

SHORT TERM FINANCE

Commercial Loan Application Form

Introducer			
Company name			
Contact details			
Business phone:		Business fax:	
Business email:			

BORROWERS DETAILS - INDIVIDUAL

	Applicant 1		Applicant 2	
Surname				
Given name/s (Mr, Mrs, Ms, Miss)				
Age		DOB		DOB
Driver's licence no.		Expiry		Expiry
Number of dependants		Ages		Ages

Contact Details

Telephone	(h)	(w)	(h)	(w)
Mobile				
Email				
Residential address				
		Postcode		Postcode
Previous address				
		Postcode		Postcode

Employment Details

Company name				
Company address				
		Postcode		Postcode
Position				
No. of years employed				



BORROWERS DETAILS - COMPANY (if applicable)

Business structure	<input type="checkbox"/> Company	<input type="checkbox"/> Partnership	<input type="checkbox"/> Sole Trader	<input type="checkbox"/> Trust
Business name/trust				
Date established				
ABN/ACN				
Correspondence address				Postcode
Registered office address				Postcode
Name of all Directors				
Name of all Shareholders				
No. of employees				
What is the nature of the business?				

STATEMENT OF ASSETS AND LIABILITIES (if this section is insufficient, please submit a more detailed statement)

PROPERTY ADDRESS	ESTIMATE MARKET VALUE	AMOUNT OWING	LENDER
1.	\$	\$	
2.	\$	\$	
3.	\$	\$	
4.	\$	\$	
Total	\$	\$	

SOLICITOR DETAILS

ACCOUNTANT DETAILS

Name			
Firm			
Office address			Postcode
		Postcode	
Phone			
Email			

**SECURITY OFFERED - 1****SECURITY OFFERED - 2**

Property address						
		Postcode		Postcode		
Type of property	<input type="checkbox"/> Vacant land	<input type="checkbox"/> Commercial	<input type="checkbox"/> Residential	<input type="checkbox"/> Vacant land	<input type="checkbox"/> Commercial	<input type="checkbox"/> Residential
Estimated market value	\$			\$		

Existing Lender

Bank				
Amount owing	\$		\$	
Details of arrears	\$		\$	

Account Details

Account 1				
Amount	\$		\$	
Account 2				
Amount	\$		\$	

SECURITY OFFERED - 3**SECURITY OFFERED - 4**

Property address						
		Postcode		Postcode		
Type of property	<input type="checkbox"/> Vacant land	<input type="checkbox"/> Commercial	<input type="checkbox"/> Residential	<input type="checkbox"/> Vacant land	<input type="checkbox"/> Commercial	<input type="checkbox"/> Residential
Estimated market value	\$			\$		

Existing Lender

Bank				
Amount owing	\$		\$	
Details of arrears	\$		\$	

Account Details

Account 1				
Amount	\$		\$	
Account 2				
Amount	\$		\$	

Applicant Declaration

		No	Yes
1.	Have you, or your co-applicant, ever been declared bankrupt or insolvent, has either Estate been signed for the benefit of creditors?		
2.	Have you, or your co-applicant, ever been shareholders or officers of any company of which a manager, receiver and/or liquidator has been appointed?		
3.	Is there any judgment entered in any court against you, or your co-applicant or any company of which you or your spouse are or were a shareholder or officer?		
4.	Have you, or your co-applicant, or any company with which you are or were associated, ever had a property fore-closed upon or sold through a mortgagee sale proceeding?		
5.	Has any application in respect of this loan been submitted by you, or any other person, to any other lender?		
6.	Has any fee or charge been paid or promised to any other person as consideration for obtaining approval for this loan?		
7.	Have you, or will you, be borrowing additional funds to complete the proposed purchase or development of the mortgaged property? If yes, give details.		

