

Application for Motor Vehicle Finance

Sole Trader or Individual
(Business Purpose)

Carlingford Fleet Pty Ltd - ABN 55 103 303 260
Level 3 / 67 Hardware Lane MELBOURNE VIC 3000
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1. Applicant Details			
Applicant Name <small>(including Trust details if applicable)</small>			
Applicant Business Name			
Business ABN			Years Trading
Annual net profit before tax			Annual turnover
No. of vehicles owned or financed			Type of Business
Main contact name			Position
Email address			
Business street address			State Postcode
Postal address <small>(if different to above)</small>			State Postcode
Business phone no.		Mobile phone no.	
After hours phone no.		Business fax no.	

2. Motor Vehicle Purchase and Finance Details						
Number of vehicles		<input type="checkbox"/> New <input type="checkbox"/> Used	Make		Model	
Number of vehicles		<input type="checkbox"/> New <input type="checkbox"/> Used	Make		Model	
Number of vehicles		<input type="checkbox"/> New <input type="checkbox"/> Used	Make		Model	
If the type of vehicles being financed has not yet been determined						
Number of vehicles		<input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Unsure	Approximate value of vehicles		\$	

3. Business Referees / Trade References (New Customers only)			
TRADE REFERENCE 1		TRADE REFERENCE 2	
Business name		Business name	
Contact name		Contact name	
Telephone number		Telephone number	

4a. Applicant Details

Title		Name in full				
Date of birth		Driver's license State and no.			No. dependents	
Current address						
		State	Postcode	Date moved in		
Residence status	<input type="checkbox"/> Owns	<input type="checkbox"/> Buying	<input type="checkbox"/> Rents	<input type="checkbox"/> Living with parents	<input type="checkbox"/> Other (specify)	
Permanent Australian Resident	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Email address			
Postal address (if different to above)						
		State	Postcode	Date moved in		
Home phone no.			Mobile phone no.			
Business phone no.			Business fax no.			
Marital status	<input type="checkbox"/> Married	<input type="checkbox"/> Divorced	<input type="checkbox"/> De Facto	<input type="checkbox"/> Widowed	<input type="checkbox"/> Single	
Previous address (if less than 2 yrs at current address)						
		State	Postcode	Date moved in		
Has anyone ever started legal action against you because you did not pay an amount when it is due? (Please provide details if answered 'Yes')					<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever had a judgement entered or conviction recorded against you, been bankrupt, insolvent, assigned your estate to, or entered into a scheme of arrangement with creditors? (Please provide details if answered 'Yes')					<input type="checkbox"/> Yes	<input type="checkbox"/> No

4b. Applicant Employment Details (Leave blank if self-employed)

Occupation					
Employer's name					
Employer's contact Name				Contact phone no.	
Employer's address					
Employment status (eg. full-time)				Date started	
Previous employer's name (if less than 2 yrs at current employer)					
Previous employer's address					
Date started				End date	

5a. Guarantor Details (if required)

Title		Name in full				
Date of birth		Driver's license State and no.			No. dependents	
Current address						
		State	Postcode	Date moved in		
Residence status	<input type="checkbox"/> Owns	<input type="checkbox"/> Buying	<input type="checkbox"/> Rents	<input type="checkbox"/> Living with parents	<input type="checkbox"/> Other (specify)	
Permanent Australian Resident	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Email address			
Postal address (if different to above)						
		State	Postcode	Date moved in		
Home phone no.			Mobile phone no.			
Business phone no.			Business fax no.			
Marital status	<input type="checkbox"/> Married	<input type="checkbox"/> Divorced	<input type="checkbox"/> De Facto	<input type="checkbox"/> Widowed	<input type="checkbox"/> Single	
Previous address (if less than 2 yrs at current address)						
		State	Postcode	Date moved in		
Has anyone ever started legal action against you because you did not pay an amount when it is due? (Please provide details if answered 'Yes')					<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever had a judgement entered or conviction recorded against you, been bankrupt, insolvent, assigned your estate to, or entered into a scheme of arrangement with creditors? (Please provide details if answered 'Yes')					<input type="checkbox"/> Yes	<input type="checkbox"/> No

5b. Guarantor Employment Details (Leave blank if self-employed)

Occupation					
Employer's name					
Employer's contact Name				Contact phone no.	
Employer's address					
Employment status (eg. full-time)				Date started	
Previous employer's name (if less than 2 yrs at current employer)					
Previous employer's address					
Date started				End date	

6. Asset and Liability Information

If you wish to either declare additional assets or liabilities, or complete one balance sheet for each separate individual, please complete an additional copy of this page. Tick multiple checkboxes to indicate joint ownership of any item.

ASSETS – what the individual(s) own

ITEM	DETAILS	VALUE	OWNER	
Home		\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Property		\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Property		\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Motor Vehicle (Private)		\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Motor Vehicle (Private)		\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Cash at Bank		\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Home Contents		\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Shares / Investments		\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Shares / Investments		\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Superannuation		\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Superannuation		\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Other		\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Other		\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Other		\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor

Total Assets A	\$
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LIABILITIES – what the individual(s) owe

ITEM	DETAILS / FINANCIER	MONTHLY REPAYMENTS	BALANCE OWING	OWNER	
Home Loan		\$	\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Property Loan		\$	\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Property Loan		\$	\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Motor Vehicle (Private)		\$	\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Motor Vehicle (Private)		\$	\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Personal O/Draft	Limits \$	\$	\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Personal O/Draft	Limits \$	\$	\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Credit Cards	Limits \$	\$	\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Credit Cards	Limits \$	\$	\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Other Loans		\$	\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Other Loans		\$	\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor
Other Loans		\$	\$	<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor

Total Liabilities B	\$
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Net Assets A – B	\$
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I/We acknowledge that the Application for Motor Vehicle Finance is governed by the terms of the Customer Consent (Privacy Protection of Information) and Customer Declarations and Acknowledgements attached. By signing this Application for Motor Vehicle Finance you are confirming that all information recorded herein is correct.

