

OFFICE USE ONLY:    Rec.  
                                  Loan No.

# Car Loan Proposal

## LOAN PURPOSE

Type	<input type="text"/>	Registration	<input type="text"/>
Make	<input type="text"/>	VIN / Chassis No.	<input type="text"/>
Year of Man.	<input type="text"/>	Truck Mounted	<input type="text"/>
Transmission	<input type="text"/>		<input type="text"/>
Odometer	<input type="text"/>	Accessories	<input type="text"/>
Supplier	<input type="text"/>		<input type="text"/>
Supplier Tel	<input type="text"/>		<input type="text"/>
Supplier Email	<input type="text"/>	Purchase Price	<input type="text"/>

## LOAN DETAILS

Loan Amount	<input type="text"/>	Loan Purpose	<input type="text"/>
Loan Term	<input type="text"/>	Loan Type	<input type="text"/>
Balloon	<input type="text"/>	Business Structure	<input type="text"/>
Application Fee	<input type="text" value="\$880.00"/>	Document Fee	<input type="text" value="\$330.00"/>
		ABN held since	<input type="text"/>

## SUPPORTING DOCUMENTATION - MANDATORY

PLEASE TICK YOU HAVE ATTACHED, SO WE MAY ENSURE THE DOCUMENT HAS NOT BEEN LOST IN TRANSMISSION

- Drivers License (Double normal size to ensure readable) - Each applicant
- Medicare Card (Double normal size to ensure readable) - Each applicant
- 90 days transaction account statements - where wages are paid into
- Contract of sale for vehicle being purchased fully completed
- If Renting - Copy of most recent rental receipt    If Buying - Copy of most recent mortgage statement
- Income    If PAYG - copy of most recent two consecutive pay slips - must be computer generated with employer ABN
- If not, a signed letter on company letter head stating position, time there, income and Employer ABN
- Written proof of all other income used in assessment
- If Self Employed - Last FULL trading year financials and ATO Business & Personal Assessment Notices

## G.A.P. Cover

Would you like to take insurance (funded in loan) to cover you for a short fall in the payout of the loan, in the event the vehicle is written off in an accident (refer policy for specific terms and conditions) at a cost of \$995.00 (up to value of \$50,000.00 purchase).

## SUBMITTING YOUR APPLICATION

**FAX**    03 8677 2907    **EMAIL**    [online@activemoney.com.au](mailto:online@activemoney.com.au)

## APPLICANT DETAILS - FIRST APPLICANT

**Full name**  **Date of Birth**

**Drivers License** State  Number  Expiry  Full License

**Dependants** No.  Ages  Marital Status  **Permanent Resident**

**Current Address**  **Post Code**

**Residence Status** Buying  Renting  Moved in on

**If Renting, Agent name**  **Tel.**

**Contact Details** Home Tel.  Work Tel.   
Mobile  Work Fax

## EMAIL ADDRESS FOR CONTRACT RECEIPT

**Previous Address**  **Post Code**

**Residence Status** Buying  Renting  Moved in on    Moved out on

**If Renting, Agent name**  **Tel.**

## ASSETS If more room required please place in notes section or signed separate page

**Property Details** Address  % of ownership  Value   
Address  % of ownership  Value

**Motorized Vehicle** Make  Model  Year  Reg. No.  Value   
Make  Model  Year  Reg. No.  Value

**Other Assets**

Bank balances	Description	Value
	<input type="text"/>	<input type="text"/>
Household items	Description	Value
	<input type="text"/>	<input type="text"/>
Other	Description	Value
	<input type="text"/>	<input type="text"/>

## LIABILITIES If more room required please place in notes section or signed separate page

Debt Type	Lender	Limit	Pay Out	Payment
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## INCOME If more room required please place in notes section or signed separate page

**Current Employer**  Address

Occupation  Contact Name & Tel  PAYG  SELF

Start date    Employment status - F/T, P/T, Casual, Seasonal  Annual Gross Income

**Previous Employer**  Address

Occupation  Contact Name & Tel  PAYG  SELF

Start date    Leave Date    Employment status  Annual Gross Income

**Other Income** Type  Gross Amt. P.A.  Type  Gross Amt. P.A.

**APPLICANT DETAILS - SECOND APPLICANT**

Full name  Date of Birth

Drivers License State  Number  Expiry  Full License

Dependants No.  Ages  Marital Status  Permanent Resident

Current Address  Post Code

Residence Status Buying  Renting  Moved in on

If Renting, Agent name  Tel.

