

PO Box 2121, North Brighton, Vic 3186 T 1300 54 7337
 Email this form to: admin@baysidefinance.com.au or Fax to: 03 8679 3686

APPLICATION FORM – BUSINESS LOANS

(1) APPLICANT

Company/ Trading Name			ACN/ABN	
Bus Address			Period @ Address	years
Phone (B/H)		Fax		
Website				

(2) DIRECTORS / GUARANTORS / INDIVIDUAL

Director #1 Name				
Address			Period @ Address	years
Previous Address if @ current <3yrs			Period @ Address	years
Residential Status		Marital Status		No. of Dependants
Phone (A/H)		(B/H)	Mobile	
Email Address				Clean Credit History: Yes / No

Director #2 Name				
Address			Period @ Address	years
Previous Address if @ current <3yrs			Period @ Address	years
Residential Status		Marital Status		No. of Dependants
Phone (A/H)		(B/H)	Mobile	
Email Address				Clean Credit History: Yes / No

(3) CREDIT REFERENCES/HISTORY (for any current or finalised loans)

Company	Account Number	Monthly Payment	Current or Completed

(4) TRADE REFERENCES

Company	Phone #	Contact

PURPOSE OF LOAN (for all Loans)

Purpose of the loan					
Loan Amount	\$	Term (Years)		Residual Value \$ or %	

(5) MOTOR VEHICLE DETAILS (for Motor Vehicles only)

New / Used		Year		Replacement / Additional	
Description (Make/Model)					
Cost Price	\$	Deposit/Trade	\$	Amt. Fin.	\$

(6) EQUIPMENT DETAILS (for Plant & Equipment only)

New / Used		Year		Replacement / Additional	
Description (Make/Model)					
Cost Price	\$	Deposit/Trade	\$	Amt. Fin.	\$

(8) SUPPLIER DETAILS (required for both Motor Vehicles and Plant & Equipment)

Name					
Address					
Contact		Phone #		Fax #	
Email Address					

(9) STATEMENT OF ASSETS & LIABILITIES – Company / Directors / Individuals

<u>Liabilities</u>			<u>Assets</u>	
<u>Details</u>	<u>\$ Per Mth</u>	<u>Owing \$</u>	<u>Details</u>	<u>Value \$</u>
Mortgages/Loans			Home	
			Other Properties	
			Cash at Bank	
Motor Vehicle Loans			Motor Vehicles	
Other Loans			Equipment / Other assets	
Credit Cards-Limits\$			Superannuation	
			Furniture/Personal Goods	
Total Liabilities			Total Assets	
			Net Assets (Assets – Liabilities)	

PRIVACY CONSENT FORM

OVERVIEW

Kingbud Pty Ltd ABN 91 114 602 176 t/as Bayside Finance Group (referred to in this document as 'we', 'us', and 'our') collects information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you for those purposes.

PRIVACY DISCLOSURE STATEMENT AND CONSENT

We are collecting credit and personal information about you, as applicable:

- To source for you, or a company of which you are a director:
 - » Consumer credit for personal, household, domestic or residential investment purposes;
 - » Commercial credit for business purposes; or
 - » Other services stated in this Privacy Disclosure Statement and Consent; or
- To support a guarantor application you will provide.

As your broker, we require the information we collect from you to assess your credit, or guarantor, application or the credit application of a company of which you are a director, source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

YOUR INFORMATION – COLLECTION AND CREDIT REPORTING BODY ('CRB') DISCLOSURES

When we collect information from you in the credit application process, we use that information in a number of ways to assess your credit application and to source a suitable credit provider or lessor and/or insurance provider. We may:

- Disclose your identification information to a CRB if you wish us to obtain a report on your behalf;
- Use any information the CRB provides in that report to assist us to preliminarily assess your consumer credit or guarantor application
- Disclose your personal information to an insurer or insurers to source any insurances you wish to obtain
- Disclose your credit information to a credit provider or credit providers to apply for finance on your behalf

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

CREDIT PROVIDERS

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule at the end of this document.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you, from one or more CRBs.

The website of each credit provider contains details of each CRB with which it deals and other detail about information held about you and describes your key rights. This detail may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or

'privacy disclosure statement and consent', and includes –

- That the CRB may include information the credit provider discloses about you to other credit providers to assess your credit worthiness
- That, if you become overdue in making consumer credit payments or you commit a serious credit infringement, the credit provider may disclose that information to a CRB
- How you can obtain the credit provider's and/or CRB's policies about managing your credit information
- Our right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws
- Your right to request a CRB not to undertake pre-screening for purposes of direct marketing by a credit provider
- Your right to request a CRB not to release information about you if you believe you are a victim of fraud
- This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact the credit provider and how to obtain a copy of its privacy documents in a form that suits you (e.g. hard copy or email).

