

Equipment Finance Application Form

Contract Type	
Lease <input type="checkbox"/>	Hire Purchase <input type="checkbox"/>
Commercial Loan <input type="checkbox"/>	IPF <input type="checkbox"/>
Novated Lease <input type="checkbox"/> (Employer details to be completed)	
Name of Employer & ABN	
Employer address	
Employer Tel #	

Application Details

Date of Application	Broker Contact	Ph/Fax
<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicants Phone number	Applicants Fax number	
<input type="text"/>	<input type="text"/>	
Applicants name	ACN & ABN	
<input type="text"/>	<input type="text"/>	
Applicants address		At address since (min 3yrs history required)
<input type="text"/>		<input type="text"/>
	Postcode:	
<input type="text"/>		

Business Details

Industry / Nature of business	Business established Since	Current Owners Since
<input type="text"/>	<input type="text"/>	<input type="text"/>
No. of employees	Business Premises status	
<input type="text"/>	Rented <input type="checkbox"/> Mortgaged <input type="checkbox"/> Owned <input type="checkbox"/>	

Are Group Taxes, GST, Employee Entitlements (Including Superannuation) current? Yes No

Proprietor's Details

	1	2	3
Full name	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mobile #	<input type="text"/>	<input type="text"/>	<input type="text"/>
Landline #	<input type="text"/>	<input type="text"/>	<input type="text"/>
Residential address	<input type="text"/>	<input type="text"/>	<input type="text"/>
Yrs at address	<input type="text"/>	<input type="text"/>	<input type="text"/>
Yrs at previous address	<input type="text"/>	<input type="text"/>	<input type="text"/>
Previous address (min 3yrs history required)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Position (eg. Director)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Residential premises	Rented <input type="checkbox"/> Mortgaged <input type="checkbox"/> Owned <input type="checkbox"/>	Rented <input type="checkbox"/> Mortgaged <input type="checkbox"/> Owned <input type="checkbox"/>	Rented <input type="checkbox"/> Mortgaged <input type="checkbox"/> Owned <input type="checkbox"/>
Driver's Licence no.	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>
Marital Status	<input type="text"/>	<input type="text"/>	<input type="text"/>
# Dependants	<input type="text"/>	<input type="text"/>	<input type="text"/>
Yrs in industry	<input type="text"/>	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>	<input type="text"/>
Guarantor	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Note: It is an offence under the Financial Transaction Reports Act (1988) to make a false or misleading statement.

Clients Bank History

Bank	Branch	Time with bank

Bank	Branch	Time with bank

Make notes for split banking if applicable

Goods / Security / Supplier

Private sale
or Sale & Hire
back

Supplier's name

Yes No

Type of goods

New Used Replacement Additional

Description of goods

Model	
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Description of trade-in	Value
	\$ <input style="width: 80%;" type="text"/>

Trade is financed with	Payout	Net Equity
	<input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>

Details of Goods

Cost Price Inc GST	\$ <input style="width: 90%;" type="text"/>
Less if applicable:	
(not for lease) Deposit	\$ <input style="width: 90%;" type="text"/>
(not for lease) Trade	\$ <input style="width: 90%;" type="text"/>
On road cost CTP/Stamp Duty/Rego	\$ <input style="width: 90%;" type="text"/>
(plus brokerage (if applicable))	\$ <input style="width: 90%;" type="text"/>
AMOUNT FINANCE	\$ <input style="width: 90%;" type="text"/>

Residual/Balloon	\$ <input style="width: 90%;" type="text"/>
Interest rate	<input style="width: 80%;" type="text"/> %
Term	<input style="width: 80%;" type="text"/> months
Frequency upfront/arrears	<input style="width: 80%;" type="text"/> Monthly
Estab & PPSR Fee	\$380 inc gst
Stamp duty NSW Commercial loan	\$ <input style="width: 90%;" type="text"/>
Rental/Repayment	\$ <input style="width: 90%;" type="text"/>

Standard Application

Balance Sheets/Fin. Statements for at least 2 yrs of the applicant and all associated companies and	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Last income tax return	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Authority faxed direct to accountant	Yes <input type="checkbox"/> No <input type="checkbox"/>	

Accountants Authority

To:

Accountant's name, address, contact name

Date

Accountant's phone number Accountant's fax number

() ()

Re: Balance Sheets/Tax Returns for

Name of

Business

- I/We hereby authorise our Accountant to provide Build Wealth Finance with my/our last two years Balance Sheets/Financial Statements/Tax Returns. Information may be given to Build Wealth Finance orally or in such form as it 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 application.

Customer's signatures

Print Names

BACKGROUND

Broker tell lender- How did the client get into business? What does the business do? What do they specialise in? who are their clients? Recent developments do they have any new contracts or new clients? Lost any existing ones? etc

PURPOSE OF LOAN

Broker Tell lender- Why are they getting these goods?

EXECUTIVE SUMMARY FAMILY TREE/GROUP STRUCTURE

Broker Tell Lender- if the directors have side jobs or employed elsewhere? Provide information on what they do, who they work for and what their income is. Do the directors have a few companies? IF YES, obtain information on what they do? What is their role in the group structure? ie asset holding company / trade entity etc (Credit may want financials and debt position on them)

SUMMARY – is the below a good summary of your client?

- Character - time in industry
- Capacity - profitable company
- Collateral - property owner
- Capital - cash in bank
- Credit - good lending history

NOTES TO FINANCIALS

Broker - Look at balance sheet, profit & Loss - ask questions about the liabilities and any movements positive or negative

CREDIT HISTORY

[Ask the question about VEDA / CRAA File. Do they have any defaults? Have they had any Direct Debit bounces or account excesses on any of their facilities? (WBC go off the VEDA score)] Client has expressed VEDA is clear and all banking facilities are conducted well and are up to date.

TAX POSITION

Broker Ask the question - Are all their statutory tax / BAS up to date? If deal is over \$250K get Tax portals ie integrated client account 12 months.

TRUST DEEDS- (AML if applicable)

- To be provided at settlement if new to bank client (please advise)

INDIVIDUALS GET CURRENT COPIES OF DRIVERS LICENCES & MEDICARE CARD- (AML if applicable)

- To be provided at settlement if new to bank (please advise)

INSURANCE

To be provided at settlement with Lender as interested party (certificate of currency will be needed if loan is over \$150K)

Schedule of company commitments must be included for all company entities and Asset and Liabilities for all Individuals

Borrower & Guarantors to Sign and date AFC Generic Privacy Act or utilise electronic privacy