

COMMERCIAL LOAN

APPLICATION INSTRUCTIONS



ACN 113 695 453
www.centeronefinance.com.au
info@centeronefinance.com.au

P: 1300 732 520
F: 1300 308 041
PO Box 7543
East Brisbane
QLD 4169

Dear Applicant,

In order to receive a conditional **same day pre-approval** we will require you to supply us with a fully completed application, plus all required documentation as per page 6 of this document.

At the pre-approval stage we will be able to give you our request for any additional documentation which may be required for us to secure a full approval for you. A solid answer to your application, whether an approval or otherwise, can often be supplied within one business day. If there are any delays beyond this timeframe you will be advised of this.

NOTE¹: A pre-approval is only an indication of the likely outcome of a full application where all supporting documents, as per page 6, are supplied.

NOTE²: Australian law now requires that all finance providers verify the identity of the borrower/director. Therefore it is mandatory that you provide a certified copy of your photo ID to satisfy these legal requirements. It is not necessary to provide this up front however, and you may wait to do so if your loan has been approved.

You may send your application to us via mail, fax or email.

Should you have any further queries on the application process, please feel free to contact client services directly on 1300 732 520.

Kind regards,

Client Services
Center One Finance

COMMERCIAL LOAN APPLICATION



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1. BROKER DETAILS

*NOTE: If you are NOT using a broker, please tick this box and move on to section 2

Broker and Business Name

Phone Work Mobile

Address Post Code

Email Brokerage Fee \$

2. LOAN AMOUNT REQUEST

Loan Amount Requested \$

(plus) Broker Fee* (GST incl.) \$ (if applicable)

Total Financed \$

Purpose of Loan (please be specific) :

*** Applicant Note:** any broker fees invoiced to you, the applicant, will be subject to two options for payment (tick one):

1. My preference for payment my broker fee is to have it financed into my loan , or

2. I will arrange with my broker to pay my broker fee myself

3. COMPANY / BUSINESS DETAILS

Full Name of Company :

Business Structure : Company Partnership Sole Trader Trust

Date of Incorporation :

ACN : ABN :

Business Trading Address : Post Code :

Postal Address : Post Code :

Landline Phone : Fax :

Mobile :

Company Email :

Company Website :

Main Business Activity :

.....

4. COMPANY / BUSINESS OWNERSHIP (i.e. Guarantors)

Owner 1.

Full Name : D.O.B. :
Position (Director, Partner, Sole Proprietor, etc) : Ownership % :
Drivers Licence Number : Mobile :
Home Phone : Work Phone :
Email Address :
Address : Post Code :
Do you currently : Own Rent Other
Previous Address : Post Code :

Owner 2.

Full Name :
Position (Director, Partner, Sole Proprietor, etc) : Ownership % :
Drivers Licence Number : Mobile :
Home Phone : Work Phone :
Email Address :
Address : Post Code :
Do you currently : Own Rent Other
Previous Address : Post Code :

Owner 3.

Full Name :
Position (Director, Partner, Sole Proprietor, etc) : Ownership % :
Drivers Licence Number : Mobile :
Home Phone : Work Phone :
Email Address :
Address : Post Code :
Do you currently : Own Rent Other
Previous Address : Post Code :

5. SECURITY OFFERED

Vehicle.

1. Vehicle Make : Model/Serial No. : Year :
Engine Number : VIN Number :
Registration # : State of Rego : Mileage :
Estimate Trade Value : \$ Body Type : Engine Type :
Automatic or Manual : Currently Under Finance? YES NO

Cont. over...

2. Vehicle Make : Model/Serial No. : Year :
 Engine Number : VIN Number :
 Registration # : State of Rego : Mileage :
 Estimate Trade Value :\$ Body Type : Engine Type :
 Automatic or Manual : Currently Under Finance? YES NO

Property.

3. Description of Property : Residential Commercial Other :
 Address : Post Code :
 Real Property Description: Lot : Plan No. : Estimated Value : \$
 Tenancy Details (who, term, rental, etc) :
 Existing Lender : Balance : \$

4. Description of Property : Residential Commercial Other :
 Address : Post Code :
 Real Property Description: Lot : Plan No. : Estimated Value : \$
 Tenancy Details (who, term, rental, etc) :
 Existing Lender : Balance : \$

Other.

5. Description of alternative security offered :

6. EXISTING CHARGES / MORTGAGES OER BUSINESS ASSETS

Are there any specific charges or security held over the Business or Company? Yes No

Plant & Equipment :	Value \$	Charges \$
Stock / Raw Materials :	Value \$	Charges \$
Other :	Value \$	Charges \$

7. CONSENT & PRIVACY ACT INFORMATION / GENERAL CONDITIONS

1. Agreement that Center One Finance (COF) may seek consumer credit information (section 18K(1)(b), Privacy Act 1988). If COF considers it relevant to assessing my application for commercial credit, I agree to COF obtaining from a credit reporting agency a credit report containing personal credit information about me in relation to commercial credit.
2. Exchanging information with other credit providers (section 18N(1)(b) Privacy Act 1988). I agree to COF obtaining personal information about me from other credit providers, whose names I may have provided for COF or that may be named in a credit report, for the purposes of assessing my application for commercial credit made to COF.
3. Agreement to a credit provider using a consumer credit report to collect overdue payment on commercial credit (section 18K(1)(h), Privacy Act 1988). I agree that COF may obtain a customer credit report about me from a credit reporting agency for the purpose of collecting overdue payments relating to a commercial credit owed by me.

