

LOAN APPLICATION FORM



Introducer / Broker Details

Company or trading name:		Phone:	
Brokers name:		Email:	
ACL (if applicable):		Rep No. (if applicable):	

Individual 1 - Details

Surname:		Given names:	
Current address:		State:	Postcode:
Previous address: (if less than 2 years)		State:	Postcode:
Date of Birth:		Mobile / Phone:	
Drivers Licence No.		Email:	
Occupation:		Fax:	
Income per annum: \$		Employed by:	
Marital status:		No. of dependants:	

Individual 2 - Details

Surname:		Given names:	
Current address:		State:	Postcode:
Previous address: (if less than 2 years)		State:	Postcode:
Date of Birth:		Mobile / Phone:	
Drivers Licence No.		Email:	
Occupation:		Fax:	
Income per annum: \$		Employed by:	
Marital status:		No. of dependants:	

Company / Trust Details

Company Name / Trustee:		A.C.N. / A.B.N.:	
Name of Trust (if applicable):		Trading Name:	
Business Address:		State:	Postcode:
Business phone:		Email:	
Industry of the Business:		Website:	

LOAN APPLICATION FORM

Borrowing Requirements

Amount Required:	\$	Term of the loan:	months
Expected settlement date:		Loan type (first or second mortgage):	
Purpose of Loan:			
Loan Repayment Strategy (eg. Sale of property)			

Security Property 1

Property address:	State:		Postcode:
Property Description:			
Purchase Price:		Date of Purchase:	
Estimated Current Value:		Lot & plan No. / Volume/Folio:	
Contact to obtain access:		Contact phone number:	
Current Lender (if applicable):		Current Balance:	\$
Tenants name (if applicable)		Weekly rent:	\$

Security Property 2

Property address:	State:		Postcode:
Property description:			
Purchase Price:		Date of Purchase:	
Estimated Current Value:		Lot & plan No. / Volume/Folio:	
Contact to obtain access:		Contact phone number:	
Current Lender (if applicable):		Current Balance:	\$
Tenants name (if applicable)		Weekly rent:	\$

LOAN APPLICATION FORM

Statement Of Assets And Liabilities

If there are more than one individual and you do not own all assets or share all liabilities jointly, please complete individual financial statements.

Name:

Assets	Value	Liabilities	Debt owing
Real Estate Owned		Mortgage lender	Rate
1	\$	1	% \$
2	\$	2	% \$
3	\$	3	% \$
4	\$	4	% \$
5	\$	5	% \$
Bank Account Details		Personal loans / Overdrafts	
1	\$	1	% \$
2	\$	2	% \$
3	\$	3	% \$
4	\$	4	% \$
5	\$	5	% \$
Motor Vehicles Details		Vehicle loans / leases	
1	\$	1	% \$
2	\$	2	% \$
3	\$	3	% \$
4	\$	4	% \$
Other assets		Credit Cards	Limit
Jewellery (Insurance cover)	\$	1	\$ \$
Investments	\$	2	\$ \$
Superannuation	\$	3	\$ \$
Share Portfolio	\$	4	\$ \$
Insurance	\$	5	\$ \$
Life Policy	\$	Other	
Other:	\$	Any contingent liability, partnership or company interests or other eg guarantees	\$
Other:	\$	Tax / Hecs Liabilities	\$
Furniture & personal effects	\$	Other	\$
Total Assets [A]	\$	Total Liabilities [B]	\$
Net Assets [A] – [B] =		\$	

LOAN APPLICATION FORM

Monthly Income & Expense Statement

If there are more than one individual and you do not share household income and expenses, please complete individual statements.

Name:

INCOME (net amounts after tax)	Amount	EXPENSES	Amount
Full time salary	\$	Mortgage/rent	\$
Full time salary 2	\$	Loan repayments	\$
Part time / casual	\$	Credit card repayments	\$
Part time / casual 2	\$	General living expenses	\$
Self employed income	\$	Child maintenance/ schooling	\$
Self employed income	\$	Private health	\$
Rental income	\$	Insurances	\$
Centrelink /pension	\$	Utilities/Rates	\$
Other:	\$	Car	\$
Other:	\$	Other:	\$
Other:	\$	Other:	\$
Total Income [A]	\$	Total Expenses [B]	\$
Monthly net position [A] – [B] =		\$	

Bank Account Details

Bank:	BSB No.:	
Account name:	Account No.:	
Branch address:	State:	Postcode:

Solicitor Details

Accountant Details

Firm name:	Firm name:	
Solicitor name:	Accountant name:	
Phone:	Phone:	
Email:	Email:	

LOAN APPLICATION FORM

Application Declarations

Question	Circle yes or no.
Have you ever been declared bankrupt or insolvent or has your estate been assigned for the benefit of creditors?	Yes / No
Have you ever been a shareholder or officer of any company of which a manager, receiver and/or liquidator has been appointed?	Yes / No
Is there any unsatisfied judgment entered in any court against you, or any company of which you are or were a shareholder or officer?	Yes / No
Have you, or any company with which you are or were associated, ever had a property sold through mortgagee sale proceedings?	Yes / No
Is this application made on behalf of a Trust? If so, give details.	Yes / No

Acknowledgments & Declarations

I/We apply for credit outlined in this application.
I/We and any guarantors are all aged over 18 years.
The information set out in this application or otherwise provided about me/us and any guarantor is true and correct and will be relied on.
I/We consent to the disclosure of this application and any loan information (including statements of account, requests for payment, etc) before during or after the loan to any guarantor.
I/We agree to pay any loan application fee, all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare the loan and security documents.
I/We acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.