Contact Details Home Tel.  Work Tel.

Mobile  Work Fax

**EMAIL ADDRESS FOR CONTRACT RECEIPT**

Previous Address  Post Code

Residence Status Buying  Renting  Moved in on    Moved out on

If Renting, Agent name  Tel.

**ASSETS** If more room required please place in notes section or signed separate page

**Property Details** Address  % of ownership  Value

Address  % of ownership  Value

**Motorized Vehicle** Make  Model  Year  Reg. No.  Value

Make  Model  Year  Reg. No.  Value

**Other Assets**

Bank balances	Description	<input type="text"/>	Value	<input type="text"/>
Household items	Description	<input type="text"/>	Value	<input type="text"/>
Other	Description	<input type="text"/>	Value	<input type="text"/>

**LIABILITIES** If more room required please place in notes section or signed separate page

Debt Type	<input type="text"/>	Lender	<input type="text"/>	Limit	<input type="text"/>	Pay Out	<input type="text"/>	Payment	<input type="text"/>
Debt Type	<input type="text"/>	Lender	<input type="text"/>	Limit	<input type="text"/>	Pay Out	<input type="text"/>	Payment	<input type="text"/>
Debt Type	<input type="text"/>	Lender	<input type="text"/>	Limit	<input type="text"/>	Pay Out	<input type="text"/>	Payment	<input type="text"/>
Debt Type	<input type="text"/>	Lender	<input type="text"/>	Limit	<input type="text"/>	Pay Out	<input type="text"/>	Payment	<input type="text"/>
Debt Type	<input type="text"/>	Lender	<input type="text"/>	Limit	<input type="text"/>	Pay Out	<input type="text"/>	Payment	<input type="text"/>

**INCOME** If more room required please place in notes section or signed separate page

**Current Employer**  Address

Occupation  Contact Name & Tel  PAYG  SELF

Start date    Employment status - F/T, P/T, Casual, Seasonal  Annual Gross Income

**Previous Employer**  Address

Occupation  Contact Name & Tel  PAYG  SELF

Start date    Leave Date    Employment status  Annual Gross Income

**Other Income** Type  Gross Amt. P.A.  Type  Gross Amt. P.A.

### ADVERSE CREDIT LISTINGS

Date  Lender  Amount  Unpaid  Paid Date DD  MM  YY

Circumstances of listing

Date  Lender  Amount  Unpaid  Paid Date DD  MM  YY

Circumstances of listing

Date  Lender  Amount  Unpaid  Paid Date DD  MM  YY

Circumstances of listing

### Nearest Relative & Personal Reference

Nearest Relative Name  Relationship

Address  Telephone

Personal Reference  Relationship

Address  Telephone

### IMPORANT NOTES - Include details such as previous employment and residence if current less than 12 months

### Applications for finance made in the last 45 days

Date  Lender  Amount  Reason for finance  Taken

Date  Lender  Amount  Reason for finance  Taken

### DECLARATION - The information provided above is true and correct to the best of my knowledge

Name of Applicant 1  Name of Applicant 2

Signature  Date  Signature  Date

## CONSENT TO DISCLOSE PERSONAL INFORMATION TO ACTIVE MONEY AND ASSOCIATED ENTITIES

**Privacy Policy & Regulation:** At Australian Loans Management Pty Ltd A.C.N. 080 018 891 & Active Money (Aust) Limited A.C.N. 115 925 981, trading as Active Money (AM) we are committed to the National Privacy Principles in the Commonwealth Privacy Act 1988 as well as any other applicable laws and codes affecting your personal and credit information. Our staff are trained to respect your privacy in accordance with our standards, policies and procedures. We advise and disclose that the AM logo is a pending registered Trade Mark owned by Australian Loans Management Pty Ltd and is used by our associated entities, authorised licensees and contractors. PLEASE NOTE that by agreeing to the terms of this authority you also agree that the personal information you provide us may be used by the following associated entities (namely but not restricted to, Australian Finance Group Limited; Westpac Banking Corporation; GE Money; National Loan Solutions Pty Ltd; Service Finance Corporation; Pty Ltd; Neon Finance Pty Ltd, Macquarie Leasing; Liberty Financial; Insurance House Group) and wherever the context permits, all references to AM includes a reference to all associated entities, authorised licensees and contractors. In compliance with the applicable privacy laws, all applicant parties to a finance application should complete and return the privacy authorisation agreement to AM.

