

BUSINESS / INVESTMENT LOAN APPLICATION

Please complete the application, sign the Privacy Consent and return to **County Pacific Finance**

An appointment with our lending staff will be arranged for you to discuss the various options for your Business / Investment loan application.

General Conditions

- I/WE warrant that all the facts and information provided to County Pacific Finance in this application are **true** and **correct** and I/WE hereby acknowledge that County Pacific Finance in accepting the application has relied upon the **truth** and **correctness** of such facts.
- I/WE authorise County Pacific Finance to make any enquiries necessary in order for County Pacific Finance to confirm the accuracy of information provided by me in this application.
- I/WE acknowledge that the application fee, valuation fee, search fee and legal fees applicable to this application for finance are payable by me/us to County Pacific Finance
- I/WE acknowledge that County Pacific Finance will determine the rate of interest and security applicable to this loan application and such determination will be communicated to me/us before I/WE enter into any contract with County Pacific Finance
- I/WE am/are not a bankrupt/undischarged bankrupt and have not assigned my/our assets for the benefit of creditors.
- I/WE remain liable, regardless of any lenders mortgage insurance, for any shortfall if any secured property is sold and the proceeds do not cover what is owed to County Pacific Finance

Applicant (1) signature

Applicant (2) signature

Date: / /

Date: / /

County Pacific Finance

www.countypacificfinance.com.au

PO Box 2285 Graceville East Brisbane QLD 4075

P: 1300 558 681

F: (07) 3036 6197

Email: james@countypacificfinance.com.au

PRIMARY INDIVIDUAL APPLICANT AND/OR GUARANTOR

	Applicant / Guarantor (please circle)		
Full Name			
Date of Birth	/ /	Drivers Licence Number:	
Telephone	Home ()	Work ()	
Email			Mobile
Postal Address			
		State	Postcode
Home Address			
		State	Postcode
Current Employer			Years employed

SECONDARY INDIVIDUAL APPLICANT AND/OR GUARANTOR

	Applicant / Guarantor (please circle)		
Full Name			
Date of Birth	/ /	Drivers Licence Number:	
Telephone	Home ()	Work ()	
Email			Mobile
Postal Address			
		State	Postcode
Home Address			
		State	Postcode
Current Employer			Years employed

NB: All directors are required to provide guarantees. If insufficient space please copy and attach to the application.

CORPORATE APPLICANT

Company / Trust Name			
ACN / ABN		Date of Incorporation:	/ /
Registered Office			
		State	Postcode
Postal Address			
		State	Postcode
Names of all Directors	1.		
	2.		
	3.		
	4.		

LOAN PURPOSE

Amount Required		Date Required		Term Required	
Security Ranking	First / Second Mortgage (please circle)				
Detailed description of Loan Purpose					
Is the loan purpose wholly (100%) for investment or business purposes?	Yes / No (Please circle)	Sign Here _____			
If, no, but above 50% of the loan is being used for investment or business purposes please provide detailed breakdown					
How do you intend repaying the loan?	Option 1.				
	Option 2.				

STATEMENT OF ASSETS AND LIABILITIES (INDIVIDUALS / GUARANTORS)

ASSETS					
Security Property Address				\$ Current Value	
				Lot	
				Plan	
				Lot	
				Plan	
				Lot	
				Plan	
Motor Vehicles	Year	Make	Model		
	Reg No.	VIN	Engine		
Motor Vehicles	Year	Make	Model		
	Reg No.	VIN	Engine		
Motor Vehicles	Year	Make	Model		
	Reg No.	VIN	Engine		
Savings / Investments – institution					
Furniture and personal effects					
Total Assets				\$	

LIABILITIES		
Existing Lender & Type (please include personal loans, credit / store cards etc.)	\$ Amount Limit	\$ Amount Owing
Total Liabilities		\$

NB: Please complete separate statement for each individual unless assets are owned jointly. If further security properties are owned in your own name or your borrowing entity name, please attach a complete list, along with full details of each property.

Sign Here _____

Sign Here _____



STATEMENT OF ASSETS AND LIABILITIES OF COMPANY

Balance Sheet	Details as at: / /
Current Assets	\$
Non Current Assets	\$
Fixed Assets	\$
Intangible Assets	\$
Total Assets (A)	\$
Current Liabilities	\$
Non Current Liabilities	\$
Total Liabilities (B)	\$
Equity (A-B)	\$

SCHEDULE OF EXISTING COMMITMENTS				
Type (loan, lease etc)	Lender	Balance	Repayments	Expiry
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
Total		\$	\$	

Sign Here _____

Sign Here _____

FIRST SECURITY PROPERTY DETAILS

Street Number		Street Name			
State		Suburb		Postcode	
Estimated Value 'As-Is'	\$		Estimated Value 'On Completion'	\$	
Type of Security (please circle)	Residential	Commercial	Industrial	Land Size _____	
	House or Townhouse	Villa or Unit(s)	Shop or Factory	Vacant Land	Rural or Farm
Is the property currently unencumbered?	YES / NO		How much owed?	%	
What is the source of your estimated value 'As is' – e.g. contract, estimate, valuation etc.					
What is the source of your estimated value 'On Completion' – e.g. contract, estimate, valuation etc.					
Registered Owners	Name				
	Name				
Contact for Valuer	Name				
	Phone Numbers				

SECOND SECURITY PROPERTY DETAILS

Street Number		Street Name			
State		Suburb		Postcode	
Estimated Value 'As-Is'	\$		Estimated Value 'On Completion'	\$	
Type of Security (please circle)	Residential	Commercial	Industrial	Land Size _____	
	House or Townhouse	Villa or Unit(s)	Shop or Factory	Vacant Land	Rural or Farm
Is the property currently unencumbered?	YES / NO		How much owed?	%	
What is the source of your estimated value 'As is' – e.g. contract, estimate, valuation etc.					
What is the source of your estimated value 'On Completion' – e.g. contract, estimate, valuation etc.					
Registered Owners	Name				
	Name				
Contact for Valuer	Name				
	Phone Numbers				

NB: Please copy this page and complete as required for each property being offered as security.