General Conditions

- I warrant that all facts and information provided to COF in this application are true and correct and I hereby acknowledge that COF, in accepting this application, has relied upon the truth and correctness of such facts.
- I authorise COF to make any enquiries necessary in order for COF to confirm the accuracy of information provided by me in this application.
- I acknowledge that the commitment fee, valuation fee, search fee and legal fees which may be applicable to this application for finance are payable by me to COF.
- I acknowledge that COF will determine the rate of interest and security applicable to this loan applications.
- I am not a bankrupt or discharged bankrupt, and have not assigned my assets for the benefit of creditors.
- I remain liable, regardless of any lenders mortgage insurance, for any shortfall if any secured property is sold and the proceeds do not cover what is owed to COF.

Has a manager/receiver or liquidator ever been appointed?	YES	NO	If YES, give details:
Are there any unsatisfied judgements entered in any court against the company or any of its officers? OR Is any legal action pending?	YES	NO	If YES, give details:
Has the company or any of its officers ever been bankrupt?	YES	NO	If YES, give details:

Individual signing on behalf of applying company:

Signature : Position :

Name : Date :

Guarantor / Owner / Director signatures:

I/we, the Guarantors as mentioned in section 4 of this application, inform you, the Lender, that I/we have agreed to be a guarantor to this loan for an don the behalf of the Borrower and further, that I/we have agreed to provide security for this loan detailed in this application.

I/we agree to the Privacy Consent herewith.

1. Agreement that Center One Finance (COF) may seek consumer credit information (section 18K(1)(b), Privacy Act 1988). If COF considers it relevant to assessing my application for commercial credit, I agree to COF obtaining from a credit reporting agency a credit report containing personal credit information about me in relation to commercial credit.
2. Exchanging information with other credit providers (section 18N(1)(b) Privacy Act 1988). I agree to COF obtaining personal information about me from other credit providers, whose names I may have provided for COF or that may be named in a credit report, for the purposes of assessing my application for commercial credit made to COF.
3. Agreement to a credit provider using a consumer credit report to collect overdue payment on commercial credit (section 18K(1)(h), Privacy Act 1988). I agree that COF may obtain a customer credit report about me from a credit reporting agency for the purpose of collecting overdue payments relating to a commercial credit owed by me.

1. Signature : Name : Date.....:

2. Signature : Name : Date.....:

3. Signature : Name : Date.....:

Guarantors are also required to provide 100 points of ID (see attached list of ID options).



Please supply the following documents and information.

Required with every application:

- _____ Loan Application (fully completed and signed by applicant and guarantors)
- _____ 100 Points of ID for Directors / Proprietors (see ID options table below)
- _____ Proof of residence for Directors / Proprietors (Rates notice or Rental Agreement)
- _____ Business bank statements for past THREE months – ALL business accounts
- _____ Last THREE lodged BAS statements
- _____ Last financial years tax return / financial statements

If using vehicles as security:

- _____ current Vehicle Registration Certificate (**NOT REGISTRATION RENEWAL NOTICE**)
- plus**
- _____ Photos of rego sticker on vehicle, front, rear, both sides and 1 internal of vehicle/s can be:
 - 1) messaged from mobile phone camera to 0410 499 416
 - 2) emailed from phone or digital camera info@centeronefinance.com.au
 - 3) mail photos to PO Box 7543, East Brisbane QLD 4169

If using property as security (first mortgages only):

- _____ Most recent mortgage statement (if the property is still under finance)
- _____ First five pages of mortgage document (if the property is still under finance)
- _____ Rates Notice

If using debtors as security:

- _____ Copies of outstanding invoices

Additional documentation may be required for processing your application.

100 POINTS OF I.D : required from all guarantors for final processing.

70 Points	45 Points	25 Points
<ul style="list-style-type: none"> <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Passport <input type="checkbox"/> Citizenship Certificate 	<ul style="list-style-type: none"> <input type="checkbox"/> Drivers Licence <input type="checkbox"/> Social Security ID 	<ul style="list-style-type: none"> <input type="checkbox"/> ATM Card <input type="checkbox"/> Credit Card <input type="checkbox"/> Medicare Card <input type="checkbox"/> Council Rates Notice <input type="checkbox"/> Utilities Bill (e.g. gas, elec.) <p><i>*Your name on two cards from different banks score 25 points each, two from the same bank only score 25 points in total.</i></p>