Trust

(Section for Company or Trust Applicants Only)

Company Trust

Company Trust

Company / Trust Name

Name:

ABN & Start Date

ABN: Commence Date (MM/YYYY):

Address

Street:

Street: Suburb: State: P/Code:

Registered Office

Street:

Street: Suburb: State: P/Code:

Applicant Status

Please circle in what capacity is this Company/Trust applying: Borrower Guarantor

Directors Names

List names of Applicant's:

Shareholders

List names of Applicant's & Shareholding (%):

.....

Trustee

List names of Applicant's:

Adult Beneficiaries

List names of Applicant's:

Unit Holders

List names of Applicant's:

Personal Details

Applicant # 1

Applicant # 2

Applicant Capacity	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Director	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Director				
Permanent Resident	<input type="checkbox"/> Yes	<input type="checkbox"/> No		<input type="checkbox"/> Yes	<input type="checkbox"/> No					
Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms	<input type="checkbox"/> Dr	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms	<input type="checkbox"/> Dr
First / Middle Name	.....					.....
Surname	.....					.....
Date of Birth	.....					.....
Drivers Licence	State: No: Exp: /					State: No: Exp: /				
Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female		<input type="checkbox"/> Male	<input type="checkbox"/> Female					
Marital Status	<input type="checkbox"/> Single	<input type="checkbox"/> De Facto	<input type="checkbox"/> Separated	<input type="checkbox"/> Single	<input type="checkbox"/> De Facto	<input type="checkbox"/> Separated				
	<input type="checkbox"/> Married	<input type="checkbox"/> Divorced	<input type="checkbox"/> Widowed	<input type="checkbox"/> Married	<input type="checkbox"/> Divorced	<input type="checkbox"/> Widowed				
Dependants	# of Ages:					# of Ages:				
Contact Information (2 minimum)	Home: Work:					Home: Work:				
	Mobile: Fax:					Mobile: Fax:				
	Email:					Email:				
Current Home Address	Street:					Street:				
	Suburb: Postcode:					Suburb: Postcode:				
Current Residential Status	<input type="checkbox"/> Own Home	<input type="checkbox"/> Buying	<input type="checkbox"/> Renting.	<input type="checkbox"/> Own Home	<input type="checkbox"/> Buying	<input type="checkbox"/> Renting.				
	<input type="checkbox"/> Boarding	<input type="checkbox"/> With Parents	<input type="checkbox"/> Free	<input type="checkbox"/> Boarding	<input type="checkbox"/> With Parents	<input type="checkbox"/> Free				
	<input type="checkbox"/> Other (specify)					<input type="checkbox"/> Other (specify)				
There Since	MM/YYYY:					MM/YYYY:				
	If less than 3 years at your current home address, please provide details of your previous address below?					If less than 3 years at your current home address, please provide details of your previous address below?				
Previous Home Address	Street:					Street:				
	Suburb: Postcode:					Suburb: Postcode:				
There Since	MM/YYYY:					MM/YYYY:				
Mailing Address (if app)	.....					.....
	Suburb: Postcode:					Suburb: Postcode:				
	If you will not be living at the Current Home Address noted above AFTER this loan has settled, please provide details of your future address below					If you will not be living at the Current Home Address noted above AFTER this loan has settled, please provide details of your future address below				
Future Address	Street:					Street:				
	Suburb: Postcode:					Suburb: Postcode:				
Nearest Relative Not Living with Applicant	Name:					Name:				
	Address:					Address:				
	Phone:					Phone:				
	Relationship:					Relationship:				
Qualifications	Details:					Details:				
				

Property

	Property # 1	Property # 2
Address	Street: Suburb: Postcode:	Street: Suburb: Postcode:
Property Value		
Ownership Status	<input type="checkbox"/> Own Property <input type="checkbox"/> Buying Property <input type="checkbox"/> Prime Residence <input type="checkbox"/> Other O/Occupied	<input type="checkbox"/> Own Property <input type="checkbox"/> Buying Property <input type="checkbox"/> Prime Residence <input type="checkbox"/> Other O/Occupied
Property Use After Settlement	<input type="checkbox"/> Investment <input type="checkbox"/> To Be Sold <input type="checkbox"/> Business Premises	<input type="checkbox"/> Investment <input type="checkbox"/> To Be Sold <input type="checkbox"/> Business Premises
Investment Property (if applicable)	Weekly Rent: \$..... Annual Deductions: \$.....	Weekly Rent: \$..... Annual Deductions: \$.....
Security for Loan	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Property Type		
Land Size	..... Hectares	..... Hectares
Owner Split	Applicant #1% Applicant #2%	Applicant #1% Applicant #2%
	Other Owners:	Other Owners:

Passenger Vehicles

	Make/Model	Year	Registration	Value
Vehicle #1	\$.....
Vehicle #2	\$.....
Vehicle #3	\$.....
Vehicle #4	\$.....

