

PCL Finance Pty Ltd
ACN: 003 587 915
ABN: 52 003 587 915

Level 2, 63 B Market Street
 PO Box 5477
 WOLLONGONG NSW 2500



Lease / CHP Application

The completed application will tell us about your personal and business background; it will let us know your loan requirements and details of the equipment you wish to finance; and it will demonstrate to us that you can financially support this loan.

Telephone: (02) 4226 9977
 Facsimile: (02) 4226 9362
 Email: info@pclmoney.com.au
 Web: www.pclmoney.com.au

We appreciate the opportunity to consider your application for this loan. You should complete this form in as much detail as possible we will then make every effort to process it without delay and let you know the outcome. If you require assistance to complete your application form, please call us on (02) 4226 9977 or email info@pclfinance.com.au

Lease / CHP Application Summary

FACILITY TYPE			AMOUNT	RESID / BALLOON	TERM
LEASE	CHP	OTHER	\$	%	Months
Introducer Code:				File Reference:	
Applicant Details					
Name:					
ACN / ABN:					
Address:					
Telephone:					
Contact:					
Type of Business:					
Years Established:					
			DIRECTOR 1		DIRECTOR 2
Full Name of Director:					
Date of Birth:					
Driver's Licence No:					
Address of the Place of Residence of the Borrower:					
Period at this Address:			Years	Months	Years Months
Telephone:			Private: Business: Mobile:	Private: Business: Mobile:	
Email Address:					

Equipment Details	
Description:	
	New Used Replacement Additional
Cost Price:	
Term Required:	
Residual/Balloon:	
Supplier:	
Supplier Address:	
Supplier Telephone:	
Contact:	

Insurance	
Insurer Name:	
Insurer Address:	
Insurer Telephone:	
Contact:	

Brief Background	

Finance References			
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Finance Company:	Facility Type:	Account Number:	Telephone:
Term:	Repayment Amount	Date Started:	Date Finalised:

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Trade References

	Referee 1
Referee Name:	
Referee Address:	
Referee Telephone:	
Contact:	
	No Years Dealt With: Average Monthly Spend:

	Referee 2
Referee Name:	
Referee Address:	
Referee Telephone:	
Contact:	
	No Years Dealt With: Average Monthly Spend:

	Referee 3
Referee Name:	
Referee Address:	
Referee Telephone:	
Contact:	
	No Years Dealt With: Average Monthly Spend:

SUPPORTING INFORMATION

To ensure we are able to assess your application with maximum efficiency, please forward the following documentation (where relevant) along with your signed application form:

- Your last 2 - 3 years business financial statements
- Your last 2 - 3 years personal financial statements and/or taxation returns
- Rates notices for any properties you own
- Bank Statements on any mortgages on these properties
- Signed Privacy Act Authority (attached)
- Copy of the goods invoice (if applicable)
- 100 points of identification (a photocopy of your drivers licence and passport is normally sufficient)
- Cash flow and Budget projections

PERSONAL FINANCIAL STATEMENT – Director 1

DETAILS	MARKET VALUE \$	LENDER	MONTHLY PAYMENTS \$	CURRENT BALANCE \$
Principle Residence at:				
Vacant Land:		Personal loans:		
Cash at Bank:		Overdrafts and other facilities:		
Savings:				
Term Deposits:				
Deposit Paid on Purchase:		Hire Purchase Liability:		
Equity in Business (give details):		Credit Card Limits:		
Motor Vehicles:		Personal Debts:		
Personal Effects:		Rent:		
Other Assets:		Other Liabilities:		
TOTAL:	\$	TOTAL:	\$	\$

Signed: x..... Name:..... Date: | |

ACCOUNTANTS AUTHORITY

To:
[Accountant's Name]

Address:..... Phone:
..... Fax:.....

Re: Full financial Statements & Taxation returns for:

Please provide to PCL Finance Pty Limited (A.C.N. 003 587 915) my last years Taxation Returns/Financials. Please fax them to (02) 4226 9362 (PCL Finance Pty Limited). Should any problems arise, please phone PCL Finance Pty Limited on (02) 4226 9977. Information may be given to PCL Finance Pty Limited orally, or in such form as it requires.

Your urgent attention to this request would be appreciated.