YOUR RIGHTS

You have the right to ask:

- Us to provide you with all the information we hold about you
- Us to correct the information we hold if it is incorrect
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email)
- The CRB not to use your information for direct marketing assessment purposes, including pre-screening
- The CRB to provide you with a copy of the information it holds about you

You can gain access to the information we hold about you by contacting our Privacy Officer at the address above or by telephone on 02 9240 8900 number] or email at accounts@folio.com.au. In some cases an administration fee may be charged to cover the cost of providing the information. Our Privacy Policy is available on our website at www.leasechoice.com.au or we will provide you with a copy if you ask us.

You can contact the CRB by telephone on 1300 921 621 or email corrections@veda.com.au

DISCLOSURE AND CONSENT

By signing below, you agree we may:

- Use your personal and credit information:
 - » To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director
 - » To source any finances you required
 - » To source any insurances you require
 - » As the law authorises or requires;
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require;
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you obtain the finance and insurances required;
- Provide your information, including your credit report(s), to one or more of the credit providers specified in the Schedule of Credit Providers below so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor
- Provide credit information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;
- Disclose your personal and credit information to the extent permitted by law to other organisations that provide us with services, such as

contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us. This includes our overseas service providers in India and

- Disclose your personal information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

You also agree and consent to, as appropriate:

- A CRB disclosing consumer credit information to one or more credit providers specified in the Schedule of Credit Providers below for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor
- A credit provider disclosing your credit information (including information obtained by it from a CRB) to a guarantor, or a prospective guarantor
- A credit provider disclosing to another credit provider, for a particular purpose, information it holds about you where the applicant, or guarantor, is a company of which you are a director, you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

SCHEDULE OF CREDIT PROVIDERS:

Name of Credit Provider	Website
Alpha Lease Fund Australia Ltd	www.alphafund.com.au
ANZ Bank	www.anz.com.au
Ausvance LLC t/a Capify	www.capify.com.au
Bank of Melbourne	www.bankofmelbourne.com.au
Broadway Leasing Ltd	www.broadwayleasing.com.au
BOQ Equipment Finance Limited	www.boq.com.au
Capital Finance Australia Ltd	www.capitalfinance.com.au
Commonwealth Bank	www.commbank.com.au
Evergreen Finance Company Pty Ltd	www.evergreenfinancecompany.com
Fleet Partners Commercial Finance Pty Ltd	www.fleetpartners.com.au
Flexi Group Ltd	www.flexigroup.com.au
Leaselt Ltd	www.leaseit.com.au
Liberty Financial Pty Ltd	www.liberty.com.au
Macquarie Equipment Rentals Pty Ltd	www.macquarie.com.au
Macquarie Leasing Pty Ltd	www.macquarie.com.au
Metro Finance	www.metrofin.com.au
National Australia Bank	www.nab.com.au
Prospa Advance Pty Ltd	www.prospaadvance.com.au
Service Finance Corporation Ltd	www.servicefinance.com.au
Suncorp Bank	www.suncorp.com.au
Thorn Australia Pty Ltd t/as Thorn Equipment Finance	www.thornequipmentfinance.com.au
Westpac Bank	www.westpac.com.au

The privacy policies of the funders contain information about how you may access the personal information and credit information these entities hold about you, seek correction of that information, and how you may complain about a breach of your privacy.

The funders may disclose your personal and credit information to overseas entities including related entities located overseas. More information on overseas disclosure may be found in the entities' privacy policies.

We may exchange your personal and credit information with the following credit reporting bodies: [Veda Advantage Ltd www.veda.com.au](http://www.veda.com.au)

AUTHORISATION

By signing below, you also authorise us to make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a CRB. That information will assist us in providing our services to you. This authorisation ceases when we undertake a task on behalf of a credit provider.

Signature		Signature	
Name		Name	
Position		Position	
Driver's Licence #		Driver's Licence #	
Date of Expiry/...../.....	Date of Expiry/...../.....
Date of Birth/...../.....	Date of Birth/...../.....
Date/...../.....	Date/...../.....

This form does not constitute a Contract.

Bayside Finance Group will contact you to discuss this facility and finalise the document.

Kingbud Pty Ltd t/as Bayside Finance Group Authorised Credit Representative #s 403510 & 403511