Other Assets

	Names / Descriptions / Details	Value
Life Insurance	Names of Insurer(s).....	\$.....
Superannuation	Names of Fund Manager (s).....	\$.....
Bank Balances	Names of Bank(s)	\$.....
	Names of Bank(s)	\$.....
Paid Deposit	Vendor Name for Purchase.....	\$.....
Household Items	Insured Value.....	\$.....
Shares	Total Portfolio Value.....	\$.....
Business Value	Value of Business(es)	\$.....
Plant & Equipment	Total resale value of P&E.....	\$.....
Other Assets	Inc. shares owned less than 1 year	\$.....

Mortgage

Mortgage # 1

Mortgage # 2

Property Details

Property(ies) #:.....

Property(ies) #:.....

Lender Name

.....

.....

Balance & Limit (if any)

\$..... \$.....

\$..... \$.....

Monthly Payment

\$.....

\$.....

Loan Use

Personal Business/Investment

Personal Business/Investment

Refinance Amount

\$.....

\$.....

Arrears History

(indicate the details of any late payments and tick if ever Default, Judgement, Writ or Other Infringement)

Account has never been in arrears
 Current arrears of monthly payments
 Past arrears of up to monthly payments
 Default Judgement Writ MIP

Account has never been in arrears
 Current arrears of monthly payments
 Past arrears of up to monthly payments
 Default Judgement Writ MIP

Other Parties to Contract

.....

.....

Car Loans

Car Loan #1

Car Loan #2

Description of Car

.....

.....

Lender Name

.....

.....

Balance

\$.....

\$.....

Monthly Payment

\$.....

\$.....

Loan Use

Personal Business/Investment

Personal Business/Investment

Refinance Amount

\$.....

\$.....

Arrears History

(indicate the details of any late payments and tick if ever Default, Judgement, Writ or Other Infringement)

Account has never been in arrears
 Current arrears of monthly payments
 Default Judgement Writ Repo

Account has never been in arrears
 Current arrears of monthly payments
 Default Judgement Writ Repo

Other Parties to Contract

.....

.....

Other Secured Loans

Other Secured Loan #1

Other Secured Loan #2

Lender Name

.....

.....

Balance (if any)

\$.....

\$.....

Loan Limit

\$.....

\$.....

Monthly Payment

\$.....

\$.....

Loan Use

Personal Business/Investment

Personal Business/Investment

Security Description

.....

.....

Refinance Amount

\$.....

\$.....

Arrears History

(indicate the details of any late payments and tick if ever Default, Judgement, Writ or Other Infringement)

Account has never been in arrears
 Current arrears of monthly payments
 Default Judgement Writ Other

Account has never been in arrears
 Current arrears of monthly payments
 Default Judgement Writ Other

Other Parties to Contract

.....

.....

Unsecured Loans

Unsecured Loan # 1

Unsecured Loan # 2

Type of Loan	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Personal Loan	<input type="checkbox"/> Store Card	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Personal Loan	<input type="checkbox"/> Store Card		
Loan Details	.....			.....
Lender Name	.....			.....
Balance & Limit (if any)	\$.....	\$.....		\$.....	\$.....			
Monthly Payment	\$.....			\$.....				
Loan Use	<input type="checkbox"/> Personal	<input type="checkbox"/> Business/Investment		<input type="checkbox"/> Personal	<input type="checkbox"/> Business/Investment			
Refinance Amount	\$.....			\$.....				
Arrears History	<input type="checkbox"/> Account has never been in arrears			<input type="checkbox"/> Account has never been in arrears				
(indicate the details of any late payments and tick if ever Default, Judgement, Writ or Other Infringement)	<input type="checkbox"/> Current arrears of monthly payments			<input type="checkbox"/> Current arrears of monthly payments				
	<input type="checkbox"/> Default	<input type="checkbox"/> Judgement	<input type="checkbox"/> Writ	<input type="checkbox"/> Other	<input type="checkbox"/> Default	<input type="checkbox"/> Judgement	<input type="checkbox"/> Writ	<input type="checkbox"/> Other