Your Faithfully,

X.....
Signed

X.....
Signed

.....
Full name of person making Authorisation

.....
Full name of person making Authorisation

Date: | |

Date: | |

PRIVACY AND CREDIT INFORMATION

PRIVACY ACT AUTHORISATIONS/AGREEMENTS

Authorisation to Act on Behalf of Individuals

In compliance with the Commonwealth Privacy Act, applicant parties to a finance application should complete and give this return to the below named introducer/broker for the purposes of the Privacy Act.

Name of Introducer:-

Acknowledgement of Disclosure of Credit Information to a Credit Reporting Agency

I/We acknowledge that Section 18E(8)(c) of the Privacy Act allows for a credit provider which the above named introducer may approach in arranging my/our finance (hereinafter the Approached Credit Provider), to give a credit reporting agency certain personal information about my/our application for finance.

The information which may be given to an agency is covered by Section 18E(1) of the Act and includes:-

- Such permitted particulars about me/us which allow me/us to be identified;
- The fact that I/we have applied for finance and the amount;
- The fact that the above named credit provider is a current credit provider to me/us;
- Payments which become overdue more than 60 days, and for which collection action has commenced;
- Advice that payments are no longer overdue;
- Cheques drawn by me/us which have been dishonoured more than once;
- In specified circumstances, that in the opinion of the above named credit provider, I/we have committed a serious credit infringement;
- That finance provided to me/us by the above named credit provider has been paid or otherwise discharged.

By virtue of this acknowledgement I/we understand that the above named introducer has informed me/us of the disclosure policy to a credit reporting agency of information about me/us of Approached Credit Providers and I/we so authorise such disclosures.

Agreement/Authority for Credit Provider to Perform Certain Permitted Actions Concerning a Finance Application or Transaction

I/We agree that, if it is considered relevant in assessing my/our application for personal credit, the Approached Credit Provider may obtain a report about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons.

I/We agree that, if it is considered relevant in assessing my/our application for commercial credit, the Approached Credit Provider may obtain from a credit reporting agency a credit report containing personal credit information about me/us.

I/We agree that the Approached Credit Provider may give to and seek from any credit providers named in the accompanying finance application and/or any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or a commercial credit reporting agency respectively, information about my/our personal or commercial credit arrangements; I/We understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

I/We also acknowledge that the credit/commercial credit applied for may be provided by another credit provider. I/We acknowledge that in such cases, you may disclose my/our personal information to such credit provider for the purposes of assessing my/our application. I/We acknowledge that such credit provider may also disclose my/our personal information to its related entities for prudential and administrative purposes. I/We acknowledge that if we fail to provide sufficient personal information, my/our application may not be able to proceed. I/We acknowledge that I/We may access my/our personal information by contacting PCL Finance Pty Ltd by phone on 02 4226 9977 or Fax 02 4226 9362.

Authorisation to Act on Behalf of Individuals

For the purposes of arranging the finance which is the subject of my/our finance application, the details of which appears below, I/We authorise the above named introducer to obtain a report about my/our consumer or commercial credit worthiness from a credit reporting agency or a commercial credit reporting business or from a credit provider named in this application or referred to in such reports.

I/We also authorise the above named introducer to pass on the above obtained reports to such credit providers as are appropriate, for their consideration of this application.

I/We also authorise the above named introducer to give to and receive from such parties as are necessary to the arranging of this finance, such personal information about me/us which is necessary to the arrangement.

This authority remains in force until finance is arranged.

DETAILS OF FINANCE APPLICATION

AMOUNT: \$.....

PURPOSE:

SIGNED: X.....
(Name of applicant(s))

Agreement/Authority by Guarantor(s) (if applicable)

I/We agree that the Approached Credit Provider may seek from credit reporting agency, a credit report containing personal information about me/us to assess whether to accept me/us as a guarantor(s) for finance applied for by, or provided to the borrower(s) named below. I/We agree that if the Approached Credit Provider approves the Borrower's application for finance, this agreement remains in force until the finance facility covered by the borrower's application ceases.

Dated the.....day of 2003.

NAME OF BORROWER(S):

SIGNATURE OF BORROWER(S):

NAME OF GUARANTOR(S):

SIGNATURE OF GUARANTOR(S):
(Signature Guarantor Parties to the Agreement/Authorisation)