



Commercial Brokers Australia PL
A.B.N 70 107 570 936
Ph: 1300 850 657 Fx: 1300 552 347
Suite 24, Breakfast Creek Wharf
 194 Breakfast Creek Rd, Newstead Qld 4006
 (P O BOX 3168, WARNER 4500)

From Broker Firm:
Broker Name: _____

LENDER
I.D No. _____

APPLICATION FOR FINANCE
DATE: _____

BORROWING ENTITY/S: _____

A.C.N.: _____

BUSINESS ADDRESS: _____

MAIL ADDRESS: _____

TELEPHONE: WK: (____) _____
 M : _____

CONTACT (preferred): _____

NEW/INCREASE LOAN/S SOUGHT	LIMIT	BALANCE



**PURPOSE OF LOAN/S:
(& FUNDS TABLE)**

Purchase Price/Refinance Amount	\$ _____
+ costs	\$ _____
+ margin/other loans	\$ _____
+ other: _____	\$ _____
Subtotal:	\$ _____
LESS Own Funds	\$(_____)
= Total Required	\$ _____

DIRECTORS/partners(full names):

DOB

_____	_____
_____	_____
_____	_____
_____	_____

**GUARANTORS:
(or "as for directors")**

DOB

_____	_____
_____	_____
_____	_____
_____	_____

* **NATURE OF BUSINESS:**(industry type) _____

* **PERIOD ESTABLISHED:** _____

* **TYPE OF TRANSACTION:** (delete/circle as applicable)
HP / Chattel Mortgage / Lease / Rental
Business Loan Interest Only (term) _____ Variable Fixed (term) _____
Overdraft

* **SUPPLIER:** (HP/Lease/Chattel mortgage only)

_____ Ph: _____
_____ fx: _____

* **TERM:** _____ * **RESIDUAL/BALLOON (if applic):** _____

* **SETTLEMENT DATE:** _____ **FINANCE DATE:** _____



SECURITY OFFERED:

Estimated Value

_____	_____
_____	_____
_____	_____

LVR: _____%

RATE: _____ (RECOMMENDED PRICING) **APPLICATION FEE:**

BANK & BRANCH: (currently) _____

ACCOUNTANT:

_____	Ph: _____
_____	fx: _____

SOLICITOR:

_____	Ph: _____
_____	fx: _____

(previous) **FINANCE CO REFS:**
(& any credit file comment/s:)



SERVICING

AS PER CASHFLOW, FINANCIALS HELD (can be completed by Commercial Broker in Need)

	30/6/	30/6/	YTD?	
Net Profit				
+ Depreciation				
+ Interest				
+ Leases/HP's				
+ once off expense (asset loss/Bad Debt?)				
+ own wages				
+ own super				
+ Rent ? (IF buying own premises)				
LESS once off income (asset sale/s?)				
TOTAL	\$	\$	\$	\$

AVERAGE (last 2yrs):

COMMITMENT SCHEDULE:

(List individual facilities)

THIS REQUEST

NOW

PROPOSED

\$

\$

\$

\$

\$

\$

\$

\$

\$ _____

\$ _____

SUBTOTAL

Pers/business Credit Cards Limits\$ _____

Calc'd @ 3% of limits =

\$

\$

Home Loan

\$

\$

Other:

\$

\$

Other:

\$

\$

This request

\$ _____

\$ _____

Total

\$ _____

\$ _____



Income/DSR/Comments =
(can be completed by/in conjunction with Commercial Business Broker if applic.)

SUMMARY/RECOMMENDATION:
MITIGANTS etc

RECOMMENDED x DATE

WE SEEK YOUR SOONEST ADVICE/S or OFFER/S ACCORDINGLY.

To: (Lender) -----
 Att: -----
 From: (your name) -----
 Ph: _____ Fx: _____
 Originator Number: _____
 Pages: _____

Referred by:-
 Commercial Brokers Australia Pty Ltd
 A.C.N. 107 570 936
 SUITE 24,Breakfast Creek Wharf
 194 Breakfast Creek Rd, Newstead 4006
 (P O Box 3168, Warner 4500)
 Ph. 1300 850 657 Fax 1300 552 347

Referred to us by:-
 (your Business Name)