Unsecured Loan # 3

Unsecured Loan # 4

Type of Loan	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Personal Loan	<input type="checkbox"/> Store Card	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Personal Loan	<input type="checkbox"/> Store Card		
Loan Details	.....			.....
Lender Name	.....			.....
Balance & Limit (if any)	\$.....	\$.....		\$.....	\$.....			
Monthly Payment	\$.....			\$.....				
Loan Use	<input type="checkbox"/> Personal	<input type="checkbox"/> Business/Investment		<input type="checkbox"/> Personal	<input type="checkbox"/> Business/Investment			
Refinance Amount	\$.....			\$.....				
Arrears History	<input type="checkbox"/> Account has never been in arrears			<input type="checkbox"/> Account has never been in arrears				
(indicate the details of any late payments and tick if ever Default, Judgement, Writ or Other Infringement)	<input type="checkbox"/> Current arrears of monthly payments			<input type="checkbox"/> Current arrears of monthly payments				
	<input type="checkbox"/> Default	<input type="checkbox"/> Judgement	<input type="checkbox"/> Writ	<input type="checkbox"/> Other	<input type="checkbox"/> Default	<input type="checkbox"/> Judgement	<input type="checkbox"/> Writ	<input type="checkbox"/> Other

Other Liabilities (Please attach Council/Water Rates Notice)

	Payment Amount	Next Due Date	Arrears Owning (if any)	TBPO
Rent	\$.....	\$.....
Maintenance	\$.....	\$.....
Unpaid Tax	\$.....	\$.....
Council Rates	\$.....	\$.....
Water Rates	\$.....	\$.....
Other	\$.....	\$.....

Arrears Explanations (if applicable)

Please provide reasons for current or past arrears (e.g. "Did not pay Myer Card due to illness") & attach any supporting documents to this application.

Explanation #1
For Current Arrears

.....
.....
.....

Explanation #2
For Past Arrears

.....
.....
.....

Current PAYG Employment

Applicant # 1

Applicant # 2

Please attach Pay Slips/Tax Returns

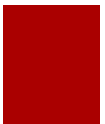
Employer Name & Address	.....	.....
Employer Contact Name & Phone Number	.....	.....
Employment Status	<input type="checkbox"/> Full-Time <input type="checkbox"/> Seasonal <input type="checkbox"/> On Probation <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual / Temp <input type="checkbox"/> Student <input type="checkbox"/> Contract Exp:...../.....	<input type="checkbox"/> Full-Time <input type="checkbox"/> Seasonal <input type="checkbox"/> On Probation <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual / Temp <input type="checkbox"/> Student <input type="checkbox"/> Contract Exp:...../.....
Industry	.....	.....
Occupation	.....	.....
Start Date	.....	.....
Salary Income	Gross\$: Net \$:	Gross\$: Net \$:
Other Income	Commission\$: O/T \$:	Commission\$: O/T \$:

Second PAYG Employment (if you have a second source of PAYG income)

Employer Name & Address	.....	.....
Employer Contact Name & Phone Number	.....	.....
Employment Status	<input type="checkbox"/> Full-Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Casual <input type="checkbox"/> Part-Time <input type="checkbox"/> Contract Exp:...../.....	<input type="checkbox"/> Full-Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Casual <input type="checkbox"/> Part-Time <input type="checkbox"/> Contract Exp:...../.....
Industry	.....	.....
Occupation	.....	.....
Start Date	.....	.....
Salary Income	Gross\$: Net \$:	Gross\$: Net \$:
Other Income	Commission\$: O/T \$:	Commission\$: O/T \$:

Previous PAYG Employment (if less than 3 years in current employment, you must provide details)

Employer Name & Address	.....	.....
Employer Contact Name & Phone Number	.....	.....
Employment Status	<input type="checkbox"/> Full-Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Casual <input type="checkbox"/> Part-Time <input type="checkbox"/> Contract Exp:...../..... <input type="checkbox"/> Student (Provide Field of Study in 'Occupation')	<input type="checkbox"/> Full-Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Casual <input type="checkbox"/> Part-Time <input type="checkbox"/> Contract Exp:...../..... <input type="checkbox"/> Student (Provide Field of Study in 'Occupation')
Industry	.....	.....
Occupation	.....	.....
Employment Dates	Start: End:	Start: End:
Salary Income	Gross\$: Net \$:	Gross\$: Net \$:
Other Income	Commission\$: O/T \$:	Commission\$: O/T \$:



