



FaradayWest
Finance

Please send to:

Phone: 08 9321 1499

Fax: 08 9321 7855

Email: cliff@faradaywest.com.au

FINANCE APPLICATION – REQUIRED DOCUMENTS

The following documents are a MANDATORY requirement to complete an application for finance

IDENTIFICATION

- ☐ CURRENT DRIVERS LICENCE
☐ MEDICARE, PASSPORT, VISA

PROOF OF INCOME

- ☐ PAYSIP X 2 (MUST BE WITHIN 2 MONTHS)
☐ FINANCIALS IF BUSINESS OR SELF EMPLOYED

PROOF OF ADDRESS

- ☐ RATES NOTICE / RENTAL AGREEMENT
☐ OTHER : UTILITY / PHONE BILL
☐ POWER BILL / BANK STATEMENT

DIRECT DEBIT

BANK NAME:

BSB (BRANCH #)

ACCOUNT NUMBER:

ACCOUNT NAME:

FREQUENCY

FORTNIGHTLY MONTHLY

2 X REFERENCES

NAME: _____ NAME: _____
ADDRESS: _____ ADDRESS: _____
PHONE #: _____ PHONE #: _____

TRADE IN VEHICLE

- ☐ CURRENT PAYOUOT LETTER IF MONEY IS OWING

CERTIFICATE OF CURRENCY: COMPREHENSIVE

WE ARE HAPPY TO ARRANGE FOR YOU, WITH OUR PREFERRED CHOICE OF INSURER – ALLIANZ. HOWEVER SHOULD YOU CHOOSE AN ALTERNATE COMPANY WE WILL REQUIRE A CERTIFICATE OF CURRENCY BEFORE DELIVERY OF VEHICLE.

TO AVOID DISSAPOINTMENT OF A DELAYED DELIVERY DATE PLEASE ENSURE ALL REQUIRED INFORMATION IS PROVIDED ASAP

THANK YOU FOR YOUR BUSINESS

Australian Credit License: 365484



FaradayWest Finance

ABN: 82 107 240 424 - Australian Credit License: 365484

Phone: (08) 9321 1499 - Fax: (08) 9321 7855

44 Kings Park Rd West Perth WA 6005

Finance Application

APPLICATION DETAILS *(To be completed by Finance One)*

Broker	FaradayWest Finance	Referrer	Cliff Bernard
Date & Time Submitted		Application Number	

CLIENT OBJECTIVES

Purpose and requirements:			
Amount Required:	\$	Max Repayments	\$
Repayment Frequency:	<input type="checkbox"/> Week <input type="checkbox"/> Fortnight <input type="checkbox"/> Month	Loan Purpose	<input type="checkbox"/> Personal <input type="checkbox"/> Business

VEHICLE BEING PURCHASED

<input type="checkbox"/> New <input type="checkbox"/> Demo <input type="checkbox"/> Used
Make
Year
Model
Trans
Body
KM's
Extras
Fuel
Supplier
Other Details

AMOUNT TO BE FINANCED

Cash Price	\$
Less Deposit	\$
Less Trade	\$

TRADE DETAILS

Make	Year
Model	
Financed by	

PERSONAL DETAILS *(Clients 1 & 2)*

#	Date Of Birth	Surname	Given Names	Phone	Mobile
1					
2					
#	Email Address	Gender	Marital Status		
1		<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto		
			<input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		
2		<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto		
			<input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		
#	Dependants	Dependant's Ages	Driver's Licence Number	Driver's Licence Expiry	
1					
2					

RESIDENTIAL DETAILS (Clients 1 & 2)

1	Residency Status	<input type="checkbox"/> Citizen	<input type="checkbox"/> Working Visa	<input type="checkbox"/> Permanent Resident	<input type="checkbox"/> Other	
2	Residency Status	<input type="checkbox"/> Citizen	<input type="checkbox"/> Working Visa	<input type="checkbox"/> Permanent Resident	<input type="checkbox"/> Other	
Current Residential Address						
#	Unit	Street No.	Street Name	Suburb / City	Post Code	Time At Address
1						
2						
Previous Residential Address (If less than 3 years in current address)						
#	Unit	Street No.	Street Name	Suburb / City	Post Code	Time At Address
1						
2						
2 nd Previous Residential Address						
#	Unit	Street No.	Street Name	Suburb / City	Post Code	Time At Address
1						
2						
Residential Status						
<input type="checkbox"/> Owned <input type="checkbox"/> Buying <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Living with relatives <input type="checkbox"/> Employer Provided						
Mortgagee / Landlord Name					Contact Number	
Address Details						

