



# Lending Application Form

G R Finance Ltd ABN 43 093 549 305  
Suite 1.02, 615 Dandenong Road  
ARMADALE VIC 3143

Phone: 03 8573 1777  
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Date

## BROKER INFORMATION

Broker:

Company:

Phone:

Fax:

E-Mail:

Web:

## LOAN INFORMATION

Loan amount:

Required settlement date:

Term (maximum term 12 months):

Required expiry date:

Purpose:

Security value:

Security type:

Residential  Commercial  Rural

Low-Doc?

Yes  No

Required LVR:

%

Is the property currently under finance?

Yes   
No

Details:

## BORROWER INFORMATION – For Company or Entities Only

Borrowing Company / Entity:

Registered address:

Street:  
Suburb:  
State: Post Code:

Business address: (if different from Registered address)

Street:  
Suburb:  
State: Post Code:

ABN:

Nature of business:

Shareholder(s) names:

1. 2.  
3. 4.

**APPLICANT INFORMATION – For Personal Applications/ Trustees / Guarantors**

**PERSONAL APPLICANT 1**

Title: Mr  Ms  Miss  Mrs  Dr

Surname:

Given names:

Date of birth:

Marital Status: Single  Married  De Facto  Divorced

Drivers licence No.:

Are you a permanent resident of Australia? Yes  No

**PERSONAL APPLICANT 2**

Title: Mr  Ms  Miss  Mrs  Dr

Surname:

Given names:

Date of birth:

Marital Status: Single  Married  De Facto  Divorced

Drivers licence No.:

Are you a permanent resident of Australia? Yes  No

**ADDRESS & CONTACT DETAILS APPLICANT 1**

Current address:

State  Post Code

Time at this address:  Years  Months

Residential status: Owner/Buyer  Mortgaged  Renting

Other

Postal address: (if different from above)

State  Post Code

Home phone:

Work phone:

Fax:

Mobile:

E-Mail:

Capacity as applicant: Borrower  Guarantor

**ADDRESS & CONTACT DETAILS APPLICANT 2**

Current address:

State  Post Code

Time at this address:  Years  Months

Residential status: Owner/Buyer  Mortgaged  Renting

Other

Postal address: (if different from above)

State  Post Code

Home phone:

Work phone:

Fax:

Mobile:

E-Mail:

Capacity as applicant: Borrower  Guarantor

**EMPLOYMENT & INCOME INFORMATION**

**CURRENT EMPLOYMENT APPLICANT 1**

**CURRENT EMPLOYMENT APPLICANT 2**

Employer name:

Employer address:

Contact name & phone: (HR or payroll)

Time with this employer:  Years  Months

Occupation:

Industry:

Employment status: Full time  Part time  Casual   
Contract  Self employed

If self employed please provide the following:

ABN:

Ownership:  % Role: Director  Partner  Sole trader

Employer name:

Employer address:

Contact name & phone: (HR or payroll)

Time with this employer:  Years  Months

Occupation:

Industry:

Employment status: Full time  Part time  Casual   
Contract  Self employed

If self employed please provide the following:

ABN:

Ownership:  % Role: Director  Partner  Sole trader

**PREVIOUS EMPLOYMENT APPLICANT 1**

**PREVIOUS EMPLOYMENT APPLICANT 2**

If less than 3 years with current employer

Employer name:

Occupation:

Industry:

Time with this employer:  Years  Months

If less than 3 years with current employer

Employer name:

Occupation:

Industry:

Time with this employer:  Years  Months

**INCOME per annum APPLICANT 1**

**INCOME per annum APPLICANT 2**

Gross: \$

Overtime: \$

Rental income: \$

Investment income: \$

Other income: \$

**Total income:** \$

Gross: \$

Overtime: \$

Rental income: \$

Investment income: \$

Other income: \$

**Total income:** \$

**FINANCIAL INFORMATION**

**ASSETS**

**Property**

Location:	Value:	Share:
	\$	%
	\$	%
	\$	%
	\$	%

**Accounts - cash, savings, deposits**

Bank / Institution:	Amount:	Share:
	\$	%
	\$	%
	\$	%
	\$	%
	\$	%

**Superannuation**

Institution:	Amount:	Share:
	\$	\$
	\$	\$

**Other – shares, motor vehicles, plant & equip**

Type	Amount:	Share:
	\$	%
	\$	%
	\$	%
	\$	%
	\$	%
	\$	%
	\$	%
	\$	%

**Total assets:** \$

**LIABILITIES**

**Existing Mortgage**

Existing mortgage:	Monthly pmnts:	Balance:
	\$	\$
	\$	\$
	\$	\$
	\$	\$

**Loans, facilities or overdrafts**

Institution:	Monthly pmnts:	Balance:
	\$	\$
	\$	\$
	\$	\$

**Credit cards, store cards**

Card issuer:	Monthly pmnts:	Balance:
	\$	\$
	\$	\$
	\$	\$

**Leases, hire purchase agreements**

Institution:	Monthly pmnts:	Balance:
	\$	\$
	\$	\$
	\$	\$

**Other debt, HECS, rent, unpaid tax, unpaid rates**

Details:	Monthly Pmnts:	Balance:
	\$	\$
	\$	\$
	\$	\$

**Total liabilities:** \$

## SECURITY INFORMATION

### Security 1

Purchase price:

\$

OR

Estimated value:

\$

Is estimated value drawn from a recent valuation? Yes  No

Address:

State:

Post code:

Property type: House  Townhouse  Apartment  Shop   
Factory  Office  Vacant land  Land & construction

Title: Freehold  Strata  Leasehold

Reference:

Volume:

Folio:

Zoning:

Contact for access to property:

Volume:

Contact phone:

### Security 2

Purchase price:

\$

OR

Estimated value:

\$

Is estimated value drawn from a recent valuation? Yes  No

Address:

State:

Post code:

Property type: House  Townhouse  Apartment  Shop   
Factory  Office  Vacant land  Land & construction

Title: Freehold  Strata  Leasehold

Reference:

Volume:

Folio:

Zoning:

Contact for access to property:

Name:

Contact phone:

## CLIENT'S SOLICITOR DETAILS

Company:

Name:

Phone:

Address:

State:

Post code:

## CLIENT'S ACCOUNTANT DETAILS

Company:

Name:

Phone:

Address:

State:

Post code:

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## DOCUMENTATION CHECKLIST

### All loans:

- Completed & signed Lending Application Form including privacy form
- For purchases – a copy of the contract of sale
- For refinances – a copy of loan statements showing payment history
- For rental properties – a copy of the lease or rental agreement
- 100 points of ID
- Acceptable valuation addressed to G R Finance Ltd completed by a member of the G R Finance Approved Valuers Panel
- Current rates notice for any security property

### Full – Doc:

- Acceptable current/ historical financials

### Low – Doc:

- Completed & signed Low-Doc Declaration Form

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### 100 Point ID Check

- Birth certificate 70 points
- Valid passport 70 points
- Expired passport (not cancelled, less than 2 years old) 70 points
- Certificate of citizenship 70 points

#### Must have at least one of the above

- Drivers licence 40 points
- Student photo ID card 40 points
- Pension card 40 points
- Health care card 40 points
- Verification of name / address from authorised person 40 points
- Verification of name / address by current employer 35 points
- Public utilities record 25 points
- Credit / Debit card 25 points
- Medicare card 25 points

**Total Points** \_\_\_\_\_

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## APPLICANT DECLARATIONS

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 *credit provider* is relying on the information that I/we supply them and that it is my/our responsibility to be accurate in giving that information.

We agree that this application can only proceed with a valuation of the subject property by a qualified valuer selected by the *credit provider*, at the expense of the undersigned and without implied obligation on the part of the *credit provider*. The undersigned further agrees to pay all necessary expense, including legal costs and valuation costs, incurred in obtaining this loan, whether the loan proceeds or not.

It is agreed that by accepting this application the *credit provider* is not obligated to grant a loan or any other financial accommodation.

We note that the mortgage will require general insurance coverage against hazards equal, at least, to the value of the property improvements. Such insurer shall be acceptable to the *credit provider*, who has sole discretion for rejection without grounds.

I/we declare that I/we, undersigned, am/are over the age of 18 at the time of execution of this application.

I/we consent to the *credit provider* paying commissions set out above.

I/we have read and agree to the use and disclosure of personal information about me/us as set out in the important privacy statement & consent.

