

**CONSUMER CREDIT APPLICATION**

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Mutual Credit Finance Limited  
 Trusted Finance & Investments for 50 Years  
 Incorporating Westgold Finance Limited

**DEALER** \_\_\_\_\_ **SALESPERSON** \_\_\_\_\_

**PERSONAL DETAILS – APPLICANT 1**

Applicant Surname \_\_\_\_\_ First Name/s (Mr/Mrs/Miss/Ms) \_\_\_\_\_  
 Date of Birth \_\_\_\_\_ Gender \_\_\_\_\_ Marital Status \_\_\_\_\_ Dependants: No. \_\_\_\_\_ Ages     
 Phone No. (Home) \_\_\_\_\_ (Business) \_\_\_\_\_ (Mobile) \_\_\_\_\_ Fax No. \_\_\_\_\_  
 Email Address \_\_\_\_\_ Driver Licence No. (5a) \_\_\_\_\_ Version No. (5b) \_\_\_\_\_  
 Tenancy (circle selection) Own Home Rent Board Family Home Other (specify) \_\_\_\_\_  
 Current Address \_\_\_\_\_ How long? \_\_\_\_\_ years \_\_\_\_\_ months  
 Postal Address (if different from above) \_\_\_\_\_ Post Code \_\_\_\_\_  
 Previous Address \_\_\_\_\_ How long? \_\_\_\_\_ years \_\_\_\_\_ months  
 Current Occupation \_\_\_\_\_ Employer & Address \_\_\_\_\_  
 Current Employment: How long employed? \_\_\_\_\_ years \_\_\_\_\_ months Previous Employment: How long? \_\_\_\_\_ years \_\_\_\_\_ months  
 Previous Occupation \_\_\_\_\_ Employer & Address \_\_\_\_\_

**PERSONAL DETAILS – APPLICANT 2**

Applicant Surname \_\_\_\_\_ First Name/s (Mr/Mrs/Miss/Ms) \_\_\_\_\_  
 Date of Birth \_\_\_\_\_ Gender \_\_\_\_\_ Marital Status \_\_\_\_\_ Dependants: No. \_\_\_\_\_ Ages     
 Phone No. (Home) \_\_\_\_\_ (Business) \_\_\_\_\_ (Mobile) \_\_\_\_\_ Fax No. \_\_\_\_\_  
 Email Address \_\_\_\_\_ Driver Licence No. (5a) \_\_\_\_\_ Version No. (5b) \_\_\_\_\_  
 Tenancy (circle selection) Own Home Rent Board Family Home Other (specify) \_\_\_\_\_  
 Current Address \_\_\_\_\_ How long? \_\_\_\_\_ years \_\_\_\_\_ months  
 Postal Address (if different from above) \_\_\_\_\_ Post Code \_\_\_\_\_  
 Previous Address \_\_\_\_\_ How long? \_\_\_\_\_ years \_\_\_\_\_ months  
 Current Occupation \_\_\_\_\_ Employer & Address \_\_\_\_\_  
 Current Employment: How long employed? \_\_\_\_\_ years \_\_\_\_\_ months Previous Employment: How long? \_\_\_\_\_ years \_\_\_\_\_ months  
 Previous Occupation \_\_\_\_\_ Employer & Address \_\_\_\_\_

Nearest Relative (at different address) \_\_\_\_\_ Relationship \_\_\_\_\_  
 Address \_\_\_\_\_ Phone No. (Home) \_\_\_\_\_ (Business) \_\_\_\_\_  
 Another Contact (non-relative) \_\_\_\_\_ Relationship \_\_\_\_\_  
 Address \_\_\_\_\_ Phone No. (Home) \_\_\_\_\_ (Business) \_\_\_\_\_  
 Credit Reference 1 \_\_\_\_\_ Credit Reference 2 \_\_\_\_\_

**SECURITY DETAILS****Asset to be funded**

Type: Car / Boat / Commercial / Other  
 New Asset Purchase / Existing owned Asset  
 Country of 1st Reg: \_\_\_\_\_  
 Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year of manufacture: \_\_\_\_\_  
 CC Rating: \_\_\_\_\_  
 Registration No: \_\_\_\_\_  
 Odometer Reading: \_\_\_\_\_

**The Trade Goods**

Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year of manufacture: \_\_\_\_\_  
 Registration No: \_\_\_\_\_

Balance outstanding on Trade: \$ \_\_\_\_\_  
 Trade Balance Payable to: \_\_\_\_\_

