



Cairns Penny Loan Application

Thank you for considering Cairns Penny for your loan.

To enable us to action your application as quickly as possible, we will need the following information along with your application form, or as soon as possible.

Please complete the application form clearly and fully to avoid any delay.

Details Needed	Enclosed	
	Applicant 1	Applicant 2
Proof of income <ul style="list-style-type: none">Last 3 or year to date pay slips or last 2 years Tax AssessmentsSupport for rental income – rental statements or copy of lease		
The latest 3 months statements on all deposit and credit card accounts		
Statements on superannuation and shares		
Loan statements covering the last 12 months on any other loans (not Cairns Penny) that you may have		
Current rates notice on all properties owned		
For home construction loans <ul style="list-style-type: none">Copy of council approved plansBuilders contract (or full detailed costings)Builders all risk insurance coverBSA insurance cover		
For Personal loans secured by a Motor Vehicle less than 5 years old <ul style="list-style-type: none">Car details – registration number, VIN or chassis number & engine numberDealer's/Sellers name and contract detailsDealer's tax invoiceProof of comprehensive car insurance		

Please print the form and complete and return by fax, email or in person. We look forward to dealing with your application.

Ewan McCrum

ewan@cairnspenny.com.au

Ph 4031 4460

Tara Dixon

tara@cairnspenny.com.au

0488 314 400

Loan Application

Personal Details

Applicant 1
The borrower

Applicant 2
Co-borrower

Member Number

Title

Surname

Given names

Current Address

Time at current address

Mailing address

Residential status

Owned
 Renting

Buying
 Boarding

Owned
 Renting

Buying
 Boarding

Previous address
(if current address less
than 2 years)

Home phone number

Work phone number

Mobile phone number

Email Address

Date of Birth

Driver's Licence Number

Marital Status

Number of dependant/s

Ages of dependant/s

Maintenance payments

\$

\$

Employment**Applicant 1**
The borrower**Applicant 2**
Co-borrower

Occupation

Current Employer

Employer's Address

Years Employed

Previous Employer if
less than 3 years

Occupation

Years Employed

Self-employed nature of
business**Income**

Gross annual income

\$

\$

Additional employment

\$

\$

Rental income

\$

\$

Other income

\$

\$

\$

\$

Total Income

\$

\$

References

Please provide details of 2 relatives or friends in Australia (not living with you)

Name**Address****Telephone****Relationship**

1.

.....

2.

.....

Loan & Property Details

Purpose of Loan

Are you a first time home buyer?

Is this a business or investment loan?

Type of loan

Home Loan

Investment Loan

Line of credit

Personal loan

Loan amount

\$

Term (years)

Overdraft amount

\$

Interest rate type

Variable rate

1 year fixed rate

Personal loan

2 year fixed rate

3 year fixed rate

Property Details (being purchased or used as security for this loan)

Property address

Purchase price \$

Date

Deposit Paid \$

Date

Property Access

Contact Name

Phone Number

Address

Builder

Builder Name

Phone Number

Address

Solicitor

Your Solicitor's Name

Phone Number

Address

Expenditure	Weekly	Fortnightly	Monthly	Quarterly	Annual
Groceries/Alcohol/Cigarettes					
Entertainment (Takeaways, Movies Events)					
Subscriptions (Memberships, Magazines, iTunes)					
Telephone/Mobiles/Internet					
TV/Broadband					
Car - Petrol & Maintenance					
Car - Registration & Insurance					
Child care					
School/Education costs					
Gas/Electricity/Water					
Body Corporate					
Rates					
Home & Contents Insurance					
Life insurance					
Health Insurance					
Holidays					
Rent/board					
Other					
	Total Living expenses				
	Monthly				

Office use:

Your Financial Position

Assets (what you own) – land, cars etc.			Liabilities – what you owe		
Details	Value	Who with	Balance	Monthly Payment	
Home:	\$		\$	\$	
Investment:	\$		\$	\$	
Motor vehicles Year: Model:	\$		\$	\$	
Boat	\$		\$	\$	
Furniture:	\$		\$	\$	
Other:	\$		\$	\$	
Bank Accounts					
Company	Balance				
	\$				
	\$				
	\$				
	\$				
Credit Cards, Loans and Store Cards					
Company	\$ Limit	Who With	Balance	Monthly	
	\$		\$	\$	
	\$		\$	\$	
	\$		\$	\$	
HELP Debt	\$		\$	\$	
Other:	\$		\$	\$	
	\$		\$	\$	
Insurances					
Type	Who with	Value		Monthly	
Home/Contents		\$		\$	
Motor vehicles		\$		\$	
Boat		\$		\$	
Other		\$		\$	
Life & Super		\$			
Total Assets		\$	Total Liabilities	\$	
			Net Worth	\$	

Privacy Statement and Consent

This statement must be read by each applicant and by each individual who signs this Application Form (for example, a guarantor or nominated account signatory). By signing this Application Form, you agree to the terms of this statement.

This statement explains how we, Cairns Penny, collect, use and disclose personal information. Personal information is information about and which identifies individuals, including, for example, an individual who is an applicant and an individual who may simply be referred to in the application (such as a referee, guarantor or nominated account signatory). It includes information obtained from any source and, in respect of individual loan applications and guarantors (if any), includes anything about credit worthiness, standing, history and capacity which under or in accordance with the Privacy Act 1988, may lawfully be exchanged.

We will not use or disclose information collected about you otherwise than for a purpose set out in this statement, a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to, or authorised by, you.

