

PERSONAL / SOLE TRADER CREDIT APPLICATION

IMPORTANT - ALL SECTIONS MUST BE COMPLETED. To enable our staff to provide a prompt decision please complete all sections clearly and write "N/A" if any information sought does not apply. Each Applicant must provide their current full name as it appears on an official document such as a birth certificate, passport or drivers licence.

****Copies of Drivers Licences are required for all Applicants ****

**** Proof of Income may be required****

PRIMARY APPLICANT				GUARANTOR/SECOND APPLICANT							
Surname (Mr/Mrs/Miss/Ms)				Surname (Mr/Mrs/Miss/Ms)							
First & Middle Name/s				First & Middle Name/s							
Residential Address				Residential Address							
Postal Address (if different to above)				Postal Address (if different to above)							
Residence	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Board <input type="checkbox"/>	How long?	yrs	Residence	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Board <input type="checkbox"/>	How long?	yrs
Previous Address				Previous Address				How long? yrs			
Telephone (h) (w) (m)				Telephone (h) (w) (m)							
Email				Email							
Date of Birth Country of Birth				Date of Birth Country of Birth							
Drivers Licence Number Version # (5b)				Drivers Licence Number Version # (5b)							
Occupation Industry				Occupation Industry							
Current Employer Years Months				Current Employer Years Months							
Employer Address Post Code				Employer Address Post Code							
Previous Employer Years Months				Previous Employer Years Months							
Previous Employer Address				Previous Employer Address							

FINANCIAL INFORMATION (Net Monthly Figures Only)

(A) INCOME (Net Monthly)		(C) ASSETS		MARKET VALUE	
Applicant Monthly Net Income (after tax excluding overtime):	\$	Cash / Bank:		\$	
Partner/Spouse Monthly Net Income (after tax excluding overtime):	\$	Property (Home):		\$	
Other Income	\$	Vehicles – Details:		\$	
	\$	Other – Details:		\$	
	\$	Personal Effects/Home Contents:		\$	
TOTAL (A)	\$	TOTAL (C)	\$		

(B) EXPENSES (Monthly)		(D) LIABILITIES		(B) (D) CREDITANCE	
Mortgage – Home / Rent Payments:	\$	Mortgages – Home:		\$	
Mortgages – Other – Total:	\$	Overdraft: Limit		\$	
Overdraft:	\$	Credit Cards: Limit \$		\$	
Credit Card(s) Total:	\$	Limit \$		\$	
Vehicle Loan(s) Payment(s) Total:	\$	Vehicle Loans (Details)		\$	
Rates, Phone, Power, Car Expenses:	\$	Other (Details):		\$	
Insurances (All) & Superannuation:	\$	Vehicle Loans (Details)		\$	
Living Expenses:	\$			\$	
Other (Details):	\$	Other (Details):		\$	
	\$			\$	
TOTAL (B)	\$	TOTAL (D)	\$		
NET SURPLUS (A) – (B)	\$	NET WORTH (C) - (D)	\$		

OTHER INFORMATION

NEXT OF Kin:	
NEXT OF Kin phone contact:	
NEXT of Kin Relationship? (ie. Mother, etc)	NEXT of Kin Relationship? (ie. Mother, etc)
NUMBER OF DEPENDANTS (under 18)	
Have you (or your partner) ever had, or are there now, any legal proceedings against you (or your spouse/partner), or any action for payment defaults? YES <input type="checkbox"/> NO <input type="checkbox"/>	
The credit applied for is of the type requested by me and the supply of credit, within the meaning of the <i>Consumer Guarantees Act 1993</i> , is for my: Personal Use <input type="checkbox"/> Business Use <input type="checkbox"/>	
Under the agreement that may result from this application, the Act will be excluded if you acquire, or hold yourself out as acquiring, under the agreement the credit for the purpose of a business.	

ACKNOWLEDGEMENTS

NB – This application form is to be read in conjunction with the CrediFlex ‘Authority & Declaration Form’ signed by the Applicants/Principals, a copy of which is attached.	
1. I certify that: 1.1 Where I have provided information in this application about any other person, that person has authorised me to disclose the information to you and to authorise you to use and disclose that information in the same ways as if that person was an applicant; and 1.2 The information provided in this application is true, correct and complete (and includes all current names that I use) and no information that would be relevant in evaluating a finance application has been omitted. If any changes occur between now and signing a credit agreement (including any change in name) I will disclose such changes to you immediately.	
APPLICANT 1. Signature / / DATE	APPLICANT 2. Signature / / DATE