TO: Interim Finance Corporation Limited and/or its nominees ("Credit Provider and Mortgage Manager")

Loan Type	1 st Mortgage	Caveat/2 nd Mortgage
Proposed Loan Amount	\$	
Loan Term		
Purpose of Loan		
Method of Repayment		
Alternative Method of Repayment		

DECLARATION & LOAN DETAILS

Dear Interim Finance Corporation Limited and/or its nominees

I/We declare that the credit to be provided to me/us by the Credit Provider/Mortgage Manager is to be applied wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

IMPORTANT: You should ONLY sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By Signing this declaration you may LOSE your protection under the National Credit Code.

Applicant 1

Name:

Signature:

Date:

Applicant 3

Name:

Signature:

Date:

Applicant 2

Name:

Signature:

Date:

Applicant 4

Name:

Signature:

Date:

PRIVACY CONSENT FORM

IN THIS DOCUMENT

- **Credit information** includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information.
- **Personal information** includes any information from which your identity is apparent.

By signing this document you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at www.interimfinance.com.au. If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services.

We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at www.interimfinance.com.au or by contacting us on 1300 731 317. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (**CRBs**) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information: We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Exchange information with credit providers: We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange information with guarantors: We may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Exchange information: We may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Trade insurers
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors



- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

Customer identification: We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

We may exchange your personal and credit information with the following credit reporting bodies:

- [Equifax - equifax.com.au](http://equifax.com.au)
- Dun & Bradstreet (Australia) Pty Ltd – dnb.com.au
- Experian – experian.com.au

Customer identification by CRB: We may verify your identity using information held by a CRB. To do this we may disclose personal information such as your name, date of birth, and address to the CRB to obtain an assessment of whether that personal information matches information held by the CRB. The CRB may give us a report on that assessment and to do so may use personal information about you and other individuals in their files. Alternative means of verifying your identity are available on request. If we are unable to verify your identity using information held by a CRB we will provide you with a notice to this effect and give you the opportunity to contact the CRB to update your information held by them.

In addition you consent and authorise existing credit providers to provide all requested information to Interim Finance in relation to all matters concerning your banking affairs, including but not limited to all finance facilities (either direct or through guarantee).

SIGNATURES OF BORROWER(S)/GUARANTOR(S) AND DATE

I consent to the use of personal and credit information as set out above and I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder for the purpose of confirming my identity.

Applicant 1

Name:

Signature:

Date:

Applicant 3

Name:

Signature:

Date:

Applicant 2

Name:

Signature:

Date:

Applicant 4

Name:

Signature:

Date:

AUTHORITY TO MAKE ENQUIRY

1	Attention (The Manager)	
2	Existing Lender	

(Enter 1st mortgagee details above)

RE: REQUEST TO PROVIDE INFORMATION TO INTERIM FINANCE PTY LIMITED

Dear Sir/Madam,

I/We hereby request and authorize YOU to provide to Interim Finance Corporation Limited ACN 607 713 744 all information in relation to all matters concerning my/our banking affairs, including but not limited, to all finance facilities (either direct or through guarantee) that I/we have with YOU.

Could you please, as a matter of urgency, complete and return the attached form to Interim Finance Corporation Limited by facsimile or e-mail as addressed below.

In the event that YOU require payment of a fee in relation to my/our request YOU are authorized to deduct that fee from any one of my/our debit accounts with YOU.

Yours faithfully,

Applicant 1

Name: _____

Signature: _____

Date: _____

Applicant 3

Name: _____

Signature: _____

Date: _____

Applicant 2

Name: _____

Signature: _____

Date: _____

Applicant 4

Name: _____

Signature: _____

Date: _____

Please direct all information provided in accordance with the above request to:

Interim Finance Corporation Limited
Attention: Andrew Littleford
Email: andrew@interimfinance.com.au

*Interim Finance Corporation Ltd
ACN 607 713 744 & AFSL no. 479859
Suite 1305, Level 13
109 Pitt Street
Sydney NSW 2000
Phone 1300 731 317
Web interimfinance.com.au*