

Loan Application

Insert instruction here

Please print clearly in the spaces provided using **CAPITAL** letters and a black or blue pen. Place a tick(**v**) in any applicable boxes.

1. Referrer details

Company name	
Contact name	
Contact phone number	Email address
Application date (DD/MM/YYYY)	Estimated settlement date (DD/MM/YYYY)

2. Loan details

\$	Term	%
Amount of loan	Interest rate	
Estimated settlement date (DD/MM/YYYY)	Purpose of loan	

3. Company / Borrower Details

Company/ Borrower name		
ABN or ACN	Date established (DD/MM/YYYY)	Principal business activity or industry
Registered address		
Suburb	State	Postcode
Name of trust (if applicable)		

The company directors, shareholders or beneficiaries acting as guarantors should complete Section 4.

4. Personal details

Applicant 1 Guarantor 1 Director

Title	Surname

Given name(s)

Previous name(s)

Date of birth (DD/MM/YYYY)	Marital status
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Number of dependant(s)	Age of dependants
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Current residential address

Suburb	State	Postcode
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Years	Months
Time of current address	

Previous residential address

Suburb	State	Postcode
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From	To
Time at previous address	

Postal address (if different to residential address)
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Suburb	State	Postcode
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Home phone	Work phone
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Mobile	Fax
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Email address

Applicant 2 Guarantor 2 Director 2

Title	Surname

Given name(s)

Previous name(s)

Date of birth (DD/MM/YYYY)	Marital status
----------------------------	----------------

Number of dependant(s)	Age of dependants
------------------------	-------------------

Current residential address

Suburb	State	Postcode
--------	-------	----------

Years	Months
Time of current address	

Previous residential address

Suburb	State	Postcode
--------	-------	----------

From	To
Time at previous address	

Postal address (if different to residential address)
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Suburb	State	Postcode
--------	-------	----------

Home phone	Work phone
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Mobile	Fax
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Email address

APPLICANT 1/ DIRECTOR 1/GUARANTOR 1

Employment details

Name of current employer (if self- employed, your trading name)

Full time Part time Casual/ temp Contract

Occupation (if self-employed, type of business/industry)

/	/	
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Date commenced

No. of employers in last 4 years

Address of current employer (If self-employed, your business address)

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Suburb

State

Postcode

ONLY complete this section if less than two years with current employer

Name of previous employer

Full time Part time Casual/ temp Contract

Previous Occupation (if self-employed, type of business/industry)

	Years	Months
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Time with previous employer

Is applicant an Australian Citizen/Permanent Resident?

Yes No

Has applicant ever been bankrupt, had any credit defaults or had a judgement credit?*

Yes No

Is applicant receiving unemployment benefits or worker's compensation?

Yes No

* Please attach details to this application.

APPLICANT 2/ DIRECTOR 2/GUARANTOR 2

Employment details

Name of current employer (if self- employed, your trading name)

Full time Part time Casual/ temp Contract

Occupation (if self-employed, type of business/industry)

/	/	
---	---	--

Date commenced

No. of employers in last 4 years

Address of current employer (If self-employed, your business address)

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Suburb

State

Postcode

ONLY complete this section if less than two years with current employer

Name of previous employer

Full time Part time Casual/ temp Contract

Previous Occupation (if self-employed, type of business/industry)

	Years	Months
--	-------	--------

Time with previous employer

Is applicant an Australian Citizen/Permanent Resident?

Yes No

Has applicant ever been bankrupt, had any credit defaults or had a judgement credit?*

Yes No

Is applicant receiving unemployment benefits or worker's compensation?

Yes No

* Please attach details to this application.