EMPLOYMENT DETAILS (Clients 1 & 2)

#	Occupation	Employment Status			
1		<input type="checkbox"/> Full Time	<input type="checkbox"/> Casual	<input type="checkbox"/> Permanent Part Time	<input type="checkbox"/> Self Employed
2		<input type="checkbox"/> Full Time	<input type="checkbox"/> Casual	<input type="checkbox"/> Permanent Part Time	<input type="checkbox"/> Self Employed
Current Employer's Details					
#	Employer's Name	Employer's Address	Yrs / Mths Employed	Employer's Phone	
1			/		
2			/		
Previous Employer's Details (If less than 3 years in current)					
#	Employer's Name	Employer's Address	Yrs / Mths Employed	Employer's Phone	
1			/		
2			/		

BUSINESS DETAILS (If Self Employed)

Trading Name		ABN	
Company Name		ACN	
Additional Info			
Accountant Name		Accountant Phone	

BANKING DETAILS (Clients 1 & 2)

#	Bank	Branch	Account Type
1			
2			

COMPREHENSIVE INSURANCE

Current	<input type="checkbox"/> Yes <input type="checkbox"/> No	Insurer Name			
Policy Number		Rating		How long held?	
Other Information					

Please note: an asset is any item of value you may own which can be converted to money. Examples are cash, securities, accounts receivable, inventory, equipment, real estate, a car, and Furniture.

ASSETS

Assets	Details	Value
Home		\$
Investment Property		\$
Home & Contents		\$
Vehicle		\$
Bike		\$
Boat		\$
Cash		\$
Investments		\$
Other 1		\$
Total Assets		\$ 0

Please note: Rent is not considered a liability, it is an expenditure.

LIABILITIES & COMMITMENTS				
Liabilities	Amount	Owed to	Monthly Payments	Credit Limit
Mortgage 1	\$		\$	\$
Mortgage 2	\$		\$	\$
Loan 1	\$		\$	\$
Loan 2	\$		\$	\$
Personal Loan	\$		\$	\$
Credit Card 1	\$		\$	\$
Credit Card 2	\$		\$	\$
Overdraft	\$		\$	\$
Other	\$		\$	\$

Total Liabilities	\$ 0	Total Monthly Payments	\$ 0
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Net Worth	\$ 0
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INCOME		EXPENDITURE	
Net Income (Applicant 1)	\$	Total Monthly Payments: <i>(Total Payments from above less any finance payment that will be paid out as a part of trade in / refinance)</i>	\$ 0
Gross Income (Applicant 1)	\$	Living Expenses	\$
Net Income (Applicant 2)	\$	Rent or Equivalent	\$
Gross Income (Applicant 2)	\$	Child Support	\$
Family Allowance	\$	Other Expenditures	\$
Interest Dividends	\$	Proposed New Commitment	\$
Other Income	\$	Total Monthly Expenses	\$ 0
Total Monthly Income	\$ 0		

Surplus / Deficiency	\$ 0
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REFERENCES

Personal Reference		Nearest Relative (Not Living with the applicant)	
Name		Name	
Address		Address	
Suburb		Suburb	
Phone		Phone	

EXPLANATORY NOTES / ADDITIONAL INFORMATION

DECLARATIONS & CONSENT

I/we declare that I am over 18 years of age. I/we further declare that the information given in this application by me/us is true and correct and not misleading in anyway. I/we declare that I have not been known by any other name/s other than that shown on this application.