**I/We authorise AM to:**

- Act as my/our agent in seeking access to my/our consumer credit information file held by a credit reporting agency. This authority only applies to enquiries made by AM in connection with • An Application, or proposed application by me/us for credit. • My/our having sought advice in relation to existing credit. Notice of disclosure of your credit information to a credit reporting agency. I/We agree that under Section 18(E) (c) of the Privacy Act 1988, AM as my/our Finance Broker may approach a credit provider in arranging my finance and may give a credit reporting agency certain personal information about me/us 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. Such information is limited to: • Identity particulars – your name, sex, address (and the two previous addresses) date of birth, name of employer and drivers licence number. • Your application for personal credit or commercial credit – the fact that you have applied for credit and the amount. • The fact that AM is a current Finance Broker for you. • Any 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 AM, you have committed a serious credit infringement (that is fraudulently or shown an intention not to comply with your credit obligations). • Dishonoured cheques drawn by you for \$100 or more which have been dishonoured. Period to which this understanding applies: This information may be given before, during or after the provision of credit to you. Agreement to perform certain permitted actions concerning a finance application or transaction. 1. Giving information to a Credit Reporting Agency (Section 18E(8) (c) Privacy Act 1988) I/we have been informed and agree that AM as my/our Finance Broker 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 AM as my/our Finance Broker may obtain information about me/us from a business which provides information about the commercial credit worthiness or commercial activities of persons for the purposes of assessing my/our application for commercial credit. 3. Access to Consumer Credit Information (Section 18K(1)(b) Privacy Act 1988) I/we agree that AM as my/our Finance Broker may obtain a consumer credit report containing information about me/us from a credit reporting agency for the purposes of allowing a credit provider to assess my/our application for consume credit. 4. Exchange of Credit Worthiness Information (Section 18N, Privacy Act 1988) I/we acknowledge and agree that AM as my/our Finance Broker may exchange information with those credit providers named in this application or named in a 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 this information can include any information about me/our credit worthiness, credit standing, credit history, credit capacity that credit providers are allowed to exchange under the Privacy Act 1988. 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 that AM as my/our Finance Broker may obtain from a credit reporting agency a consumer credit report containing information about me/us for the purpose of assessing me/us as a guarantor for credit applied for by, or provided to the borrower(s) [named in the 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 AM as my/our Finance Broker 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 or not 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 credit worthiness, credit standing, credit history, credit capacity that credit providers are allowed to exchange from each other under the Privacy Act 1988, and includes a credit report. Collection and Management of personal information I/we acknowledge and agree that: • It is necessary for AM to collect personal information about me/us from ourselves and others to assist a credit provider to process my/our Application for credit. • The personal information collected may be disclosed to, and used by AM and credit providers and a credit reporting agency for the purposes as outlined in this agreement as is reasonable and necessary. • AM or a credit provider may provide the personal information collected to any parties (such as referees, employers etc) named in the application to the extent that they deem it necessary to assist in assessing and Processing the application. • AM may use the personal information collected to effectively manage and administer all products and services provided to me/us. • AM may use the personal information collected to ensure their internal business operations are operating appropriately which may include fulfilling legal requirements and conducting confidential systems maintenance and testing. • AM may disclose the personal information to third parties that it engages to assist in the provision of its services to me/us including but not limited to printing services, IT contractors, commission payment services, insurance houses and mailing houses. • I/we understand that we can gain access to the personal information that AM has collected by contacting the Privacy Manager in writing through the National Office at P.O. Box 303, Rye, Victoria 3941. • I/we agree that AM may retain the personal information collected and at its discretion provide to me/us from time to time, information about AM and its products and services. This information may be provided by telephone, mail or electronic media.

