

# COMMERCIAL FINANCE APPLICATION



## APPLICATION SOURCE

Broker company	<input type="text"/>	Broker contact	<input type="text"/>
Phone	<input type="text"/>	Email	<input type="text"/>

## BORROWER DETAILS

Borrower	<input type="text"/>		
Trust	<input type="text"/>		
ABN	<input type="text"/>	Nature of business	<input type="text"/>
Trading address	<input type="text"/>		

## DIRECTOR #1

Surname	<input type="text"/>	Other names	<input type="text"/>				
Drivers licence #	<input type="text"/>	Exp	<input type="text"/>	Card #	<input type="text"/>	DOB	<input type="text"/>
Home phone	<input type="text"/>		Work phone	<input type="text"/>			
Mobile phone	<input type="text"/>		Email	<input type="text"/>			
Residential address	<input type="text"/>						
<input type="radio"/> Own	<input type="radio"/> Buying	<input type="radio"/> Renting	<input type="radio"/> Boarding				
Landlord details	<input type="text"/>						

## DIRECTOR #2

Surname	<input type="text"/>	Other names	<input type="text"/>				
Drivers licence #	<input type="text"/>	Exp	<input type="text"/>	Card #	<input type="text"/>	DOB	<input type="text"/>
Home phone	<input type="text"/>		Work phone	<input type="text"/>			
Mobile phone	<input type="text"/>		Email	<input type="text"/>			
Residential address	<input type="text"/>						
<input type="radio"/> Own	<input type="radio"/> Buying	<input type="radio"/> Renting	<input type="radio"/> Boarding				
Landlord details	<input type="text"/>						

## FINANCE REFERENCE (previous/existing)

Name of Lender	<input type="text"/>				
Repayment	<input type="text"/>	Term	<input type="text"/>	Date taken out	<input type="text"/>

## TRANSACTION DETAILS

<input type="radio"/> Full Doc	<input type="radio"/> Lite Doc	<input type="radio"/> No Doc	<input type="radio"/> Equity Funding
<input type="radio"/> Chattel Mortgage	<input type="radio"/> CHP	<input type="radio"/> Lease	<input type="radio"/> Rental
<input type="radio"/> 24	<input type="radio"/> 36	<input type="radio"/> 48	<input type="radio"/> 60
Goods description	<input type="text"/>		
<input type="radio"/> New	<input type="radio"/> Used	Cost (incl GST)	<input type="text"/>
Make	<input type="text"/>	Brokerage	<input type="text"/>
Year / Model	<input type="text"/>	Other	<input type="text"/>
Supplier	<input type="text"/>	Deposit	<input type="text"/>
Contact	<input type="text"/>	Amount financed	<input type="text"/>
Phone	<input type="text"/>	Residual / Balloon	<input type="text"/>

**In this Privacy Consent:**

**“We/us/our” means Specialist Equipment Leasing Finance Company Pty Limited T/A Selfco Leasing ABN 58 099 591 616; and**

**“You” means the Borrower.**

You acknowledge that we may collect, hold, use and disclose personal information about you (including information required to comply with the Anti Money Laundering and Counter Terrorism Financing Act 2006 (Cth), rules and other subordinate instruments, the National Consumer Credit Protection Act 2009 (Cth) and the Personal Property Securities Act 2009 (Cth)) to enable us to: assess your personal and/or commercial credit worthiness; process your application; provide, administer and manage the products and services provided to you; audit and evaluate those products and services; notify a credit reporting body or other credit providers of your payment history or any default by you; model and test data; communicate with you; improve and develop products and services; conduct credit scoring, securitisation, research, risk management and portfolio analysis; provide and administer any related rewards program; and deal with any complaints or enquiries. You acknowledge that if you fail to provide complete information or information that is inaccurate, we may not be able to process or accept the application and transactions may be delayed, blocked or refused.

Credit information includes information such as: your identity information; the type, terms and maximum amount of credit provided to you; repayment history information; default information (including overdue payments); court information; new arrangement information; personal insolvency information; and details of any serious credit infringements.

Personal information includes any information or an opinion about an identified individual or an individual who is reasonably identifiable. The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation, and any other information we may need to identify you, including publically available information from public registers and social media. If you are applying for finance, we may also collect the number and ages of your dependants and cohabitants, the length of time at your current address, your employment details, and proof of earnings and expenses.

