



LEASE & ASSET FINANCE PTY LTD

Motor Vehicles and Novated Leasing

IF YOU HAVE ANY QUESTIONS CONCERNING YOUR APPLICATION, OR IN COMPLETING THE FORMS PLEASE CALL OUR OFFICE ON 07 3831 3222.

CHECKLIST

PLEASE ENSURE THE FOLLOWING ITEMS ARE ATTACHED:

- Completed & Signed Application
- Signed Privacy Authority
- Copy of your Drivers Licence
- Copies of Latest Payslip/s

When complete please **FAX** to 07 3831 3244, **EMAIL** to novated@leaseasset.com.au or **POST** to: Lease & Asset Finance Pty Ltd - Unit 2, 414 Upper Roma Street, Brisbane Qld 4000

Salary Packaging Application

© Lease & Asset Finance Pty Ltd
Unit 2, 414 Upper Roma Street, Brisbane Qld 4000
Phone 07-3831 3222 • Fax 07-3831 3244
Email: novated@leaseasset.com.au

SUPPLIER DETAILS DEALER PRIVATE SALE

SALE & LEASEBACK

 REFINANCE

SUPPLIER NAME _____

CONTACT NAME _____

PHONE _____

FAX _____

EMAIL _____

SPOUSE/PARTNER/DEFACTO DETAILS – For Informational Purposes Only

NAME _____

OCCUPATION _____

YEARS _____

EMPLOYER _____

GROSS INCOME P.A. \$ _____

STATEMENT OF FINANCIAL POSITION

ASSETS		LIABILITIES		MONTHLY COMMITMENT
RESIDENCE	\$ _____	MORTGAGE	\$ _____	\$ _____
OTHER PROPERTIES		OWING TO		\$ _____
1.	\$ _____	OWING TO		\$ _____
2.	\$ _____	RENT / BOARD	<i>(if applicable)</i>	\$ _____
FURNITURE/FITTINGS	\$ _____	PERSONAL LOANS	\$ _____	\$ _____
MOTOR VEHICLES		M/V LEASE	\$ _____	\$ _____
1.	\$ _____	M/V LEASE	\$ _____	\$ _____
2.	\$ _____	CREDIT CARD LIMIT	\$ _____	\$ _____
CASH ON HAND / BANK	\$ _____	OVERDRAFT LIMIT	\$ _____	\$ _____
SUPERANNUATION	\$ _____	OTHER		
INVESTMENTS / SHARES	\$ _____		\$ _____	\$ _____
OTHER			\$ _____	\$ _____
	\$ _____		\$ _____	\$ _____
	\$ _____		LIVING EXPENSES	\$ _____
TOTAL ASSETS	\$ _____	TOTAL LIABILITIES	\$ _____	
NET SURPLUS	\$ _____			

I certify that the above details are true and correct as at the date below and that I am not an undischarged bankrupt and that there are no outstanding judgements or claims against me. I further certify that none of the assets stated above are held in any trust or by an entity other than me except where stated. This statement includes all contingent liabilities such as guarantees and all known future liabilities.

X _____

Dated: _____

Signature of Applicant

COMMENTS



LEASE AND ASSET FINANCE Pty Ltd ABN 98 077 667 568

Privacy Acknowledgement and Consent (Borrowers)

Application for credit by

- you will send information overseas if that is necessary to complete a transaction, or if you outsource functions using overseas agents or contractors;
- I can find out more about your personal information handling policies by going to your Privacy Policy Statement at www.leaseasset.com.au

In this document:

- 'I', 'me' and 'my' includes individual borrowers, partners in a partnership and directors of corporate borrowers;
- 'you', 'your' and 'yours' means;
 - the singular includes the plural;
 - references to legislation include all consolidations, amendments, re-enactments or replacements of any Act or regulation.

Continuing Authority – Borrowers and Directors of Corporate Borrowers

All consents, acknowledgements and authorities in this Acknowledgement and Consent remain in force to cover this and any other application by me (either by myself or with others – including persons who have not signed this form). It continues for so long as you provide credit to me or my company under any facility.

PART 1 - Personal Information Generally

Personal Borrowers – Collection, Use and Disclosure of Personal Information

I acknowledge that:

- you collect personal information so that you may provide me with the products and services I request, as well as marketing information on products and services offered by the Commonwealth Bank Group and its affiliated products/service providers, and external product/service providers for whom the Group acts as agent;
- if I have given you my e-mail or mobile phone details, marketing information on those products and services may be provided to me electronically;
- the law can require you to collect personal information, eg to identify persons who open or operate accounts;
- if I provide you with incomplete or inaccurate information, I may not be able to obtain from you the products or services I am seeking;
- the *Privacy Act* permits you to disclose my personal information to other members of the Commonwealth Bank Group, enabling the Group to have an integrated view of its customers;
- you may be permitted or obliged to disclose information by law, eg under court order or statutory notices;

I authorise you to communicate my personal information to my brokers, agents and advisers, as well as valuers, insurers and organisations to whom you outsource certain functions.

