



# PSAL Limited

ABN: 94 118 825 120

## FINANCE APPLICATION FORM

Introducer: .....

**LOAN ID No#:** .....

*(Office Use Only)*

**HEAD OFFICE**

6 / 20 Bailey Crescent  
SOUTHPORT, QLD, 4215

Phone: (07) 5532 3450

Fax: (07) 5531 4797

Email: [admin@psal.com.au](mailto:admin@psal.com.au)

*Form Rev #: 090624*

# 1. BORROWER'S DETAILS *(duplicate this page if there is more than one person)*

## a) 100 Points Checklist *(provide a copy with this application)*

70 points *(Documents must be current)*

Passport

Birth Certificate

Drivers Licence

25 points *(Documents must be current)*

Medicare Card

Creditcard 1

Creditcard 2

Debitcard

Government Issued Card or Licence

40 points *(Documents must be current)*

## b) Personal Details

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_  
 Date of Birth: \_\_\_\_\_ Drivers Lic#: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Mobile: \_\_\_\_\_  
 Email: \_\_\_\_\_ Work: \_\_\_\_\_  
 Monthly Income: \$ \_\_\_\_\_ Occupation: \_\_\_\_\_

## c) Personal Assets & Liabilities

Description of Item	Value	Amount Owing	Monthly Payment
Creditcard(s):	\$	\$	\$
Personal Loan(s):	\$	\$	\$
Residence Mortgage(s)	\$	\$	\$
Vehicle(s)	\$	\$	\$
Investment(s) & Savings:	\$	\$	\$
	\$	\$	\$
<b>TOTALS:</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

## c) General Solvency Inquiries

- 1) Does/Has the Business/Applicants have any pending or past litigation matters within the last 2 years?:  Yes  No
- 2) Is there any unsatisfied judgements against either the Company or Applicant?:  Yes  No
- 4) Have any of the Applicants been bankrupt or insolvent in the past 5 years?:  Yes  No
- 5) Have any of the Applicants or Company been refused credit by a credit provider in the last 1 year?:  Yes  No
- 6) Is there any outstanding debts current or otherwise due to the ATO by either applicant or the business?:  Yes  No
- 7) Does the Company or any Applicants have any outstanding Tax or BAS returns due to be lodged with the ATO?:  Yes  No
- 8) Has the Company or any Applicant made an arrangement with a creditor to payout any debt that is still current?:  Yes  No

**Where you have answered "Yes" to questions 1 – 9, please attach copies of any documents and or reports.**

## 2. LOAN REQUIREMENTS

### a) Loan Details

Net Loan Request: \$ \_\_\_\_\_ Required Term: \_\_\_\_\_ Months

Purpose of Loan:  Purchase  Seed Capital  Refinance  Equity Venture  Construction  
 Settlement Shortfall  Payout of Existing Debt  Other (provide details)

If Other: \_\_\_\_\_

Loan Required By: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Proposed Interest Rate: \_\_\_\_\_ %/Mth

Is Loan Urgent:  Yes  No Has this loan ever been submitted to others:  Yes  No  
(if "Yes" provide details)

### b) Finance Takeout Method

Please provide details on how you are intend to repay this loan.

Purpose of Loan:  Refinance  Sale of Security  Cash-flow  Other

Details: \_\_\_\_\_  
(attach copies of supporting documents for your Finance Takeout Method)

\_\_\_\_\_

\_\_\_\_\_

### c) Use of Funds

Please complete the following table showing how the funds will be used, approximate amounts are acceptable, the description of each item must be specific and the total dollars must total the amount being applied and or percentages must total 100%.

Description of Use of Funds	Amount (\$)	or	Amount (%)
a)	\$		%
b)	\$		%
c)	\$		%
d)	\$		%
e)	\$		%
TOTALS:		\$	%

**ENSURE THAT ALL (9) PAGES ARE INITIALED.  
 ONLY FULLY COMPLETED APPLICATIONS WILL BE  
 CONSIDERED**

### 3. SECURITY OFFERED (Copy this page for any additional securities as required)

#### a) Property #1

Address:			
Property Type:	<input type="checkbox"/> House & Land <input type="checkbox"/> Unit/Townhouse <input type="checkbox"/> Commercial <input type="checkbox"/> Land Only <input type="checkbox"/> Undeveloped Land		
Land Size:	Sqm2 / Hectares	Any Unregistered Mortgages or Caveats?:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Est Current Value:	\$	Current Debt:	\$
Mortgagee Details:	\$ (1 <sup>st</sup> Mortgage)	\$ (2 <sup>nd</sup> Mortgage)	
Mortgagee Name:	(1 <sup>st</sup> )	(2 <sup>nd</sup> )	