\_\_\_\_\_  
Applicant 1 - Name

\_\_\_\_\_  
Applicant 2 - Name

\_\_\_\_\_  
Applicant 1 - Signature

\_\_\_\_\_  
Applicant 2 - Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

## BUSINESS PURPOSE DECLARATION

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 for investment purposes (or for both purposes).

I/we declare that I/we signed this Declaration before entering into this credit contract.

\_\_\_\_\_  
Applicant 1 - Name

\_\_\_\_\_  
Applicant 2 - Name

\_\_\_\_\_  
Applicant 1 - Signature

\_\_\_\_\_  
Applicant 2 - Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

## IMPORTANT PRIVACY STATEMENT & CONSENT

Important Notice To Applicant(s) For Credit (Section 18(E)(1) Privacy Act 1988)

Notice of disclosure of your credit information to a credit reporting agency. (Privacy Act 1988)

G R Finance Ltd may give information about you to a credit reporting agency, for the following purposes:

- To obtain a consumer credit report about you, and/or
- To allow the credit reporting agency to create or maintain a credit information file containing information about you.

The information is limited to;

- Identity particulars – you name, sex, address (and the previous 2 address’), date of birth, name of employer & drivers licence number.
- Your application for credit or commercial credit – the fact that you have applied for credit and the amount.
- The fact that G R Finance Ltd is a current credit provider to you.
- Loan repayments which are overdue by more than 60 days and for which debt collection action has started.
- Advice that your loan repayments are no longer overdue in respect of any default that has been listed.
- Information that, in the opinion of G R Finance Ltd you have committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with your credit obligations).
- Dishonoured cheques – cheques drawn by you for \$100 or more which have been dishonoured more than once.
- The credit provided to you by G R Finance Ltd has been paid or otherwise discharged.

*Period to which this undersigning applies*

This information may be given before, during or after the provision of credit to you.

### Statement By Applicant(s) For Credit

Please read carefully before signing. Where there is more than one applicant, each applicant must sign.

1. Giving information to a Credit Reporting Agency (Section 18E(8)(c) Privacy Act 1988)  
G R Finance Ltd has informed me that it may give certain personal information about me to a credit reporting agency.
2. Access to Commercial Credit Information (Section 18L(4) Privacy Act 1988)  
I/we agree that G R Finance Ltd may obtain information about me/us from a business which provides information about the commercial credit worthiness of persons for the purpose of assessing my/our application for consumer credit.
3. Access to Commercial Credit Information (Section 18K(1b) Privacy Act 1988)  
I/we agree that G R Finance Ltd may obtain a consumer credit report containing information about me from a credit reporting agency for the purpose of assessing my our application for commercial credit.
4. Exchange of Credit Worthiness Information (Section 18N, Privacy Act 1988)  
I/we agree that G R Finance Ltd may exchange information with those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency for the following purposes;
  - to assess an application by me/us for credit
  - to notify other credit providers of a default by me/us
  - to exchange information with other credit providers as to the status of this loan where I am in default with other credit providers
  - to assess my/our credit worthiness.

I/we understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.

5. Agreement to a credit provider being given a consumer credit report by a credit reporting agency to assess a guarantor (Section 18K 1(c) Privacy Act 1988)  
I/we agree that G R Finance Ltd may obtain from a credit reporting agency a consumer credit report containing information about me/us for the purpose of assessing whether to accept me/us as a guarantor for credit applied for by, or provided to, the borrower(s) [named in agreement]. I/we agree that this agreement commences from the date of this agreement and continues until the credit covered by the borrower(s) application ceases.
6. Agreement to a credit provider disclosing a report including a consumer credit report to potential or existing guarantor (Section 18K (1) Privacy Act 1988)

I/we agree that G R Finance Ltd may give to a person who is currently a guarantor, or whom I/we indicated is considering becoming a guarantor, a credit report containing information about me/us for the purpose of [name of prospective guarantor] deciding whether to act as a guarantor, or to keep [name of existing guarantor] informed about the guarantee. I/we understand that the information disclosed can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act, and includes accredit report.

\_\_\_\_\_  
Applicant 1 - Name

\_\_\_\_\_  
Applicant 2 - Name

\_\_\_\_\_  
Applicant 1 - Signature

\_\_\_\_\_  
Applicant 2 - Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date