Applicant/Director/Partner 1			Applicant/Director/Partner 2				
Title			Title				
Surname			Surname				
Other Names			Other Names				
D.O.B.	Marital Status		D.O.B.	Marital Status			
Drivers Lic No	Exp		Drivers Lic No	Exp			
No. of Dependant Children			No. of Dependant Children				
Ages			Ages				
Present Address			Present Address				
Postal Address			Postal Address				
Post Code			Post Code				
Years at Address			Years at Address				
Previous Address			Previous Address				
Post Code			Post Code				
Years at Address			Years at Address				
Telephone (W)			Telephone (W)				
(H)			(H)				
(M)			(M)				
Occupation			Occupation				
Current Employer			Current Employer				
Emp. Address			Emp. Address				
Payroll No.	F/T	P/T	Cas	Payroll No.	F/T	P/T	Cas
From / /				From / /			
Previous Employer			Previous Employer				
Emp. Address			Emp Address				
From / /	To / /			From / /	To / /		
Nearest Living Relative Not Living with You			Nearest Living Relative Not Living with You				
Name:			Name:				
Address:			Address:				
Phone No.:			Phone No.:				

Customer Statement of Position(Complete neatly by hand)

Statement of Position of :

as at _____ / _____ /20
Market Value

<u>Liabilities</u>	<u>Amount/s</u>	<u>Assets</u>	<u>Amount/s</u>
Bank Overdraft		Cash on Hand	
Bank Interest Accrued		Term Deposits	
Trade Creditors		Bank Account Balances	
Wages/Salaries Owing to Employees			
Rates/Crown Rents		Book Debts – Good Stock in Trade/Debtors	
Taxes		Produce or Livestock for Sale	
Personal Debts (Store A/c's etc)		Work In Progress	
		Deposits Paid	
		Shares/Debentures	
Mortgagee of House: Lender =			
Repay \$ _____ per month		House Property	
Other Bank Loans :			
1.(Lender Name)			
Repay \$ _____ per month		Other Property	
2.(Lender Name)			
Repay \$ _____ per month			
Hire Purchase/Personal Loans		Plant & Machinery	
From			
Repay \$ _____ per month		Livestock	
From		Produce for own use	
Repay \$ _____ per month			
Bankcard		Life Policies	
Mastercard			
Visa Card		Motor Vehicles	
Other Liabilities/Secured Creditors			
Repayable \$		Furniture etc	
Repayable \$		Other Assets	
Repayable \$			
		Goodwill of Business	
		Est. \$ _____ (do not extend for value)	
		Total Assets	\$
Total Liabilities	\$		
+ Surplus			
= Total Assets			

Lease Commitments	Rental	Months to Run	Residual Value
	\$ _____ per month		\$ _____

I/We hereby certify and confirm that all of the above assets are held in my/our own right and do not form a part of any Trust/Trustee arrangement.

Customer's Signature	Customer's Signature



BORROWER DECLARATIONS

- 1/ Have you or your spouse, ever been declared Bankrupt or insolvent, or assigned either Estate for the benefit of Creditors, or have you, or your spouse, had any unsatisfied Court Judgements against you or defaulted on any previous loans? Have you or your Spouse ever been shareholders or officers of any company of which a Manager, Receiver And/or Liquidator has been appointed or have there been any unsatisfied judgements Entered against Such Company? YES/NO
- 2/ Has any fee or charge been paid or promised to any person as consideration for obtaining of this loan?. YES/NO
- 3/ Has any application in respect of this loan ever been submitted by you or any other person to any other person to any other lender? YES/NO
- 4/ Have you or will you be borrowing additional funds to complete this purchase? If yes, give details. YES/NO
- 5/ Are you an Australian citizen or permanent resident? YES/NO

INVESTMENT OR BUSINESS PURPOSE DECLARATION ONLY

- 1/ I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business or investment purposes (or for both Purposes). YES/NO

IMPORTANT

You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may lose protection under the Consumer Credit Code.

.....
SIGN

.....
SIGN

DATE / /

NOMINATION TO RECEIVE NOTICES

I/We nominate _____ (print full name of the borrower you nominate) to receive all Code notices and other documents on my/our behalf.

Name of Borrower

Name of Borrower

Signature of Borrower

Signature of Borrower

Date: / /

Date: / /



PRIVACY AND CREDIT INFORMATION
PRIVACY ACT AUTHORISATIONS/AGREEMENTS
Authorisation to Act on Behalf of Individuals

In compliance with the Commonwealth Privacy Act, applicant parties to a finance application should complete and give this return to the below-named introducer/broker for the purposes of the Privacy Act.

Name of Introducer: Commercial Brokers Australia Pty Ltd A.C.N. 107 570 936

And _____
(^ name of any preferred Lender)

1. Acknowledgement of Disclosure of Credit information to a Credit Reporting Agency.

I/We acknowledge that Section 18E(8)(C) of the Privacy Act allows for a credit provider which the abovenamed introducer may approach in arranging my/our finance (hereinafter the Approached Credit Provider), to give a credit reporting agency certain personal information about my/our application for finance.