#### b) Property #2

Address:			
Property Type:	<input type="checkbox"/> House & Land <input type="checkbox"/> Unit/Townhouse <input type="checkbox"/> Commercial <input type="checkbox"/> Land Only <input type="checkbox"/> Undeveloped Land		
Land Size:	Sqm2 / Hectares	Any Unregistered Mortgages or Caveats?:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Est Current Value:	\$	Current Debt:	\$
Mortgagee Details:	\$ (1 <sup>st</sup> Mortgage)	\$ (2 <sup>nd</sup> Mortgage)	
Mortgagee Name:	(1 <sup>st</sup> )	(2 <sup>nd</sup> )	

#### c) Motor Vehicle #1

Make:	Rego No:	
Model:	VIN:	
Year:	Engine No:	
Current Value:	Debt :	\$

#### d) Motor Vehicle #2

Make:	Rego No:	
Model:	VIN:	
Year:	Engine No:	
Current Value:	Debt :	\$

**4. COMPANY / BUSINESS DETAILS** *(Duplicate this page if required)*

**a) Business Details**

Positions Held:    Partner    Principal    Director    Secretary    Public Officer

Business Name: \_\_\_\_\_

ABN: \_\_\_\_\_ Industry Type: \_\_\_\_\_

Business Address: \_\_\_\_\_

Biz Phone: \_\_\_\_\_ Biz Fax: \_\_\_\_\_

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**b) Business Assets & Liabilities**

Description of Item	Value	Amount Owing
Debtor(s): \$	_____	
Creditor(s):		\$ _____
ATO (Inc GST, Payroll, etc):		\$ _____
Cash at Bank: \$	_____	\$ _____
Creditcard(s):		\$ _____
Vehicle(s): \$	_____	\$ _____
Investment(s): \$	_____	
	\$ _____	\$ _____
<b>TOTALS: \$</b>		<b>\$ _____</b>

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**c) Accountant's Details**

Firms Name: \_\_\_\_\_

Contact: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_

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**d) Solicitor's Details**

Firms Name: \_\_\_\_\_

Contact: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_

## 5. APPLICATION DECLARATIONS

### a) Business Purpose Declaration

I/We the Applicant(s), declare that the credit to be provided to me/us by PSAL Limited is to be applied either wholly or predominantly for business and or for investment purposes as indicated above in the section "Loan Requirements – Use of Funds" area of this application.

#### IMPORTANT

*You should not sign this declaration unless the loan is wholly or predominantly for business and or for investment purposes. By signing this declaration you may loose your protection under the Consumer Credit Code.*

I/We the Applicant(s), declare that I/We sign this declaration before entering into this credit contract.

#### Applicant #1

Full Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

/ /

#### Applicant #2

Full Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

/ /

### b) Commissions Disclosure Declaration

I/We the Applicant(s) signed below am/are aware that -

1. PSAL Limited may pay commissions or fees to any person or business that introduces or refers me to you or to a third party associated with a person or business who referred me to the PSAL Limited; and
2. Commissions or fees payable may be a dollar amount or an agreed part of an outstanding balance, interest rate charge or fee for a product or service or calculated by reference to other matters.

I/We consent to the PSAL Limited paying such commissions.

#### Applicant #1

Full Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

/ /

#### Applicant #2

Full Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

/ /

**ENSURE THAT FULL DETAILS AND SIGNATURES ARE PROVIDED FOR EACH SOLICITOR, PERSON & COMPANY & THAT ALL (9) PAGES ARE INITIALED. ONLY FULLY COMPLETED APPLICATIONS WILL BE CONSIDERED**

**c) Privacy Act & Consent Declaration to the Credit Provider or it's Agent**

Important Notice To Applicant(s) For Credit (Section 18(E)(1) Privacy Act 1988)

**Notice of disclosure of your credit information to a credit reporting agency (Privacy Act 1988)**

PSAL Limited or it's agent may give information about you to a credit reporting agency, for the following purposes:

- to obtain a consumer credit report about you, and/or
- to allow the credit reporting agency to create or maintain a credit information file containing information about you.

**The information is limited to:**

- Identity particulars - your name, sex, address (and the previous two addresses) date of birth, name of employer, and drivers licence number.
- your application for credit or commercial credit - the fact that you have applied for credit and the amount.
- The fact that PSAL Limited is a current credit provider to you.
- loan repayments which are overdue by more than 60 days, and for which debt collection action has started.
- advice that your loan repayments are no longer overdue in respect of any default that has been listed.
- information that, in the opinion of PSAL Limited you have committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with your credit obligations).
- dishonoured cheques - cheques drawn by you for \$100 or more which have been dishonoured more than once.
- that credit provided to you by PSAL Limited has been paid or otherwise discharged.