Applicant 1 Signature		Dated	
Applicant 2 Signature		Dated	



Privacy Disclosure Statement and Consent Form

We are collecting credit and personal information (information) about you, as applicable:

- To source for you, or a company of which you are a director;
- Consumer credit for personal, household, domestic or residential investment purposes;
- Commercial credit for business purposes; or
- Other services stated in this Privacy Disclosure Statement and Consent (Consent); or
- To support a guarantor application, you will provide

As your broker, we require the information we collect from you to assess your credit, or guarantor, application or the credit application of a company of which you are a director, source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company

Your information – Collection and Credit Reporting Body ('CRB') Disclosures

When we collect information from you in the credit application process, we use that information in a number of ways to assess your credit application and to source a suitable credit provider or lessor and/or insurance provider. We may:

- Disclose your identification information to a CRB if you wish us to obtain a report on your behalf;
- Use any information the CRB provides in that report to assist us to preliminarily assess your consumer credit or guarantor application
- disclose your personal information to an insurer or insurers to source any insurances you wish to obtain
- Disclose your credit information to a credit provider or credit providers to apply for finance on your behalf

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

Credit Providers

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same privacy law requirements applying to both of us. We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule at the end of this document. A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from one or more CRBs. The website of each credit provider contains details of each CRB with which it deals and other detail about information held about you and describes your key rights. This detail may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', and includes:

- That the CRB may include information the credit provider discloses about you to other credit providers to assess your credit worthiness
- That, if you become overdue in making consumer credit payments or you commit a serious credit infringement, the credit provider may disclose that information to a CRB
- How you can obtain the credit provider's and/or CRB's policies about managing your credit information
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws
- Your right to request a CRB not to release information about you if you believe you are a victim of fraud
- Your right to request a CRB not to undertake pre- screening for purposes of direct marketing by a credit provider

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you. Each credit provider website includes information on how to contact the credit provider and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

Your rights

You have the right to ask:

- Us to provide you with all the information we hold about you
- Us to correct the information we hold if it is incorrect
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email)
- The CRB not to use your information for direct marketing assessment purposes, including pre-screening
- The CRB to provide you with a copy of the information it holds about you

You can gain access to the information we hold about you by contacting our Privacy Officer Cliff Bernard by mail at 44 Kings Park Rd West Perth, WA 6005 or by telephone on (08) 9321 1499 or email at cliff@faradaywest.com.au. In some cases, an administration fee may be charged to cover the cost of providing the information. Our Privacy Policy is available on our website at or we will provide you with a copy if you ask us.

You can contact the CRB by telephone on 1300 762 207 (Opening Hours: Mon-Fri 8:30am-6pm EST) or email at assist.au@veda.com.au. Disclosure and Consent by Authorising Below, you agree we may:

- Use your personal and credit information
- To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director
- To source any finances, you required
- To source any insurances, you require
- To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director
- To source any finances, you required
- To source any insurances, you require
- As the law authorises or requires;
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require;
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you obtain the finance and insurances required;
- Provide your information, including your credit report(s), to one or more of the credit providers specified in the Schedule of Credit Providers below so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor. Provide credit information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;
- Disclose your personal and credit information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us; and
- Disclose your personal information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

You also agree and consent to, as appropriate:

- A CRB disclosing consumer credit information to one or more credit providers specified in the Schedule of Credit Providers below for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor
- A credit provider disclosing your credit information (including information obtained by it from a CRB) to a

guarantor, or a prospective guarantor

- A credit provider disclosing to another credit provider, for a particular purpose, information it holds about you

Where the applicant, or guarantor, is a company of which you are a director, you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

Authorisation

By Authorising below, you also authorise us to make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a CRB. That information will assist us in providing our services to you. This authorisation ceases when we undertake a task on behalf of a credit provider.

Applicant 1/Guarantor 1	Applicant 2/Guarantor 2
Print Name:	Print Name:
Signature:	Signature:
Date:	Date:
Applicant 3/Guarantor 3	Applicant 4/Guarantor 4
Print Name:	Print Name:
Signature:	Signature:
Date:	Date:

Schedule of Credit Providers:

ANZ
Macquarie
Liberty Financial
Pepper Money
Latitude Financial
Money 3
Metro Finance
Go Getta Equipment Funding
Suncorp Bank
St George Bank
Westpac
RACV
Now Finance
Finance One
Commonwealth Bank

Name of Credit Provide Website

www.anz.com.au
www.macquaire.com.au
www.liberty.com.au
www.pepper.com.au
www.latitudefinancial.com.au
www.money3.com.au
www.metrofin.com.au
www.gogetta.com.au
www.suncorpbank.com.au
www.stgeorge.com.au
www.westpac.com.au
www.racv.com.au
www.nowfinance.com.au
www.financeone.com.au
www.combank.com.au