

Individual/Sole Trader Application

Each borrower or guarantor must fill out a separate application form. Please include all associated application forms with your request. Please complete the following application in full and mark the appropriate selections where applicable.

Borrower 1 Borrower 2 Guarantor

Personal Details

MR MRS MISS MS DR

First Name _____ Middle Name _____ Surname _____

Date of Birth _____ ABN (if sole trader) _____ Gender _____

Drivers Licence No. _____ Expiry Date _____ No. of Dependants _____

Home Phone No _____ Mobile Phone No _____ Email Address _____

Marital Status:

Married De Facto Single Divorced Separated

Residency Status:

Australian Citizen Permanent Resident Temporary Resident

Address Details

Current Residential Address _____ Suburb _____

State _____ Postcode _____ Time at Address _____

_____ Years _____ Months

Current Residence Type

Own (outright) Mortgage Renting Boarding Live with relatives

Previous Residential Address (if less than 3 years at current) _____ Suburb _____

State _____ Postcode _____ Time at Address _____

_____ Years _____ Months

Previous Residence Type

Own (outright) Mortgage Renting Boarding Live with relatives

Employment Details

Current Employer _____ Occupation _____

Employer Address _____ Suburb _____ Postcode _____

Phone Number _____ Time at current employer _____ Full Time Part Time

_____ Years _____ Months Casual Self Employed

Previous Employer (if less than 3 years at current) _____ Occupation _____

Employer Address _____ Suburb _____ Postcode _____

Phone Number _____ Time at current employer _____ Full Time Part Time

_____ Years _____ Months Casual Self Employed

Income Details

Net Income (wages) \$ _____ Week Fortnight Month
 Investment Property Income \$ _____ Week Fortnight Month
 Investment Property Income \$ _____ Week Fortnight Month
 Government Benefit Income \$ _____ Week Fortnight Month
 Superannuation Income \$ _____ Week Fortnight Month
 Other income \$ _____ Week Fortnight Month
 (If other, please specify) _____

Assets

	Value	Owned Outright
Home Property	\$ _____	<input type="radio"/> Yes <input type="radio"/> No
Investment Property	\$ _____	<input type="radio"/> Yes <input type="radio"/> No
Investment Property	\$ _____	<input type="radio"/> Yes <input type="radio"/> No
Motor Vehicle/Bike 1	\$ _____	<input type="radio"/> Yes <input type="radio"/> No
Motor Vehicle/Bike 2	\$ _____	<input type="radio"/> Yes <input type="radio"/> No
Shares/trust	\$ _____	<input type="radio"/> Yes <input type="radio"/> No
Other Recreational Assets <i>(boats/bikes/RVs/jet skis)</i>	\$ _____	<input type="radio"/> Yes <input type="radio"/> No
Cash in Bank	\$ _____	
Home Contents	\$ _____	
Superannuation	\$ _____	

Liabilities & Expenses

	Landlord/Real-estate	Payment	
Rent/Board	_____	\$ _____	<input type="radio"/> Week <input type="radio"/> Fortnight <input type="radio"/> Month
Ph:	_____		

Liability	Financier	Balance	Payment	Per.	Payout
Home Mortgage	_____	\$ _____	\$ _____	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	<input type="radio"/> Yes <input type="radio"/> No
Investment Property	_____	\$ _____	\$ _____	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	<input type="radio"/> Yes <input type="radio"/> No
Investment Property	_____	\$ _____	\$ _____	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	<input type="radio"/> Yes <input type="radio"/> No
Personal Loan	_____	\$ _____	\$ _____	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	<input type="radio"/> Yes <input type="radio"/> No
Personal Loan	_____	\$ _____	\$ _____	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	<input type="radio"/> Yes <input type="radio"/> No
Motor Vehicle Loan	_____	\$ _____	\$ _____	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	<input type="radio"/> Yes <input type="radio"/> No
Other Loan - BNPL: Zip, Afterpay, etc	_____	\$ _____	\$ _____	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	<input type="radio"/> Yes <input type="radio"/> No

Liability	Financier	Balance	Limit	Monthly Payment
Credit Card 1	_____	\$ _____	\$ _____	\$ _____
Credit Card 2	_____	\$ _____	\$ _____	\$ _____
Credit Card 3	_____	\$ _____	\$ _____	\$ _____
Credit Card 4	_____	\$ _____	\$ _____	\$ _____

