

# Union Fidelity New Proposal Application Form



Application  
for (Name of  
Applicants  
Borrowing  
Entity)

Australian  
Introducer Credit Licence /  
Credit Representative Number

	Is this loan subject to NCCR?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
	Is this loan a non-regulated loan?	<input type="checkbox"/> YES	<input type="checkbox"/> NO

## Applicant Details

PLEASE USE BLOCK LETTERS TO COMPLETE THIS APPLICATION

	Borrower 1 / Director 1	Borrower 2 / Director 2
First/ Directors Name	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Company Name	<input type="text"/>	<input type="text"/>
Marital Status	<input type="text"/>	<input type="text"/>
# of Dependents	<input type="text"/>	<input type="text"/>
PAYG or Self Employed	<input type="text"/>	<input type="text"/>
Length of Employment	<input type="text"/>	<input type="text"/>
ABN #	<input type="text"/>	<input type="text"/>
How long has ABN # been held (Years)	<input type="text"/>	<input type="text"/>

# Loan Details

(please tick one of the below)

(please tick one of the below)

Residential	<input type="checkbox"/>	Purchase	<input type="checkbox"/>	Full Doc	<input type="checkbox"/>
Commercial	<input type="checkbox"/>	Refinance	<input type="checkbox"/>	Lite Doc	<input type="checkbox"/>
Rural	<input type="checkbox"/>	Equity Takeout	<input type="checkbox"/>	Low Doc	<input type="checkbox"/>
SMSF Purchase	<input type="checkbox"/>	Chattel/Inventory Finance	<input type="checkbox"/>	Self Servicing	<input type="checkbox"/>
Current Lender		Current Rate	%	No Doc	<input type="checkbox"/>
				Other	<input type="checkbox"/>

# Loan Requirements

Loan purpose/Breakdown

Value (\$)

Total Borrowings Required	\$

Is this loan to refinance an existing Consumer Credit Coded Loan

YES  NO

Total Loan Amount Required

\$

Total Term Required

years

Total LVR Required

%

Type of Loan Required:

Principal & Interest

Interest Only

Full Verification

Low Verification

Can Tax Returns for the last 2 years be provided?

YES

NO

# Serviceability Details

Gross Annual Income (PAYG)	\$	Monthly Commitments (Excluding this loan)	\$
Net Annual Profit (Company)	\$	Total Rental Income Earned	\$
Self Employed – How much do the applicants draw in income from the company per year?	\$	Total \$ value of liabilities to remain in place (excluding this loan)	\$
Interest prepaid / capitalised on current facility	<input type="checkbox"/> YES <input type="checkbox"/> NO	Other relevant income or liability information	\$

### Credit History Details

Number of paid defaults in past 12 months:  0  2  3  4  
 5  6  7  8  
 9  10  11  12  
 I don't know but >12  
 The clients have defaulted on their loan and are about to have their property sold

Who were they with: \_\_\_\_\_ How much were they for? \$ \_\_\_\_\_

Number of unpaid defaults:  0  1-2  3-7  8+ Who were they with: \_\_\_\_\_ How much were they for? \$ \_\_\_\_\_

Are there any current arrears on the current loan?  Yes  No How many arrears have there been in the last 12 months?  0  1-2  3-7  8+

Bankruptcy?  Never  Discharged > 2 yrs  Discharged <1 yr  Discharged  
 Application has been made by \_\_\_\_\_ (current or previously within past 3 years)

## Security Property Details

### Security Property 1

Security is owned <b>OR</b> will be owned by at settlement	
Address of Security Property	
Value of Security Property (EMV OR Purchase Price)	\$ _____
Zoning	
Land Size	
Title Reference Details	
Description of security property	
On settlement will the security property be owner occupied?	<input type="checkbox"/> YES <input type="checkbox"/> NO

## Notes on the loan

(Please summarise the loan in the notes section below)

Purpose of the Loan?	
Clients Background? (Incl. employment type and length)	
Details on the property/ies	
Repayment History/ CRAA Impairments explanations	
Other information	

# Assets and Liabilities - Personal

Asset		Value	Liabilities		Value		
Property Address 1			Lender		Monthly Payment	Current Rate	Current Debt
		\$			\$	%	\$
		\$			\$	%	\$
		\$			\$	%	\$
		\$			\$	%	\$
Deposit paid on property purchase (if applicable)		\$	Overdraft		\$	%	\$
Cash funds in bank accounts		\$	Personal loans				
Motor Vehicles					\$	%	\$
Make/Model	Year	\$			\$	%	\$
		\$	Hire Purchase/Lease				
		\$	Lender	Equipment	Repayments		Amount Owning
		\$			\$		\$
Personal effects		\$			\$		\$
Superannuation		\$	Credit/charge cards				
Other (give details)			Type	Repayments	Credit Limit		Amount Owning
		\$		\$	\$		\$
		\$		\$	\$		\$
		\$		\$	\$		\$
		\$	Rent paid		\$		
		\$	Personal debts				\$
		\$	Other (give details)				
		\$			\$		\$
		\$			\$		\$
		\$			\$		\$
<b>Total Value of Assets</b>		<b>\$</b>	<b>Total Value of Liabilities</b>		<b>\$</b>		<b>\$</b>