PERSONAL REFERENCES

Please provide 1 relative (not living with you) and 2 friends as personal references. County Pacific Finance reserves the right to contact these referees in regard to this application. **Each applicant / guarantor to complete separately.**

No.	Full Name	Address	Relationship	Phone Number
1				
2				
3				

No.	Full Name	Address	Relationship	Phone Number
1				
2				
3				

SIGNATURES

Name of applicant / guarantor			
Signature of applicant / guarantor		Date	/ /

Name of applicant / guarantor			
Signature of applicant / guarantor		Date	/ /

SIGNED FOR AND ON BEHALF OF A CORPORATE APPLICANT

Name of Director			
Signature of Director		Date	/ /

Name of Director			
Signature of Director		Date	/ /

PRIVACY - PROTECTION OF INFORMATION

Statement and Declaration

The Commonwealth Privacy Act 1988 and the Privacy Amendment (Private Sector) Act 2000, with the associated National Privacy Principles, empower and regulate County Pacific Finance in its collection of information about you, both from you and from other sources such as credit reporting agencies, your referees, real estate agents, your bankers, past or present employers, any other business organisation that may have information relevant to your application for funds and from any publicly available source of information. These Acts also regulate the use of such information.

Please read carefully before signing any documentation.

Use of Information

County Pacific Finance collects personal credit information only for the following purposes:

- to assess any application for funds by you;
- to assess your financial circumstances;
- to help us process your application for funds in an efficient manner;
- to avoid the chance you may default on your payment obligations;
- to notify you of a default;
- to notify other credit providers of a default;
- to facilitate the collection of overdue payments; and
- efficiently manage and administer all services we provide to you.

This information can include any information about your credit worthiness, credit standing, credit history or credit capacity, that funds providers and credit reporting agencies are allowed to give to, or receive from, each other under the Privacy Act 1988.

This information is accessed, only as required, by County Pacific Finance employees, professional advisers, contractors and other service providers, to facilitate the above purposes. County Pacific Finance will not sell, rent or trade your personal information.

We assume that any referral to third parties that you may give us, in order to obtain your personal and other information, will have been with the agreement and knowledge of the third parties involved and that you will have made them aware of the purposes and use of such information, prior to our contacting them.

Information Disclosure to Credit Reporting Agencies

You are informed that, under Section 18(E)(1) and 8(c) of the Commonwealth Privacy Act 1988, a funds provider may disclose your credit information to credit reporting agencies 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.

Information Disclosure to Other Organisations

Under Section 18N(1)(b) and 18N(1)(g), Privacy Act 1988, we may disclose your personal information to:

- our external service providers and their agents that provide business services to us, on a confidential basis, only for the purpose of our business;
- any complaints body to which a complaint, relating to a particular service we provide to you, is referred.
- any court or tribunal as may be required by law.

Information Disclosed

The information disclosed to the above is limited to (if applicable):

- Identity particulars - your name, sex, address (and previous two addresses), date of birth, name of employer and drivers' licence number.
- Your application for funds - the fact that you have applied for funds and the amount.
- The fact that County Pacific Finance is a current provider of funds to you.
- Payments which are overdue and for which debt collection has been instigated.
- Advice that your payments are no longer overdue in respect of any default that has been listed.
- Information that, in the opinion of County Pacific Finance, you have committed a serious infringement (i.e. you have been fraudulent or shown an intention not to comply with your payment obligations).
- Dishonoured cheques - cheques drawn by you for \$100 or more, which have been dishonoured more than once.
- Direct Debit transactions that have been dishonoured.
- That funds provided to you, by County Pacific Finance, have been paid or otherwise discharged.

Period to which this understanding applies:

- This information may be given before, during or after the term of the provision of funds.

Access to Commercial Credit Information under Section 18L(4) and 18K(1)(b), Privacy Act 1988

In order to assess an application for commercial funds, County Pacific Finance will need to obtain a report containing information about your commercial activities and/or commercial worthiness, from a business which provides information about the commercial credit worthiness of people.

Information Disclosure in the Event of a Default of Your Payment Obligations

In the event of any default of the payment conditions entered into in association with County Pacific Finance, any information provided by you shall be made available to personnel employed by solicitors and/or debt collection agencies authorised, by County Pacific Finance, in the process of recovery of funds advanced, plus all associated fees and charges (if any) and all legal and administrative costs incurred, following the default.

Concerns and Complaints

If you have any privacy issues, during the period in which funds have been advanced to you, please contact The Privacy Director, County Pacific Finance, Email: james@countypacificfinance.com.au.

DECLARATION BY APPLICANT(S)

I/WE hereby declare that I/WE have read the above and note and accept the rights of County Pacific Finance, concerning the collection and use of my personal and financial information.

I/WE acknowledge and accept that this is part of an application process only and County Pacific Finance is not obliged to accept an application from me/us.

APPLICANT (1): _____

APPLICANT (2): _____

The applicant(s) acknowledge(s) that all personal information is collected and retained by County Pacific Finance at the request of the applicant(s) for the purposes of and incidental to the assessing of any loan application, the administering of any credit contract and the general operation of the business. The applicant(s) authorise(s) any agency to provide County Pacific Finance with such information as it may require from time to time, and also authorise(s) Direct Loans Pty. Ltd to disclose to any agency details of any dealings with or while any money is outstanding to County Pacific Finance but otherwise shall remain valid until revocation in writing by the applicant(s) received.