**Authority to obtain certain credit information:** You authorise us, our agents and third parties who referred you to us to seek, obtain and use credit reporting information about you (including from credit reporting bodies (“CRBs”)) to: assess an application by you for consumer credit or commercial credit; manage your credit and related funding arrangements; assess an application by you to be a guarantor in relation to credit; review you

credit on a periodic basis as though assessing a new application; collect overdue payments; and create assessments and ratings of your credit worthiness.

**Authority to exchange information with credit reporting bodies:** You authorise us and our agents to obtain credit reporting information about you from a CRB or other business that provides information about credit worthiness. You allow such an entity to create or maintain credit information about you (before, during or after the provision of credit to you). The information may include: permitted identification particulars; the fact that you have applied for credit and the amount and type of credit; the fact that we are a credit provider to you; credit limit; loan start/end dates; repayment history; ‘default information’ (in addition to and without limiting repayment history information), i.e. payments overdue for more than 60 days in specified circumstances; in relation to those overdue payments, advice about new payment arrangements or that those payments are no longer overdue; in specified circumstances, that in our opinion there has been a serious credit infringement (e.g. fraud); and other credit worthiness information that can be disclosed under the Privacy Act.

**Authority to exchange information with other credit providers:** You authorise us to give to and obtain from our agents (as defined in the Privacy Act) and any credit providers information about your credit worthiness, credit standing, credit history or credit capacity, and to give and receive a banker’s opinion for purposes connected with your creditworthiness, business, trade or profession. The information may be exchanged for, but not limited to, any of the following purposes: to assess an application by you for credit or to be a guarantor; to determine or confirm the status of your credit, including any defaults; to assess your creditworthiness at any time during or after the life of a credit arrangement; to give or obtain an opinion about you; and any other purpose permitted by law.

**Authority to exchange information with other third parties:** We may exchange your personal information with: other related companies; any suppliers or dealers of items the subject of your application; persons with whom we have white label arrangements (e.g. to sell Selfco Leasing products under another brand); introducers, referrers and any other person associated with the lodgement of this application; funders and related service providers that assist in the processing of your application and the management of your credit; and any service providers, including those relating to any associate rewards program and the types of service providers described in Selfco Leasing’s Privacy Policy. Other authorised disclosures include to your referees, your past and present employers, your past and present landlords, your next of kin, any person acting on your behalf (e.g. financial adviser, solicitor, broker, accountant, executor, administrator, trustee or guardian), rating agencies, insurers, entity concerned with the supply or manufacture of assets to you, valuers, and debt collection agencies. We may also disclose personal information to regulatory authorities (e.g. tax authorities in Australia and overseas) in connection with their lawful information requests or to meet legal obligations in any relevant jurisdiction.

**Authority to exchange sensitive information:** In some cases, sensitive information may be collected for specific purposes (for example, information regarding your health to enable the assessment of a hardship relief application). The references in this Privacy Consent to personal information include sensitive information such as your medical and health related details, and you agree that we may exchange such information with other parties listed in this Privacy Consent for the purpose of assessing or processing such applications and that we may seek further information from any medical attendant consulted by you.

**Customer identification:** We may disclose personal information about you to an organisation, including a CRB, to verify your identity. The organisation will give us a report of whether or not the information we have matches information held by the organisation. If we use these methods and are unable to verify your identity in this way, we will let you know. We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant registries using third party systems and to record the results of that matching.

**Authority to give information to guarantors:** You authorise us to give to any person who guarantees or indemnifies, or is to guarantee or indemnify, your obligations (“Guarantor”) information about your credit worthiness, credit standing, credit history or credit capacity for the purpose of determining if that person wishes to act as a Guarantor and keeping the Guarantor informed of the guarantee or indemnity, and for any purposes related to the proposed or actual enforcement of the guarantee or indemnity.

**Authority to obtain information about guarantors:** (This section addresses additional relevant matters if you are a Guarantor) You authorise and consent to us or our agents collecting personal information about you and obtaining both your personal and commercial credit reports from a CRB, to assess your capacity as a guarantor. If you are accepted as a guarantor, we may disclose your personal information to external agents, professional advisers and service providers for the purpose of managing the account and contacting you in relation to the guarantee or indemnity provided. You

also authorise us and our agents to provide to the person/s in respect of whom you are Guarantor personal information about your credit worthiness, credit standing, credit history or credit capacity for any purposes related to the product or any proposed or actual enforcement of the product, guarantee or indemnity. You acknowledge and agree that if we provide the product, this authority remains in force until the credit under the product is fully and finally settled and discharged.