1. Purpose for which we collect and use personal information

- a) You agree that personal information about you which may at any time be provided to us in connection with the facility for which application is made may be held and used by us to assess and process the application, to establish, provide and administer the facility and to execute your instructions.
- b) You agree that, in assessing an application for credit or, if relevant, in assessing whether you as a guarantor, we may seek and obtain personal information about you from a credit reporting agency or another financial institution and may give personal information about you to another financial institution.
- c) You also agree that we may hold and use personal information about you, which may at any time be provided to us in connection with the facility for which this application is made, for the purpose (as relevant) of:
 - Considering any other application, you may make to us;
 - Complying with legislative and regulatory requirements;
 - Performing administrative functions, including accounting, risk management, record keeping, archiving, system development, credit scoring and staff training;
 - Managing our rights and obligations in relation to external payment systems;
 - Conducting market or customer satisfaction research;
 - Developing, establishing and administering alliances and other arrangements (including rewards programs) with other organisations in relation to the promotion, administration and use of our respective products and services;
 - Developing and identifying products and services that my interest you: and (unless you ask us not to) providing you with information about other products and services.
- d) If the facility for which your application is made is regulated under the Anti-Money Laundering and Counter Terrorism Financing Act 2006, the collection by us of some information to verify your identity and address is required by that Act. Otherwise, the collection of information about you is not required by law, but without it, we may not be able to provide you with the facility for which you apply.
- e) Where personal information which we collect about you is sensitive information (such as information about health status, membership of professional or trade association or a criminal record), you nevertheless consent to its collection by us.

2. Disclosure of personal information

You agree that we may collect personal information about you from, and disclose it to, the following, as appropriate, even if the disclosure is to an organisation overseas which is not subject to privacy obligations equivalent to those which apply to us:

- Credit reporting agencies;
- Other financial institutions;
- Mortgage insurers used by us and reinsurers of any such mortgage insurer;
- Our agents, contractors and external advisers whom we engage from time to time to carry out, or advise on, our functions and activities;
- Your agents and contractors, including your finance broker, legal advisor, financial advisor, builder and settlement agent;
- Your executor, administrator, trustee, guardian or attorney;
- Your referees, including your employer;
- Regulatory bodies, government agencies, law enforcement bodies and courts;
- Any person who introduces you to us;
- Anyone supply goods and services to you in connection with a rewards program associated with the facility;
- Debt collecting agencies;
- External payment system operators:
- Your and our insurers or prospective insurers and their underwriters;
- Your guarantors and prospective guarantors;
- An organisation proposing to fund the acquisition of or acquire, any interest in any obligation you may owe us (whether under a loan, guarantee or security) that organisation's agents, persons involved in assessing the risks and funding of the acquisition and, after acquisition, the purchaser and any manager;
- Any person to the extent necessary, in our view, in order to carry out any instruction you give to us; and (unless you tell us not to) other organisations (including our related bodies corporate) for the marketing of their products and services.

3. Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example, a referee or a person to whom a payment is to be directed), you are authorised to do so and you agree to inform that person who we are, that we will disclose their personal information for the purpose set out in paragraph 1 above and that they can gain access to the information.

4. Access to your personal information and contacting us

- a) Subject to the provisions of the Privacy Act 1988, you may access personal information which we hold about you at any time by asking us. We may charge you a fee for accessing your personal information. You will be advised at the time of your application for access of the application fee.
- b) Notwithstanding anything else in this statement, you may, at any time, tell us that you do not wish to receive any direct marketing communication and/or not to disclose your information to any other organisation (including related bodies corporate) for tier marketing purposes. You may do this by using the process set out in our Privacy Policy which can be obtained by contacting us.

Loan Application Fee

Cairns Penny charges a loan application fee of \$200.

If the application is rejected, cancelled by Cairns Penny after approval or withdrawn by me after approval, I agree that Cairns Penny may deduct the amount of pre-funding costs including property valuation, property search fees and legal fees reasonably incurred in the processing of this application. The balance of the Application Fee will be refunded to me.

Property Insurance - Building Insurance or Unit Protection Insurance

You must insure the security property as a condition of the loan. Cairns Penny must be noted as first mortgagee. Cairns Penny can assist in arranging property insurance if required.

Life and Income Protection Insurance

Cairns Penny recommends you maintain Life Insurance for the term of your loan sufficient to cover your indebtedness. We also recommend that you have some form of Income Protection or Sickness & Accident Insurance to assist you with meeting your commitments, both personal and contractual, during prolonged periods of personal ill health or misfortune.

Credit Protection

Credit Protection insurance can be put in place by a third-party provider in order to provide cover for your indebtedness. The Cairns Penny representative has made me aware that Credit Protection insurance is available.

I note that such insurance is not compulsory and can be obtained from an insurer of my choice.

Declaration

I declare that the information given above is true, correct and complete and that I have never committed any act of Bankruptcy or had any judgements or legal proceedings against me.

I authorise Cairns Penny to make any relevant enquiries into the references mentioned, my employer or any other credit provider.

I acknowledge that a credit reporting agency report will be obtained.

I agree that this information will remain the property of Cairns Penny.

I confirm that I have read and understood the Privacy statement and Consent Form. Any person providing personal information to us in connection with this application, but who does not sign this form, must sign a separate Privacy Statement and Consent Form.

WARNING: Under the National Credit Code you may be liable to a criminal penalty if you make any false or misleading representation that is material to the Financial Institution’s decision to approve this application.

Applicant 1		Date	
Applicant 2		Date	

I hereby declare that I do not wish to take Credit Protection Insurance.

Applicant 1		Date	
Applicant 2		Date	