

Loan Application



Purpose of the Loan

Amount Requested	Purpose of Loan	
\$	<input type="checkbox"/> Personal	<input type="checkbox"/> Business
Give a brief description of loan purpose		
How did you hear about Village Finance?		

Application Details

Applicant 1				Applicant 2					
<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms	<input type="checkbox"/> Other	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms	<input type="checkbox"/> Other
Full Name				Full Name					
Address				Address					
Suburb		Postcode		Suburb		Postcode			
Mobile No.		Home Phone No.		Mobile No.		Home Phone No.			
Date of Birth		Partners Name		Date of Birth		Partners Name			
/ /				/ /					
Drivers License Number		Expiry Date		Drivers License Number		Expiry Date			
		/ /				/ /			
Marital Status		Dependants (Age)		Marital Status		Partner of Applicant 1			
						YES/NO			
Email Address				Email Address					

Residential Details

Applicant 1				Applicant 2			
<input type="checkbox"/> Rent	<input type="checkbox"/> Board	<input type="checkbox"/> Own		<input type="checkbox"/> Rent	<input type="checkbox"/> Board	<input type="checkbox"/> Own	
<input type="checkbox"/> Own with Mortgage	<input type="checkbox"/> Living with Relatives			<input type="checkbox"/> Own with Mortgage	<input type="checkbox"/> Living with Relatives		
Name of Owner/Agent				Name of Owner/Agent			
Address				Owner/Agent Address			
Phone No.				Phone No.			
Date Moved In		Mthly Rental Paid		Date Moved In		Mthly Rental Paid	
/ /		\$		/ /		\$	

Previous Address

(if current address less than 3 years)

Applicant 1		Applicant 2	
Previous Address		Previous Address	
Suburb	Postcode	Suburb	Postcode
Owner/Agent Name		Owner/Agent Name	
Phone	Time at address	Phone	Time at address

Employment Details

Applicant 1				Applicant 2			
Basis of Employment		<input type="checkbox"/> Probation	<input type="checkbox"/> Full Time	Basis of Employment		<input type="checkbox"/> Probation	<input type="checkbox"/> Full Time
<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual	<input type="checkbox"/> Pensioner	<input type="checkbox"/> Student	<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual	<input type="checkbox"/> Pensioner	<input type="checkbox"/> Student
Company Name				Company Name			
Employer's Address				Employer's Address			
Suburb		Postcode		Suburb		Postcode	
Job Description		Date Commenced		Job Description		Date Commenced	
Pay Frequency		Net Pay Per Pay Period		Pay Frequency		Net Pay Per Pay Period	
<input type="checkbox"/> Week	<input type="checkbox"/> F/Night	<input type="checkbox"/> Month	\$	<input type="checkbox"/> Week	<input type="checkbox"/> F/Night	<input type="checkbox"/> Month	\$
Contact Person		Phone No.		Contact Person		Phone No.	

Previous Employment Details

(If less than 3 years)

Applicant 1				Applicant 2			
Company Name				Company Name			
Employer's Address				Employer's Address			
Suburb		Postcode		Suburb		Postcode	
Job Description		Date Commenced Work		Job Description		Date Commenced Work	
Contact Person		Phone No.		Contact Person		Phone No.	

Bank Account Details (Main Account)

Bank	Account Name	BSB	Account Number
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Self Employed Details

Applicant 1 Details

Applicant 2 Details

Business Name		Business Name	
Business Address		Business Address	
Annual Income \$	Type of Industry	Annual Income \$	Type of Industry
Date Commenced	Business Structure	Date Commenced	Business Structure
ABN	GST Registered <input type="checkbox"/> Yes <input type="checkbox"/> No	ABN	GST Registered <input type="checkbox"/> Yes <input type="checkbox"/> No

Accountants details if Self Employed

Firm Name			
Address			
Suburb			Postcode
Phone	Mobile	Fax	Contact Name

Solicitors/Conveyancers details

Firm Name			
Address			
Suburb			Postcode
Phone	Mobile	Fax	Contact Name

Two Nearest Relatives Not Living With You

Full Name		Relationship		Full Name		Relationship	
Address				Address			
Suburb		Postcode		Suburb		Postcode	
Home Phone No.		Mobile No.		Home Phone No.		Mobile No.	

Statement of Assets

Address of Property	Description	Value	Financed
		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Bank Accounts (Institution)	Account Type	Balance	
		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other Investments - Description	Institution	Value	
SUPER		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Motor Vehicles (Make/Model)	Year	Value	Financed
		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other Assets		Value	
HOUSEHOLD CONTENTS		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2

Statement of Liabilities

Property	Lender	Min Mthly Payment	Amount Owning	Refinance	
		\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
		\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
		\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
C/Cards/Store Cards	Card No. #	Limit	Amount Owning	Refinance	
		\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
		\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
		\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
		\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Personal Loans, Other Liabilities	Lender	Original Amount	Min Mthly Payment	Amount Owning	Refinance
		\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No

Introduction

Village Finance (Coburg) Pty Ltd t/a Village Finance we endeavour at all times to comply with the Privacy Act 1988 and the Australian Privacy Principles which together will be referred to in this policy as “Australian Privacy Law.”