Name	Signature	Date

LOAN APPLICATION FORM

Privacy Notice & Consent

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 northwestgroup.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. *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.

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 northwestgroup.com.au. 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 and the lenders mortgage insurers listed below 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.

- Investors, 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 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.

Name	Signature	Date

LOAN APPLICATION FORM

Business Purpose Declaration

I/We, the applicants in this loan application, do solemnly and sincerely declare that the credit to be provided to me by the credit provider 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 LOAN IS WHOLLY OR PREDOMINANTLY FOR:-

- BUSINESS PURPOSES**
- INVESTMENT PURPOSES OTHER THAN INVESTMENT IN RESIDENTIAL PROPERTY**

BY SIGNING THIS DECLARATION YOU MAY LOSE YOUR PROTECTION UNDER THE NATIONAL CONSUMER CREDIT CODE

I/We acknowledge that neither Northwest Commercial Finance Pty Ltd nor any party associated with Northwest Commercial Finance Pty Ltd, including the credit provider, has acted as my agent. I/We further acknowledge that any person who may have introduced me/us to Northwest Commercial Finance has not acted as an agent of Northwest Commercial Finance for the purpose of this loan.

Name	Signature	Date

100 POINT CHECKLIST FOR IDENTIFICATION DOCUMENTS



Identification Documents - 100 Point Checklist

Please provide clear copies of the 100 points of identification you have used to complete this form.

Tick if Included	You must supply at least ONE Primary document Foreign documents must be accompanied by an official translation	Required on document N = Name, P = photo A = Address, S = Signature	Points Worth	Points gained
<input type="checkbox"/>	Foreign Passport (current)	N - P	70	
<input type="checkbox"/>	Australian Passport (current or expired within last 2 years but not cancelled)	N - P	70	
<input type="checkbox"/>	Australian Citizenship Certificate	N	70	
<input type="checkbox"/>	Full Birth certificate (not birth certificate extract)	N	70	
<input type="checkbox"/>	Certificate of Identity issued by the Australian Government to refugees and non Australian citizens for entry to Australia	N	70	
<input type="checkbox"/>	Australian Driver Licence/Learner's Permit	N - A - P	40	
<input type="checkbox"/>	Current (Australian) Tertiary Student Identification Card	N - P	40	
<input type="checkbox"/>	Photo identification card issued for Australian regulatory purposes (e.g. Aviation/Maritime Security identification, security industry etc.)	N - P	40	
<input type="checkbox"/>	Government employee ID (Australian Federal/State/Territory)	N - P	40	
<input type="checkbox"/>	Defence Force Identity Card (with photo or signature)	N - P	40	
Secondary Documents				
<input type="checkbox"/>	Department of Veterans Affairs (DVA) card	N - A	40	
<input type="checkbox"/>	Centrelink card (with reference number)	N - A	40	
<input type="checkbox"/>	Birth Certificate Extract	N	25	
<input type="checkbox"/>	Birth card (NSW Births, Deaths, Marriages issue only)	N	25	
<input type="checkbox"/>	Medicare card	N	25	
<input type="checkbox"/>	Credit card or account card	N	25	
<input type="checkbox"/>	Australian Marriage certificate (Australian Registry issue only)	N - S	25	
<input type="checkbox"/>	Decree Nisi / Decree Absolute (Australian Registry issue only)	N - S	25	
<input type="checkbox"/>	Change of name certificate (Australian Registry issue only)	N - S	25	
<input type="checkbox"/>	Bank statement (showing transactions)	N - A	25	
<input type="checkbox"/>	Property lease agreement - current address	N - A	25	
<input type="checkbox"/>	Taxation assessment notice	N - A	25	
<input type="checkbox"/>	Australian Mortgage Documents - Current address	N - A	25	
<input type="checkbox"/>	Rating Authority - Current address eg Land Rates	N - A	25	
<input type="checkbox"/>	Utility Bill - electricity, gas, telephone - Current address (less than 12 months old)	N - A	20	
<input type="checkbox"/>	Reference from Indigenous Organisation	N - P	20	
<input type="checkbox"/>	Documents issued outside Australia (equivalent to Australian documents). Must have official translation attached	N - P	20	
Total points provided (Minimum 100):				

I confirm I have sighted the original documents provided to evidence 100 points of ID.

Checking officer Name	Signature	Date

approved@northwestgroup.com.au

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