I acknowledge that your agents are bound by confidentiality arrangements and may only use my personal information for your purposes.

PART 2 – Credit Information Acknowledgements and Authorisations

If I am attending on behalf of a number of applicants or a number of directors of a corporate applicant, I certify that I have the authority of the other applicant/s named in the facility application to consent to you obtaining credit reports and checks on all of us. I also confirm that I will inform each other applicant that their personal information may be disclosed to a credit reporting agency.

Credit Reporting Agencies ("Agencies")

If I am a personal borrower or a director of a corporate borrower, I authorise you and your agents to give to and receive personal and credit information (including commercial credit information) from Agencies which relates to my application for personal credit or my company's application for commercial credit and which may be used for:

- identifying me;
- assessing my application for personal credit or my company's application for commercial credit;
- collecting overdue payments;
- the provision or management of securitised facilities;
- assisting me or my company to avoid defaulting on my credit obligations.

I also authorise you to notify Agencies that you are a credit provider to me or my company as well as:

- of overdue payments in excess of 60 days;
- the fact that I or my company may have committed a serious credit infringement;
- that credit you provided me or my company has been discharged.

Other Credit Providers

If I am a personal borrower or a director of a corporate borrower, I authorise you to give to and obtain information about me or my company's personal or commercial credit arrangements from credit providers who are:

- named in an application of mine (or my company's) to you for credit;
- participants in a securitisation scheme in which you are involved;
- agents of yours;
- named in a personal or commercial credit report concerning me or my company issued by an Agency.

I understand this information can include credit information of any kind and I acknowledge that the information may be given or used for the following:

- assessing applications for finance;
- averting default on credit obligations and assessing the situation if such default is made;
- notifying defaults;
- the provision or management of securitised facilities.

You may also disclose personal information to:

- my employer, in the case of novated leases;
- suppliers from whom goods are purchased for leasing/hiring/providing finance to me; and
- agents who assist in the disposal of goods in some circumstances, eg at the end of a financing arrangement.

I also authorise you to give and receive bankers' opinions relating to me or my company's business.

Disclosure to Guarantors

If I am a personal borrower or director of a corporate borrower, I authorise you to provide to any guarantor any information or documents of any kind concerning the creditworthiness, credit history, credit capacity and credit standing of me or my company.

I also authorise you to provide to the guarantor any other information regarding the facility to be guaranteed (as well as any facility to be refinanced by that facility) that the Guarantor may reasonably require, and advice as to whether that facility will be cancelled if the guarantee is not provided.

Disclosures to Insurers

I authorise you to give my personal or my company's information to trade insurers and mortgage insurers, who may use or disclose my personal information in accordance with the *Privacy Act*.

Disclosures to Agents

I authorise the persons named below (and all other persons named as applicants in my credit application) to give to and/or receive from you any record or personal information about me or my company in connection with the processing and accepting of any application to you for credit and/or the subsequent management of the credit provided.

Name of Authorised Person/s (eg solicitor / accountant / broker, but **not** real estate agents or builders):

obtaining personal information about me to verify my personal details. I also acknowledge that I may (subject to permitted exceptions) access my personal information by contacting Lease & Asset Finance Pty Ltd, Unit 2/414 Upper Roma Street, Brisbane Qld 4000 and that charges may apply for such access.

Details of persons giving their consents to information uses and disclosures

Borrower (full name required)

A tick in the box means that I do not wish to receive marketing information from you

Signature of Individual / Director of Corporate Borrower

Date

Borrower (full name required)

A tick in the box means that I do not wish to receive marketing information from you

Signature of Individual / Director of Corporate Borrower

Date

Borrower (full name required)

A tick in the box means that I do not wish to receive marketing information from you

Signature of Individual / Director of Corporate Borrower

Date

Borrower (full name required)

A tick in the box means that I do not wish to receive marketing information from you

Signature of Individual / Director of Corporate Borrower

Date

PART 3 – Verification of Details and Access

Verification of Details and Access to Personal Information - All Parties

I acknowledge that you verify the identity of natural persons via the collection of personal information (including company searches). I authorise and consent to you