LOW DOC LOAN

Tick box if **UNABLE** to provide financials for any self employed income (which may restrict product range)

Current Self-Employment

Applicant # 1

Applicant # 2

Self-Employment Type	<input type="checkbox"/> Sole-Trader	<input type="checkbox"/> Partner	<input type="checkbox"/> Director	<input type="checkbox"/> Sole-Trader	<input type="checkbox"/> Partner	<input type="checkbox"/> Director		
Business Name	.....			.....
Business ABN/ACN	..... # of Employees: .....			..... # of Employees:.....		
Business Nature	.....			.....
Share & Start Date	Ownership (%) Commence Date:			Ownership (%)..... Commence Date:				
Business Premises Status	<input type="checkbox"/> Own	<input type="checkbox"/> Buying	<input type="checkbox"/> Leasing	<input type="checkbox"/> Other	<input type="checkbox"/> Own	<input type="checkbox"/> Buying	<input type="checkbox"/> Leasing	<input type="checkbox"/> Other
Stated Income	Stated Annual Income: \$.....			Stated Annual Income: \$.....				
Financials for Current Year	Pre-Tax Profits: \$.....			Pre-Tax Profits: \$.....				
	Interest Expense: \$.....			Interest Expense: \$.....				
	Non-Cash Expenses: \$.....			Non-Cash Expenses: \$.....				
	Extra Superannuation: \$.....			Extra Superannuation: \$.....				
Gross Salary to Owner: \$.....			Gross Salary to Owner: \$.....					
Financials for Previous Year	Pre-Tax Profits: \$.....			Pre-Tax Profits: \$.....				
	Interest Expense: \$.....			Interest Expense: \$.....				
	Non-Cash Expenses: \$.....			Non-Cash Expenses: \$.....				
	Extra Superannuation: \$.....			Extra Superannuation: \$.....				
Gross Salary to Owner: \$.....			Gross Salary to Owner: \$.....					
Accountant Details	Accounting Firm:			Accounting Firm:.....				
	Contact Name:			Contact Name:				
	Contact Number:			Contact Number:				

Trust Income & Distributions (if applicable)

Stated Income	Stated Annual Income: \$.....			Stated Annual Income: \$.....		
Income Current Year	Pre-Tax Profits: \$.....			Pre-Tax Profits: \$.....		
	Interest Expense:: \$.....			Interest Expense:: \$.....		
	Gross Salary to Owner: \$.....			Gross Salary to Owner: \$.....		
Income Previous Year	Pre-Tax Profits: \$.....			Pre-Tax Profits: \$.....		
	Interest Expense:: \$.....			Interest Expense:: \$.....		
	Gross Salary to Owner: \$.....			Gross Salary to Owner: \$.....		

Other Income (eg Pension, Govt. Allowance, Superannuation, Dividends/Interest, Maintenance, Board)

Please attach any supporting documentation including any Centrelink Statements

Source	Type/Description	Applicant #	Payment Total for Last Year
.....	\$..... PM \$.....
.....	\$..... PM \$.....
.....	\$..... PM \$.....
.....	\$..... PM \$.....
.....	\$..... PM \$.....

Important Privacy Notice and Consent to the Credit Provider

UFS collects from me/us (being each of the Applicants and Guarantors whose signature appears below) and from other persons, personal information about me/us, for the purposes of:

- assessing the application for finance, the guarantee and any related insurance proposal;
- arranging finance and insurance; and
- credit and reference checking.

For the same purposes, UFS will use this information and disclose it to:

- one or more of the financiers used by UFS to arrange finance (including Automotive Financial Services Pty Ltd), all of whom are collectively referred to as "Credit Providers" in this Consent; and
- (where relevant) any business which provides information about the creditworthiness of persons ("Credit Reporting Agency"), suppliers of goods, mercantile agents, collection agencies, insurers, and to UFS's agents, contractors and external advisers and to my/our car or finance broker.