The information which may be given to an agency is covered by Section 18E(1) of the Act and includes:

- such permitted particulars about me/us which allow me/us to be identified:
- the fact that I/we have applied for finance and the amount:
- the fact that the approached credit provider is a current credit provider to me/us:
- payments which become overdue more than 60 days, and for which collection action has commenced:
- advice that payments are no longer overdue:
- cheques drawn by me/us which have been dishonoured more than once
- In specified circumstances, that in the opinion of the approached credit provider, I/we have committed a serious credit infringement:
- That finance provided to me/us by the approached credit provider has been paid or otherwise discharged.

By virtue of this acknowledgement I/we understand that the abovenamed introducer has informed me/us of the disclosure policy to a credit reporting agency of information about me/us of Approached Credit Providers and I/we so authorise such disclosures.

2. Agreement/Authority for Credit Provider to Perform Certain Permitted Actions Concerning a Finance Application or Transaction.

I/We acknowledge that, if it is considered relevant in assessing my/our application for personal credit, the approached credit provider may obtain a report about me/our commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness of persons.

I/We agree that, if it is considered relevant in assessing my/our application for commercial credit, the approached credit provider may obtain from a credit reporting agency a credit report containing personal credit information about me/us.

I/We agree that the approached credit provider may give to and seek from any credit providers named in the accompanying finance application and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or a commercial credit reporting agency respectively, information about my/our personal or commercial credit arrangements; I/we understand that this information can include any information about my/our creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or received from each other under the Privacy Act (Section 18N (I) (b)).

3. Authorisation to Act on Behalf of Individuals

For the purposes of arranging the finance which is the subject of my/our application, the details of which appear below, I/we authorised the abovenamed introducer to obtain a report about my/our consumer or commercial creditworthiness from a credit reporting agency or a commercial credit reporting business or from a credit provider named in this application or referred to in such reports.

I/We also authorise the abovenamed introducer to pass on the above obtained reports to such credit providers as are appropriate, for their consideration of this application.

I/We also authorise the abovenamed introducer to give to and receive from such parties as are necessary to the arranging of this finance, such personal information about me/us which is necessary to the arrangements.

4. **DETAILS OF APPLICATION:**

Amount: _____

Purpose: _____

Signed: _____

(Applicant Parties)

5. **Guarantor Parties Agreement**

I/we agree that the Approached Credit Provider may seek a credit report concerning me/us from a credit reporting agency to assess whether to accept me/us as a guarantor of the finance commitments for the abovenamed Applicant Parties (Section 18K(1)(C)) and in so doing I/we acknowledge that such credit provider may give personal information about me/us as per paragraph 1 of this authority.

Signed: _____

(Guarantor Parties = directors/partners/third party security provider/s)

This authorisation remains in force until finance is arranged.



Commercial Brokers Australia Pty Ltd ACN 107 570 936
P O Box 3168
WARNER QLD 4500

Dear Sirs,

I/We -----

Of, -----

The undersigned hereby request Commercial Brokers Australia Pty Ltd ACN 107 570 936 and its agent/s to seek and obtain finance on our behalf.

I/We further acknowledge that:

1. Commercial Brokers Australia Pty Ltd ACN 107 570 936 IS NOT A MORTGAGE FINANCIER or LENDER. Commercial Brokers Australia Pty Ltd ACN 107 570 936 has my/our authority to introduce my/our application for finance to any or all of Commercial Brokers Australia Pty Ltd ACN 107 570 936 Accredited Banks, Building Societies and Credit Unions including any parent company or associated entities.
2. Commercial Brokers Australia Pty Ltd ACN 107 570 936 has exclusive rights to seek finance on my/our behalf up to and including _____ (date) to produce conditional letters of offer for finance and _____ days (minimum 21 days) to finalise/negotiate any loan offer/s.
3. In the event of my/our default or termination under clause two (2) of this acknowledgment and Agreement I/we agree to reimburse any costs incurred by Commercial Brokers Australia Pty Ltd in Seeking and Securing finance on my/our behalf up to and including _____ Dollars (\$_____.00) **being a minimum of 0.25% of the loan amount or \$750 whichever is the greater**, providing - as a minimum - a conditional letter of offer is achieved with a maximum interest rate of ____% with conditions that are able to be met by me/us as the loan applicant/s specifically (if applicable):

We acknowledge that any offer of finance is subject to our acceptance but this does not void in any way, the rights of Commercial Brokers Australia Pty Ltd to collect the above fee for services rendered in achieving (a minimum of) a conditional offer of finance and also acknowledge that Commercial Brokers Australia Pty Ltd and its agent/s (your broker) may receive an introduction fee from my/our lender accepted lender upon settlement of any accepted finance offer. We further state that this form is considered irrevocable by ourselves.

----- APPLICANT ----- APPLICANT

DATE: / / 20