Household Living Expenses

Expense Type	Monthly Expense
Utilities and Rates (Water and sewerage, Gas, Electricity and Local Government rates for residence)	\$ _____
Communication (Mobile and Fixed Phone, Internet)	\$ _____
Clothing and Footwear	\$ _____
Food and Beverage (Groceries incl. alcohol and tobacco)	\$ _____
Medical and Health (Medical bills, Allied Health Services, Medicines, Pharmaceutical products)	\$ _____
Transport (Cost of running vehicle being financed (fuel, registration, insurance, servicing), Parking fees, Road tolls, Public Transport)	\$ _____
Recreation/Entertainment (Dining and Takeaway meals, Subscriptions and Memberships, Pay TV, Gambling, Pet expenses)	\$ _____
Childcare and Education (Childcare, Government primary and secondary schools, Tertiary education)	\$ _____
Insurances (Home and Contents (for residence), Personal Belongings, Travel Insurance)	\$ _____

References

Reference 1 (Relative - Not at the same address as applicant)

Name _____ Phone _____
 Address _____

Reference 2 (Friend or Relative - Not at the same address as Reference 1 or applicant)

Name _____ Phone _____
 Address _____

Borrowing History

	Yes	No
*Have you, the applicant ever been declared bankrupt or Insolvent, or have any of your estates been assigned for the benefits of creditors?	<input type="radio"/>	<input type="radio"/>
*Is there any unsatisfied judgement entered in any court against you, the applicant?	<input type="radio"/>	<input type="radio"/>
*Has any part of the deposit, or the balance due on any mortgage you the applicant, are associated with been obtained from borrowings?	<input type="radio"/>	<input type="radio"/>
*Has any application in respect of the above loan been submitted by you, the applicant or any other person on your behalf, to any other lender and been declined?	<input type="radio"/>	<input type="radio"/>

Are there any foreseeable changes to your circumstances that could impact on your financial situation (for example, retirement plans, seasonal employment, changes under your other loan arrangements, expecting a child)?

Yes No

Have all loans in your name (regardless of whether the repayments are made by you or not) been disclosed in the liabilities section of this application?

Yes No

Declaration

I declare that all the information given in this application is true, correct and up to date. I also declare that I have listed all my income, assets, liabilities and expenses.

Signed by applicant

Date

Spousal Income Support (if required)

Spousal income support is available to offset and or mitigate household living expenses and additional expenses such as rent or mortgage. In using spousal income your spouse must also declare any separate liabilities they may have different to the applicant (i.e. loans, credit cards etc.) Please be advised that this does not make your spouse a borrower and therefore no financial enquiry will be made on your spouse's credit file when utilising this facility whereby your spouse is NOT a co-applicant.

Spouses Details

MR MRS MISS MS DR

First Name

Middle Name

Surname

Employment Details

Current Employer

Occupation

Employer Address

Suburb

Postcode

Phone Number

Time at current employer

Full Time Part Time

_____ Years

_____ Months

Casual Self Employed

*Spouse's net Income, liabilities & expenses (additional / separate to what has already been declared in the application)

Net Income (wages)

\$ _____ Week Fortnight Month

Liability	Financier	Balance	Payment	Per.	Payout
Home Mortgage	_____	\$ _____	\$ _____	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	<input type="radio"/> Yes <input type="radio"/> No
Investment Property	_____	\$ _____	\$ _____	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	<input type="radio"/> Yes <input type="radio"/> No
Investment Property	_____	\$ _____	\$ _____	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	<input type="radio"/> Yes <input type="radio"/> No
Personal Loan	_____	\$ _____	\$ _____	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	<input type="radio"/> Yes <input type="radio"/> No
Personal Loan	_____	\$ _____	\$ _____	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	<input type="radio"/> Yes <input type="radio"/> No
Motor Vehicle Loan	_____	\$ _____	\$ _____	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	<input type="radio"/> Yes <input type="radio"/> No
Other Loan	_____	\$ _____	\$ _____	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	<input type="radio"/> Yes <input type="radio"/> No

Liability	Financier	Balance	Limit	Monthly Payment
Credit Card 1	_____	\$ _____	\$ _____	\$ _____
Credit Card 2	_____	\$ _____	\$ _____	\$ _____
Credit Card 3	_____	\$ _____	\$ _____	\$ _____
Credit Card 4	_____	\$ _____	\$ _____	\$ _____