I/We agree that UFS may disclose my/our personal information to its related bodies corporate and to Automotive Financial Services Pty Ltd (together referred to as "the Related Companies") and that UFS and the Related Companies may use this personal information for product development and research and to inform me/us about products and services in the future. UFS and the Related Companies will not send me information about products and services if I/we send a written request to that effect to UFS at the address below.

I/We acknowledge that if we do not provide this information, UFS or the Credit Providers may not be able to process the application for finance.

I/We are able to gain access to the information held about me/us by UFS and the Related Companies, subject to exceptions stated in the Privacy Act 1988 (Cth) ("the Privacy Act").

I/We agree that, if we supply UFS or the Credit Providers with personal information about any third party (such as a referee), I/we will inform that third party of this fact.

The Credit Providers collect and use personal information about me/us for the following purposes:

- assessing the application for finance, the guarantee or any related insurance proposal; and
- (if the application is accepted) providing finance and ancillary services (such as insurance) to the Applicant(s) and for the ongoing management of the finance, guarantees and ancillary services.

For those same purposes, and subject to the Privacy Act, I/we agree that the Credit Providers may do all the following now and in the future:

1. Collect and use commercial or consumer credit information about me/us from a Credit Reporting Agency.
2. Collect from and give to (i) any credit provider named in the application for finance or the information obtained under paragraph 1 above or (ii) any body which maintains a register of encumbered vehicles (such as R.E.V.S.), or (iii) a Credit Reporting Agency, any personal information about me/us, including any information about my/our creditworthiness, credit standing, credit history or credit capacity, the status of the finance and any default by me/us in accordance with the Privacy Act.
3. Collect from and give to any sources disclosed in the application for finance, personal information about me/us.
4. Give to any guarantor or proposed guarantor of the application for finance, any information about the finance (including personal information about me/us) now or at any time in the future.
5. Collect from and disclose personal information about me/us to the Credit Provider's agents, contractors, external advisers as well as to suppliers of goods, mercantile agents, collection agencies and insurers, and my/our car or finance broker.
6. Disclose to UFS any credit decision made by the Credit Providers concerning our application for finance.

The Credit Provider who provides me/us with finance may also seek my/our consent to other acts of collection, disclosure and use of personal information about me/us.

In this Consent, "personal information" has the same meaning as in the Privacy Act and includes sensitive information (eg health information).

The Guarantor(s) acknowledge that:

- the application for finance will be supported by their guarantee; and
- that they have read and understand the terms of the application for finance.

Declaration

I/We solemnly and sincerely declare that:

- (a) I am/We are not insolvent or an undischarged bankrupt;
- (b) The information given by me/us is true and correct;
- (c) The income and expenses declared represent an accurate assessment of my/our financial position;
- (d) I am/We are permanent resident(s) of Australia;
- (e) I am/We are over the age of 18 years; and
- (f) I/We have read and understood this Privacy Act Consent and agree to UFS, the Related Companies and the Credit Providers collecting, using and disclosing information (including personal information) about me/us in accordance with the provisions of this Consent. This information may be given before, during or after the provision of credit to me.

..... Signature of Applicant / Guarantor	..... Signature of Applicant / Guarantor
.....Date:..... Print Name of Applicant / Guarantor	.....Date:..... Print Name of Applicant / Guarantor
..... Signature of Applicant / Guarantor	..... Signature of Applicant / Guarantor
.....Date:..... Print Name of Applicant / Guarantor	.....Date:..... Print Name of Applicant / Guarantor

Contact Details

NSW & ACT

United Financial Services Pty. Ltd. ABN 77 072 442 445 ACL No. 386927
Suite 2, Level 9, 1 Rider Boulevard, Rhodes NSW 2138
Phone (02) 9395 4222 Fax (02) 9395 4299

Queensland & NT

United Financial Services (Qld.) Pty Ltd. ABN 43 073 887 813 ACL No. 386930
Level 1, 3431 Pacific Highway, Slacks Creek QLD 4127
Phone (07) 3908 0800 Fax (07) 3890 4150

VIC, SA, WA & TAS

United Financial Services Network Pty. Ltd. ABN 47 095 911 283 ACL No. 386932
35 Railway Road, Blackburn VIC 3130
Phone (03) 9875 0900 Fax (03) 9875 0966

The undersigned hereby applies for the loan described herein to be secured by a mortgage on the property described herein and represents that all statements made in this application are true and correct and understands that the aggregator and credit providers rely on the information that I/we supply them and that it is my/our responsibility to be accurate in giving that information. I/we understand that this form does not constitute an offer or acceptance of credit as defined in any legislation relating to the provision of credit.