# Assets and Liabilities - Company

Asset		Value	Liabilities		Value		
Property Address 1			Lender		Monthly Payment	Current Rate	Current Debt
		\$			\$	%	\$
		\$			\$	%	\$
		\$			\$	%	\$
		\$			\$	%	\$
Deposit paid on property purchase (if applicable)		\$	Overdraft		\$	%	\$
Cash funds in bank accounts		\$	Personal loans				
Motor Vehicles					\$	%	\$
Make/Model	Year	\$			\$	%	\$
		\$	Hire Purchase/Lease				
		\$	Lender	Equipment	Repayments		Amount Owning
		\$			\$		\$
Personal effects		\$			\$		\$
Superannuation		\$	Credit/charge cards				
Other (give details)			Type	Repayments	Credit Limit		Amount Owning
		\$		\$	\$		\$
		\$		\$	\$		\$
		\$		\$	\$		\$
		\$	Rent paid		\$		
		\$	Personal debts				\$
		\$	Other (give details)				
		\$			\$		\$
		\$			\$		\$
		\$			\$		\$
<b>Total Value of Assets</b>		<b>\$</b>	<b>Total Value of Liabilities</b>		<b>\$</b>		<b>\$</b>

## PRIVACY ACT DECLARATION

Each applicant acknowledges that Union Fidelity Capital Funding Pty Ltd has informed each of them, in accordance with s.18E(8)(c) of the Privacy Act 1988, that certain items of personal information about each of them contained in this application and permitted to be kept on a credit information file, might be disclosed to a credit reporting agency.

### Authority to exchange information with other credit providers.

Each applicant declares that the information given in support of their application for a loan is true and correct.

In accordance with Section 18N(1)(b) of the Privacy Act, each applicant authorises Union Fidelity Capital Funding Pty Ltd, and any ultimate funder / financier who provides the credit funds to give and obtain, from credit providers named in the credit application and credit providers that may be named in a credit report issued by a credit reporting agency, information about each applicant's credit arrangements. Each applicant understands this information can include any information about their credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

Each applicant understands that information may be used:

- to assess an application by each applicant for credit
- to assist each applicant avoid defaulting on their credit obligations
- to notify other credit providers of a default by any applicant
- to assess each applicant's credit worthiness

**I certify that the information in this application is true and correct and I acknowledge that Union Fidelity relies upon the statements made by us.**

(1) Name of Applicant / Guarantor

(1) Signature of Applicant / Guarantor

Date

\_\_\_\_\_  
(2) Name of Applicant / Guarantor

\_\_\_\_\_  
(2) Signature of Applicant / Guarantor

Date

## BUSINESS / INVESTMENT PURPOSES DECLARATION

I/we declare that the credit to be provided to me/us by the credit provider is to be wholly or predominately for business and/or investment purposes (or for both purposes)

### IMPORTANT

You should **NOT** sign this declaration unless this loan is wholly or predominately for business and/or investment purposes. By signing this declaration you may lose your protection under the Uniform Consumer Credit Code.

(1) Name of Applicant / Guarantor

(1) Signature of Applicant / Guarantor

Date

\_\_\_\_\_  
(2) Name of Applicant / Guarantor

\_\_\_\_\_  
(2) Signature of Applicant / Guarantor

Date

Required for **ALL** Commercial Funding Applications\*

## SCHEDULE OF BUSINESS MONTHLY COMMITMENTS

Finance Company	Goods	Agreement Date	Opening Balance	Term	Current Balance	Monthly Repayment
		/ /	\$			
		/ /	\$			
		/ /	\$			
		/ /	\$			
		/ /	\$			
		/ /	\$			

\* for more extensive commitments, please use the addendum schedule

## ACCOUNTANTS AUTHORITY

**To:** \_\_\_\_\_ Date \_\_\_\_\_  
 Accountant's name, address, contact name

	Accountant's phone number	Accountant's fax
	(    )	(    )

**Re: Financial Information Requests for**

Name of \_\_\_\_\_  
 Business \_\_\_\_\_

- I/We hereby authorise our Accountant to provide my/our last two years Balance Sheets/Financial Statements/Tax Returns as may be required in support of this application for finance. Information may be given orally or in such form as the nominated financial institution requires.
- I/We hereby confirm that the Group Taxes, GST, Employee Entitlements (including Superannuation) are current.
- I/We hereby confirm that the information supplied in this application is complete and correct to the best of my/our knowledge and I am not aware of any other relevant issues that may affect this

Applicant's signatures	Print Names

## References

Finance company reference			Trade reference		
Name	Branch	Current/PIF	Name	Phone No	Average \$ per month

<b>Current Bankers</b>	<b>Branch</b>	<b>Length of Association</b> years      months

## CREDIT APPLICATION CHECKLIST

- COMPLETED CREDIT APPLICATION (this document)
- SUMMARY OF APPLICATION PURPOSE, APPLICANT'S BUSINESS AND ANTICIPATED BENEFITS OF LENDING
- ACCOUNTANT NAME AND CONTACT DETAILS PROVIDED
- ACCOUNTANTS AUTHORITY COMPLETED & SIGNED<sub>(all commercial finance applications)</sub>
- BUSINESS COMMITMENT SCHEDULE COMPLETED<sub>(all commercial finance applications)</sub>
- TRADE AND CREDIT REFERENCES PROVIDED<sub>(all commercial finance applications)</sub>
- PRIVACY ACT AND BUSINESS PURPOSES DECLARATION SIGNED AS APPROPRIATE
- RATES NOTICES PERTAINING TO PROPOSED SECURITY PROPERTY
- MINIMUM 6 MONTHS STATEMENTS FOR ACCOUNTS BEING REFINANCED
- MINIMUM 3 MONTHS BUSINESS TRADING STATEMENTS
- IF SECURITY PROPERTIES ARE LEASED/TENANTED, COPIES OF ALL CURRENT LEASE DOCUMENTS
- IF APPLICANT IS A TRUST, A COPY OF THE RELEVANT TRUST DEED
- IF A REGISTERED VALUERS ASSESSMENT HAS BEEN RECENTLY COMPLETED, A COPY OF THAT ASSESSMENT

**Union Fidelity Capital Funding Pty Ltd is not responsible for delays in processing resulting from incomplete applications for assistance**