Applicant to Sign Here

Applicant Signature
Print Full Name
Date / / 20

Guarantor to Sign Here

Guarantor Signature
Print Full Name
Date / / 20

Customer Consent (Privacy Protection of Information)

Each applicant must read carefully before signing.

1. Giving information to a Credit Reporting Agency (Section 18E (8)(c) Privacy Act 1988) - Carlingford has informed me/us that it may give certain personal information about me/us to a credit reporting agency. I/We understand that Carlingford can only give certain information as outlined in the Privacy Act 1988. This information includes (Section 18E (8)(c) Privacy Act 1988):

- identity particulars - name, sex, address (and the previous two addresses), date of birth, name of employer, and drivers license no.
 - my/our Application for Credit or commercial credit - the fact that I/we have applied for credit and the amount
 - repayments which are overdue by more than 60 days, and for which debt collection action has started
 - advice that my/our repayments are no longer overdue in respect of any default that has been listed
 - information that, in the opinion of Carlingford I/we have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with credit obligations)
 - dishonoured cheques - cheques drawn by me/us for \$100 or more which have been dishonoured more than once
- I/We understand that this information may be given before, during or after the provision of Finance to me/us.

2. Exchanging information with other Credit Providers (Section 18N (1)(b) Privacy Act 1988) - I/We agree to Carlingford checking personal information about me/us with any other credit provider named in this Application for Credit, and with other credit providers that may be named in a credit report issued by a credit reporting agency for any of the following purposes;

- To assess my/our credit worthiness.
- To assess an application by me/us for credit.
- To help avoid defaulting on my/our credit obligations.
- To notify a default by me/us.
- The collection of overdue payments.

I/We understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give to or receive from each other under the Privacy Act 1988.

3. Access to Commercial Credit Information (Section 18L (4) Privacy Act 1988) - In order to assess my/our Application for Credit, I/We consent to Carlingford obtaining a report containing information about my/our commercial activities or credit worthiness, from a business which provides information about the commercial credit worthiness of persons.

4. Access to Consumer Credit Information for a Commercial Credit Application (Section 18K (1) (b) Privacy Act 1988) - If my/our Application for Credit is for commercial Finance, I/we consent to Carlingford, in order to assess my/our Application for Credit, obtaining from a credit reporting agency a credit report about me/us containing consumer credit information.

5. Access to Consumer Credit Information by Trade Insurers (Section 18K (1) (e) Privacy Act 1988) - If my/our Application for Credit is for commercial Finance, I/we consent to a trade insurer obtaining a credit report about me/us containing credit information, in order to assess whether to insure the credit provider for the Finance given to me/us, or the risk of providing insurance, or to assess the risk of default by me/us on this Finance.

6. Access to Financial Details - I/We agree that Carlingford may confirm my financial details from my/our employers, tax agents, accountants and or solicitors.

7. Information to Guarantor - I/We agree that Carlingford may give any information about this Finance to any guarantor and may provide any guarantor with a copy of any contract and/or ancillary documents between myself/ourselves and Carlingford.

8. Personal information collected about others - I/We represent that, if at any time I/we supply Carlingford with personal information about another person (eg. Referee) I/we are authorised to do so and I/we agree to inform that person who Carlingford is, that Carlingford will use and disclose their personal information for the purposes of assessment of my/our Application for Credit, and to locate me/us if necessary at any time in the future. I/We will also inform them that they can gain access to that information.

9. Authority to provide information to Introducers - I/We authorise Carlingford to provide information about the Application for Finance and the particulars and conduct of the facility to an Introducer or assignee for the purposes of calculating and tracking commissions.

Customer Declarations & Acknowledgements

Definitions:

"Carlingford" means Carlingford Fleet Pty Ltd ABN 55 103 303 260

"Finance" means any form of financial accommodation including, but not limited to, loans, leases, rentals or hiring.

"Application for Finance" means this document.

I declare that I am over 18 years of age and not an undischarged bankrupt. I further declare that the information given in this Application for Finance by me is true and correct and not misleading in any way. The information has been given to enable Carlingford to determine whether to approve this Application for Finance. I also declare that I have not been known by any other name other than that shown in this Application for Finance.

I/We acknowledge that Carlingford strongly recommends that I/we seek independent legal and financial advice prior to submitting this Application for Finance or entering into a Finance Arrangement with Carlingford.

I/We have not relied upon any representation or warranty made by the Introducer before submitting this Application for Finance. I/We acknowledge that the Introducer is not an agent and acts independently of Carlingford. If I/we require any information regarding the Finance which is the subject of this Application for Finance or any other Finance products of Carlingford, then I/we shall contact Carlingford directly.

I/We declare that the Finance to be provided to me/us by Carlingford is to be applied wholly or predominantly for business or investment purposes (or for both purposes). Important - you should not sign this declaration unless this finance is wholly or predominantly for business or investment purposes. By signing this declaration you may lose protection under the Consumer Credit Code.

I/We understand and acknowledge that we are applying to Carlingford for Finance. We have taken care to assess our overall income and commitments. On comparing our monthly income with our monthly commitments, we consider that we can meet the repayments on the finance without financial difficulty. Carlingford has taken care to advise that if our monthly commitments are greater than our monthly income, we should not proceed with the Application for Finance.

I/We declare that I/we have read and understood the Customer Consent (Privacy Protection of Information).