The undersigned further agrees to pay all necessary expense, including all government and statutory fees and charges, incurred in obtaining this loan. It is agreed that by accepting this application the credit provider is not obligated to grant a loan or any other financial accommodation.

I/We declare that I/We, undersigned, am/are over the age of 18 at the time of the execution of this application and acknowledge that this application is being made to the credit provider and it's successors and assigns. I/We have read and agree to the use and disclosure of personal information about me/us set out in the Privacy Act Notice & Consent.

- | | | | |
|-----------|---|------------------------------|-----------------------------|
| Q1 | Has the applicant or a company with which the applicant is associated have any current of past debts other than to financial institutions that are or were in default of the payment arrangement? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Q2 | Have any of the applicants ever been declared bankrupt or insolvent or petitioned for bankruptcy, been advised to seek bankruptcy or aware of anyone petitioning for the applicant's bankruptcy? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Q3 | Has any applicant or a company with which any applicant is or was associated ever had a property foreclosed upon or given title or deed in lieu thereof through mortgagee sale proceeding? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Q4 | Are any of the applicants not Australian Citizens? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Q5 | Do the applicants have any outstanding applications for finance other than this application? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Applicant #1
Name:

Applicant #2
Name

Applicant #1Date:.....
Signature

Applicant #2Date:.....
Signature:

Declaration Explanation (Complete only if 'Yes' to any of Q1-Q5 above)

Applicant # 1

Applicant # 2

- Q1** Circle infringement Type: Default / Judgment / Writ
Circle Current Status: Paid / Unpaid / Arrangement
Name of Creditor:.....
Amount of Infringement: \$.....
Date Finalised:..... / Tick if To Be Paid Out
- Q2** Reason for Bankruptcy:.....
Start Date: Discharge Date:.....
Amount to finalise: \$.....
- Q3** Paid Off Date:.....
Reason for Foreclosure:.....
Amount to be Finalised: \$..... Tick if To Be Paid Out
- Q4** Country of Citizenship:.....
Visa Status: \$.....
Length of Stay: \$.....
- Q5** Name of Credit Provider:.....
Amount: \$.....
Monthly Payment: \$.....

- Circle infringement Type: Default / Judgment / Writ
Circle Current Status: Paid / Unpaid / Arrangement
Name of Creditor:.....
Amount of Infringement: \$.....
Date Finalised: / Tick if To Be Paid Out
- Reason for Bankruptcy:.....
Start Date:..... Discharge Date:.....
Amount to finalise: \$.....
- Paid Off Date:.....
Reason for Foreclosure:.....
Amount to be Finalised: \$..... Tick if To Be Paid Out
- Country of Citizenship:.....
Visa Status: \$.....
Length of Stay: \$.....
- Name of Credit Provider:.....
Amount: \$.....
Monthly Payment: \$.....



To whom it may concern

I/We
(insert customer name/s)

Hereby give consent for United Financial Services (UFS) to contact the representative/s of the parties named below, who are referred to in my/our application dated / /

Name and address of Employer

Employee Number (if applicable)	

to confirm my/our employment details (including salary amount, length of employment, etc)

Name and address of Credit Provider

Contract / Account Number	

to confirm my/our credit performance (including amount of credit, term, instalment amount, credit rating)

Name and address of Accountant

to confirm details of my/our income and financial position

Name and address of Landlord/Agent

to confirm my/our rental details

And I/We consent to them providing the information requested to United Financial Services and to United Financial Services providing them with a copy of this authority.

Applicant #1
Name:

Applicant #2
Name:

Applicant #1Date:.....
Signature

Applicant #2Date:.....
Signature:

United Financial Services is collecting the information on this form or the information which is provided by the representatives/persons above for the purposes mentioned above. If the information is not provided the application may not proceed. If you require access to your personal information held by UFS, please call your nominated Processing Centre and speak to a customer service representative. Information provided in applications may be disclosed to credit reporting agencies as permitted by law.



Please provide original documents of the following with this application form, where appropriate

Application Checklist (as applicable)

- All Sections & fields complete
- Copy of Drivers licence, including back
- Passport or Birth Certificate
- Copy of Credit Card or Medicare Card
- Copy of Bank Statement or Credit Card Statement
- Last two payslips with Year-to-Date totals