Notice

This document is a notice required by Australian Privacy Law. It gives you some specific information about how we deal with your privacy which is required before we can process your loan application. For further information about how we deal with your privacy, please read our **Privacy Policy** documents including our, **General Privacy Policy**, **Credit Information Privacy Policy** and our **Hardship Privacy Policy**

You can obtain a hard copy of all our Privacy policy documents by writing to us at the below addressor by attending at our office at 454 Sydney Road, Coburg VIC 3058

These policies set out:

- The kinds of personal information we collect including credit information and, in some cases, sensitive information.
- How we collect your personal information.
- How we hold your personal information.
- The purposes for which we collect, hold, use and disclose your personal information and the entities to which we disclose it

The Credit Reporting Body/Bodies to which we may disclose your credit information are:

Veda Advantage Information Services and Solutions Limited

PO Box 964,

NORTH SYDNEY NSW 2059

Website: www.veda.com.au

- Whether we supply your personal information to overseas recipients and if so where they are likely to be located.
- How you may access your personal information held by us.
- How you may correct any personal information we hold about you which is incorrect.
- How you may complain about how we deal with your personal information

Consent

By signing, clicking or otherwise acknowledging this document, you are consenting to us and other entities with whom we deal, collecting, using, holding and disclosing your personal information, credit information and, in some cases, your sensitive information in the ways described **both** in our **Privacy Policy** documents (see above)

If you do not consent to this document, we may not be able to process your loan application, provide other services or otherwise deal with you.

This consent applies whether you are:

- applying for a loan or other credit product from us;
- considering providing a guarantee for another person who is applying for a loan or other credit product from us; or
- applying for a variation in your repayment or other contract terms with us.

Sharing your personal and credit information with a Credit Reporting Body

By consenting to this document, you are agreeing to us:

- sharing the information described in our **General Privacy Policy** and our **Credit Information Privacy Policy** with the Credit Reporting Bodies identified in those policies for the purposes described in those policies.
- accessing, collecting, holding and using such information held by Credit Reporting Bodies in order to:
 - identify you for the purposes of the *Anti-Money Laundering/Counter-Terrorism Financing Act* and other laws;
 - assess your credit application; and
 - provide and manage our services to you;

and you are authorising the relevant Credit Reporting Body to disclose this information to us.

Whether you consent to this document or not, you still have the right to request that a Credit Reporting Body does not use or disclose your personal or credit information:

- for direct marketing purposes;
- when you believe you have been the victim of fraud.

The means by which you can contact the Credit Reporting Body we deal with are identified in our Privacy Policies, which can be found at <http://www.villagefinance.com.au/privacy-policies.html>

By consenting to this document you also agree to us collecting from you sensitive information as described in our **Hardship Privacy Policy** and holding, using and sharing it as described in that policy.

Sharing your personal and credit information with another Credit Provider

By consenting to this document, you are agreeing to us:

- sharing the information described in our **General Privacy Policy** and our **Credit Information Privacy Policy** with another credit provider for the purposes described in those policies ; and
- accessing, collecting, holding and using such information received from another credit provider for the purposes described in those policies

Sharing your personal and credit information with a person for the purpose of them providing a guarantee for your credit

By consenting to this document, you are agreeing to us sharing the information described in our **General Privacy Policy** and our **Credit Information Privacy Policy** with a person considering whether to provide a guarantee for a loan or other credit product to you as provided for in those policies

Contracting with you, contacting you and calling you

By consenting to this document you are agreeing to:

- any contract, notice, or other written communication with you by us being made by electronic means such as email or facsimile as well as post;
- accepting other communications from us by telephone or text whether or not you have registered your telephone number with the “Do Not Call” Register; and
- accepting unsolicited emails from us in relation to your loan, other credit product or other services which we may offer;

and these consents to electronic communication and unsolicited emails can be withdrawn at any time.

Have you ever been bankrupt?	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, year
Are there any outstanding writs or summons issued against you?	<input type="checkbox"/> Yes, <input type="checkbox"/> No

I consent to all the above including the General Privacy Policy, Credit Information Privacy Policy and Hardship Privacy Policy by signing at the place identified below:

<div style="border: 1px solid black; height: 50px; width: 100%;"></div> Applicant 1 Signature		<div style="border: 1px solid black; height: 50px; width: 100%;"></div> Applicant 2 Signature	
<div style="border: 1px solid black; height: 20px; width: 100%;"></div> Name (Please Print)	<div style="border: 1px solid black; height: 20px; width: 100%; text-align: center;">/ /</div> Date	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> Name (Please Print)	<div style="border: 1px solid black; height: 20px; width: 100%; text-align: center;">/ /</div> Date

Direct marketing

By ticking the box identified below you agree that your personal information may not be used for direct marketing of our products or information to you.

I do not wish to receive updates and marketing material from Village Finance.