**Authority to use information for administration processes:** We may use any information collected in this application and in subsequent administration processes for future applications you may wish to make for other Selfco Leasing products and/or services and related services, and to disclose this information to other members of Selfco Leasing for similar use. We will only use information collected for this purpose to the extent we are permitted to do so at law.

**Authority to provide information for funding purposes:** We may disclose any personal information about you to another person (including without limitation any trustee, servicer, credit enhancer, funder or ratings agency) in connection with any funding of your business or any transactions, including by means of an arrangement involving securitisation.

**General privacy matters:** We collect personal information through interactions with you and your agent(s) (including telephone, email or online), as well as from public sources and third parties, including information brokers and service providers. Without this information, we may not be able to process your application or provide you with an appropriate level of service. You consent and agree that: (a) we may give you notices or documents by electronic communication, including by sending the notice or document to the email address provided with your application or the last email address you have otherwise notified; (b) if a notice or document is so given, it will be taken to be given at the time when the notice or document has entered your information system; (c) where a notice or document requires acceptance of the information contained therein, such an intention can be met electronically with the utilisation of an electronic signature; (c) paper notices and documents may no longer be given to you, unless you request such notices and documents in paper; (d) electronic communications should be regularly checked for notices and documents; and (e) your consent to the giving of notices and documents by electronic communication may be withdrawn by you at any time.

You acknowledge that, where you have provided us with personal information about someone else, you have obtained their consent to provide their personal information based on this Privacy Consent.

You acknowledge that the third parties with whom we exchange personal information whilst conducting ordinary business activities may operate outside of Australia (this includes the United States, the United Kingdom, the Philippines, India, and other countries specified in Selfco Leasing's Privacy Policy). Overseas third parties may not be subject to privacy laws or principles similar to those which apply in Australia, and any information disclosed to an overseas third party may not have the same protection as under the Australian privacy law. We are not liable for any breach or misuse of information sent offshore and you may not be able to seek redress for any breach of your privacy which occurs outside of Australia.

**Storage and Security:** We may store your personal information and credit-related information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

We, our related companies and any third parties involved in the introduction or referral of this application (including any dealers or suppliers of items the subject of your application), or with whom we have white label arrangements, may exchange and use your personal information to contact you on an ongoing basis by telephone, electronic communications (like email), online and other means to offer products or services that may be of interest to you, including offers of banking, financial, advisory, investment, insurance and funds management services, and assets suited to leasing or finance (including vehicles, medical equipment, computers, machinery and manufacturing equipment).

By ticking this box, you do not consent to us using and disclosing your personal information for the purpose described immediately above. In accordance with the Privacy Act, requests for access to and correction of personal information can be made using the contact details below:

**Addressee:** Privacy Officer  
**Postal Address:** PO Box 7956, Baulkham Hills BC NSW 2153  
**Phone:** 1300 12 11 10  
**Fax:** 1300 12 11 20

By requesting a copy of Selfco Leasing's Privacy Policy and (where applicable) Credit Reporting Policy (or the privacy policies and credit reporting policies of CRBs), further information can be obtained regarding the handling of personal information, how to access or seek correction of personal information, how to make a complaint about a breach of privacy, how that complaint will be dealt with, website privacy, the CRBs used, and how to obtain free copies of your credit reporting information from those bodies.

Selfco Leasing's Privacy Policy and Credit Reporting Policy (and the privacy policies and credit reporting policies of CRBs) also contain information on 'notifiable matters', including things such as the information they use to assess your creditworthiness, the fact that CRBs may provide your personal information and credit-related information to credit providers to assist in an assessment of your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement (including Selfco Leasing's right to report a default or a serious credit infringement to CRBs), your right to request that CRBs not use your credit-related information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud.

Selfco Leasing's Privacy Policy and Credit Reporting Policy can be found via [www.selfco.com.au](http://www.selfco.com.au). Further, Selfco Leasing's (Privacy Officer) can be contacted on 1300 12 11 10 or [privacy@selfco.com.au](mailto:privacy@selfco.com.au)

**Name and signature of individual(s) giving his/her consent as customer or guarantor**

Signature	Name (Print)	Date
Signature	Name (Print)	Date
Signature	Name (Print)	Date