*I /we understand that if I/we do not wish to receive this information, I/we can cancel this last clause by deleting and initialing it. I/we understand that I/we can cancel this clause at any time by advising AM in writing that I/we do not require this information.*

## APPLICANT DECLARATION AND SIGNATURES

In signing the following declaration, I/We acknowledge and declare that I/ We are a permanent Australian resident, I/We are currently employed, I/We are over 18 years of age, I/We are not currently an un-discharged bankrupt or not currently subject to bankruptcy. I/We do not have any current debts with arrears or in arrears within the last six months. I/We are aware of the application fee associated with this loan application. I/We are aware that this document does not constitute an offer or acceptance of credit as defined in any legislation relating to the provision of credit. I/We have read and accepted the terms, conditions and Privacy Act information contained within this application form and consents to such use and disclosure of all personal and business information and authorize the making of enquiries, to obtain and exchange information relating to this application and the processing and decision of this application.

Name of Applicant 1

Signature  Date

Name of Applicant 2

Signature  Date

## Active Money Accredited Introducer

Name  Code

Mobile  Email

## ACTIVE MONEY FINANCE BROKERS CONTRACT

### Introducer Details

Introducer

ABN

Address

This contract is made between

### Customer Details

Customer Name

Address

Customer Name

Address

Hereafter known as the "customer"

And

**Australian Loans Management Pty Ltd  
trading as Active Money ABN 97 080 018 891**

And / or

**Active Money (Aust) Pty Ltd, A.C.N. 115 925 981**

Located at

**P.O. Box 303, Rye, VIC 3941.**

Hereafter known as the "Active Money"

The customer offers to engage Active Money as their authorized agent to negotiate and secure consumer credit and associated insurances set out below as requested by the customer.

Upon accepting this offer, Active Money will endeavor to negotiate and secure the consumer credit and associated insurances set out below for and on behalf of the customer.

Each party agrees to the following terms and conditions.

### Credit Terms

The credit which the customer has authorized Active Money to arrange is as follows:

Maximum amount of credit (including fees, insurances, warranties etc)

Maximum term in months

Maximum repayment per month

Interest rate up to

Credit secured by

Other features

### Brokerage Payable by the customer to Active Money

Brokerage is payable by the customer to Active Money in the amount of \$880.00 (inclusive of GST) for time and expenses associated in the gathering and processing of documentation for

the credit and / or insurances required in the credit terms.

Brokerage is payable by the customer upon receipt of formal approval for the customer of Credit within the Credit Terms.

Brokerage is paid at settlement and from the credit provided. Brokerage will be dispersed from funds available set out in the credit contract or by other method approved by Active Money.

Where the customer does not proceed with the credit contract after formal approval, brokerage will be paid to Active Money within 14 days of the approval date of credit.

Brokerage will not be payable if Active Money cannot provide the customer with the credit required.

### Financial and other Benefits

Active Money advises the following financial and other benefits may be payable to Active Money where credit is provided to the customer.

*Commission* Up to 5.50% of the credit amount provided as a flat payment

*Other Benefits* from time to time, a credit provider may provide incentives for business written by Active Money which are un-ascertainable at this time, but may include but is not limited to gift vouchers, travel and accommodation, meals or entry to events.

Where this occurs the customer is aware that the financial or other benefit provided has had no direct effect on the interest rate, fees and charges associated with the credit provided

### Commencement

This offer commences on the date provided below with signatures

### Termination

This offer may be terminated at any time prior to the credit being formally approved by either party giving notice to the other party.

## APPLICANT DECLARATION AND SIGNATURES

The customer understand that by signing below he / she:

- Offers to engage Active Money as his / her finance broker on the terms set out above
- Consents to Active Money using with his / her personal and credit information as per the Privacy Act and that this information may also be disclosed to credit providers or parties (including the Introducer) that may be associated with the provision of credit and / or insurances from time to time
- Consents to Active Money acting for him / her in the circumstances outlined in this contract and disclosed to them including dealings with credit providers or finance brokers and providers of goods and services with whom Active Money has a relationship
- That Active Money makes no warranty or guarantee to the approval or provision of credit requested in the credit terms
- That Active Money makes no warranty or guarantee that credit can be provided within any given timeframe

Name of Applicant 1

Signature  Date

Name of Applicant 2

Signature  Date