**FINANCIAL DETAILS**

**Purchase Price (Including GST)** \$ \_\_\_\_\_

**Fees**

(a) PPSR \$ \_\_\_\_\_  
 (b) Warranty \$ \_\_\_\_\_  
 (c) Insurance \$ \_\_\_\_\_  
 (d) Other (Specify) \$ \_\_\_\_\_  
 (e) Other (Specify) \$ \_\_\_\_\_  
 (f) Other (Specify) \$ \_\_\_\_\_  
 (g) Establishment Fee \$ \_\_\_\_\_  
**Total Fees** \$ \_\_\_\_\_

**Total Gross Cost** \$ \_\_\_\_\_

**Less Deposit**

(a) Cash \$ \_\_\_\_\_  
 (b) Net Trade-in Allowance \$ \_\_\_\_\_  
**Total Deposit** \$ \_\_\_\_\_

**TOTAL AMOUNT OF CREDIT** \$ \_\_\_\_\_

Annual Interest Rate \_\_\_\_\_ %

**Repayments:** \_\_\_\_\_ consecutive weekly / fortnightly / monthly (circle one),  
 term payments of \$ \_\_\_\_\_ each.

INCOME AND EXPENDITURE			
INCOME (Monthly after tax)	Monthly (\$)	EXPENDITURE	Monthly (\$)
Applicant 1 average take home pay		Rent/Mortgage/Board Payments	
Applicant 2 average take home pay		Hire Purchase Payments	
		Credit Card Payments	
Other Income (Specify)		Car/Other Expenses	
		Insurance – Life	
		– Home & Contents	
		Living Expenses (Food/Clothing/Sundry)	
		Rates	
		Telephone & Power	
<b>TOTAL INCOME</b>		<b>TOTAL EXPENSES</b>	
<b>Less: Total Expenses</b>			
<b>UNCOMMITTED MONTHLY INCOME</b>			
ASSETS AND LIABILITIES*			
ASSETS	Value (\$)	LIABILITIES	Balance (\$)
Home		Mortgage	
Bank Branch		Bank O/D (Limit: )	
Vehicles (No. of: )		Credit Card (Limit: )	
Investments		Hire Purchase	
Furnishings		Other Loans/Creditors	
Other (Specify)		Other (Specify)	
<b>TOTAL ASSETS</b>		<b>TOTAL LIABILITIES</b>	
<b>Less: Total Liabilities</b>			
<b>NET WORTH</b>			

\*Exclude Business/Company/Trust held assets and liabilities

**PRIMARY PURPOSE OF CREDIT REQUESTED (DELETE ONE):**

- (a) Personal, domestic or household; or
- (b) Business and/or investment

**AUTHORISATION FOR COLLECTION, USE AND DISCLOSURE OF INFORMATION**

1. I/We authorise Mutual Credit Finance Limited to collect personal information about me/us from any other person or agency and to disclose information about this application, any agreement, my/our payment history and any default to any person to whom Mutual Credit Finance Limited thinks fit to make disclosure. I/We agree that this information may be provided to credit reporting agencies from time to time and I/we agree that the credit reporting agency may use this information to update their credit reporting database and/or may make that information available to that credit reporting agency's customers.
2. I/We agree that Mutual Credit Finance Limited may use any information provided in, or in connection with, this application or any agreement to assist Mutual Credit Finance Limited to carry out its usual business activities. Mutual Credit Finance Limited may use credit reporting services in the future for purposes related to the provision of credit to me/us. This may include using monitoring services to receive updates if any of the information held about me/us changes.
3. I/We acknowledge that any information about me/us received by Mutual Credit Finance Limited will be held by Mutual Credit Finance Limited and that I/we am/are entitled to have access to this information, and to request correction of this information pursuant to the Privacy Act 1993 and any relevant code of practice issued under that Act.
4. The authorisations granted in clauses 1, 2 and 3 above are agreed to be ongoing and irrevocable. That is to say that Mutual Credit Finance Limited may rely on these authorisations at any time that Mutual Credit Finance Limited considers necessary in connection with this application for credit, including once credit has been granted.
5. I/We confirm that I/we have had no judgments, actions and/or criminal convictions against me/us nor are there any other material matters which have not been disclosed to Mutual Credit Finance Limited in this application.
6. I/We confirm that I/we am/are aged 18 years or older.
7. I/We would/would not like to be kept informed of products and services offered by Mutual Credit Finance Limited from time to time, whether by e-mail or otherwise.

**DECLARATION**

8. I/We warrant that the information I/we have provided above is true and correct and I/we acknowledge that it will be relied upon by Mutual Credit Finance Limited when considering this application.

Signed (Applicant 1) \_\_\_\_\_ Date / /

Signed (Applicant 2) \_\_\_\_\_ Date / /