**Period to which this understanding applies**

This information may be given before, during or after the provision of credit to you.

**Statement by Applicant(s) for Credit**

Please read carefully before signing. Where there is more than one applicant, each applicant must sign.

1. Giving information to a Credit Reporting Agency (Section 18E(8)(c) Privacy Act 1988)  
PSAL Limited or it's agent has informed me that it may give certain personal information about me to a credit reporting agency.
2. Access to Commercial Credit Information (Section 18L(4) Privacy Act 1988)  
I/we agree that PSAL Limited or it's agent may obtain information about me/us from a business which provides information about the commercial credit worthiness of persons for the purpose of assessing my/our application for consumer credit.
3. Access to Consumer Credit Information (Section 18K(1)(b), Privacy Act 1988)  
I/we agree that PSAL Limited or it's agent may obtain a consumer credit report containing information about me from a credit reporting agency for the purpose of assessing my/our application for commercial credit.
4. Exchange of Credit Worthiness Information (Section 18N, Privacy Act 1988)  
I/we agree that PSAL Limited or it's agent may exchange information with those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency for the following purposes;
  - to assess an application by me/us for credit
  - to notify other credit providers of a default by me/us
  - to exchange information with other credit providers as to the status of this loan where I am in default with other credit providers
  - to assess my/our credit worthiness.

I/We understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.
5. Agreement to a credit provider being given a consumer credit report by a credit reporting agency to assess a guarantor (Section 18K 1(c) Privacy Act 1988)  
I/we agree the PSAL Limited or it's agent may obtain from a credit reporting agency a consumer credit report containing information about me/us for the purpose of assessing whether to accept me/us as a guarantor for credit applied for by, or provided to, the borrower(s) [named in agreement]. I/we agree that this agreement commences from the date of this agreement and continues until the credit covered by the borrower(s) application ceases.
6. Agreement to a credit provider disclosing a report including a consumer credit report to potential or existing guarantor (Section 18K (1) Privacy Act 1988)  
I/we agree that PSAL Limited or it's agent may give to a person who is currently a guarantor, or whom I/We indicated is considering becoming a guarantor, a credit report containing information about me/us for the purpose of [name of prospective guarantor] deciding whether to act as a guarantor, or to keep [name of existing guarantor] informed about the guarantee. I/We understand that the information disclosed can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act 1988, and includes a credit report.

**Applicant #1**

Full Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**Applicant #2**

Full Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**d) Costs of Application**

I/We the Applicant(s), hereby apply for the loan described herein to be secured by a mortgage, caveat and or security instrument suitable to PSAL Limited over the properties described herein.

I/We further declare that all statements within this loan application form and any/all associated accompanied documents are true and correct and furthermore understand that PSAL Limited is relying on the information that I/We have provided to make their assessment of our loan application.

I/We the undersigned also agree that this application can only proceed with a current valuation of the security being offered by a qualified valuer selected by PSAL Limited at the expense of the undersigned and without implied obligation on the part of PSAL Limited.

I/We and each other security provider separately charge in favour of PSAL Limited all of the security property referred to in clause 3 of this application (and including property acquired after you have accepted this letter) as security for the payment of the fees and expenses payable under this loan application, and acknowledge that we may lodge a caveat on the title to that property to note the interest of PSAL Limited under this provision.

I/We agree to pay all necessary expenses, including legal costs incurred by PSAL Limited in obtaining this loan, it is also agreed that by accepting this loan application PSAL Limited is not obligated to grant a loan or any other financial accommodation.

I/We declare that I/We the undersigned, am/are over the age of 18 years at the time of signing this loan application and acknowledge that this loan application is being made to PSAL Limited and it's successors and assigns. I/We further declare that I/We have read and understood each and all sections of this loan application before signing that relevant section.

I/We declare the above to be true and correct by signing below;

**Applicant #1**

Full Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**Applicant #2**

Full Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**e) Applicant(s) Declaration**

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I/We declare that I/We the undersigned, am/are over the age of 18 years at the time of signing this loan application and acknowledge that this loan application is being made to PSAL Limited and it's successors and assigns. I/We further declare that I/We have read and understood each and all sections of this loan application before signing that relevant section.

I/We declare the above to be true and correct by signing below;

**Applicant #1**

Full Name: \_\_\_\_\_  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**Applicant #2**

Full Name: \_\_\_\_\_  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

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