5. Assets and liabilities

ASSETS

	Details	Value	Investment income
Existing property		\$	
Investment property 1		\$	\$
Investment property 2		\$	\$
Investment property 3		\$	\$
Motor vehicle 1		\$	
Motor vehicle 2		\$	
Other assets (e.g. furniture personal effects, collectables, etc)		\$	
Savings 1		\$	\$
Savings 2		\$	\$
Superannuation		\$	
Investments		\$	\$
Shares		\$	\$
TOTAL ASSETS			

LIABILITIES

	Financier	Amount owing (inc available redraw)	Facility limit	Monthly payment
Existing mortgage (home)		\$	\$	\$
Existing mortgage (investment property 1)		\$	\$	\$
Existing mortgage (investment property 2)		\$	\$	\$
Existing mortgage (investment property 3)		\$	\$	\$
Personal loans or hire purchase		\$	\$	\$
Car lease/hire purchase		\$		\$
Other debts (store account/s, HECs etc)		\$		\$
Contingent liability (E.g. guaranteed debt)		\$	\$	\$
Rent/board paid (if applicable)			\$	\$
Child maintenance			\$	\$
Credit card 1		\$		\$
Credit card 2		\$	\$	\$
TOTAL LIABILITIES		\$	\$	\$

TOTAL ASSETS \$ - TOTAL LIABILITIES \$ = SURPLUS \$

LIVING EXPENSES

	WEEKLY	FORTNIGHTLY	MONTHLY	ANNUAL
General living expenses (including groceries, utilities, phone, clothes, home maintenance, pets etc)	\$	\$	\$	\$
Cars and Transport	\$	\$	\$	\$
Personal and general insurance	\$	\$	\$	\$
Education and childcare expenses	\$	\$	\$	\$
Entertainment and leisure expenses	\$	\$	\$	\$
Other expenses	\$	\$	\$	\$

6. Income

PERSONAL INCOME

Applicant 1/ Director 1/ Guarantor 1

PAYG	Gross monthly income*
Base income (including salary paid to you by your own company)	\$
Regular overtime	\$
Second job income	\$
Car allowance^	\$
Other income	
Family tax benefits (Part A+B)	\$
Child maintenance (must be court ordered)	\$
Investment income (including dividends paid to you from your own company)	\$
Existing rental income	\$
Proposed rental income	\$
Other income (e.g. commission /bonus)	\$
TOTAL INCOME	\$

Applicant 2/ Director 2/ Guarantor 2

PAYG	Gross monthly income*
Base income (including salary paid to you by your own company)	\$
Regular overtime	\$
Second job income	\$
Car allowance^	\$
Other income	
Family tax benefits (Part A+B)	\$
Child maintenance (must be court ordered)	\$
Investment income (including dividends paid to you from your own company)	\$
Existing rental income	\$
Proposed rental income	\$
Other income (e.g. commission /bonus)	\$
TOTAL INCOME	\$

How to convert to gross monthly amounts (before tax): Weekly - multiply by 52 then divide by 12. Fortnightly - multiply by 26 then divide by 12. Yearly - divide by 12.

^Paid to you by your employer to cover vehicle running costs.

BUSINESS INCOME (SOLO TRADER/COMPANY/PARTNERSHIP/TRUST APPLICANT/GUARANTOR)

	Last financial year	This financial year
Profit from business distributed to all Applicants/Guarantors (if sole trader/partnership/trust)	\$	\$
Net profit before tax (if company) - excluding dividends paid	\$	\$
Add back depreciation on fixed assets (land and building only)	\$	\$
Add back interest on debts (refinanced/repaid)	\$	\$
Other addback(s) (e.g. non recurring expenses)	\$	\$
Other	\$	\$
TOTAL INCOME	\$	\$

7. Reference and credit details

	Company name	Contact name	Address	Contact number
Personal				
Business				
Solicitor				
Accountant				
Previous or existing creditor				
Previous or existing creditor				
Previous or existing creditor				

8. Security property(ies)

SECURITY PROPERTY 1

Property address

\$		\$
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Purchase price

Purchase date (DD/MM/YYYY)

Current estimated value

Property type Residential Commercial

Type of security House Unit Villa/Townhouse Vacant land Rural

Type of purchase Established house Subdivision/construction ??

Ownership Owned and lived in Mortgage* Tenanted* ????

* Provide further details here

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Contact person for valuation access

Contact phone number

SECURITY PROPERTY 2

Property address

\$		\$
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Purchase price

Purchase date (DD/MM/YYYY)

Current estimated value

Property type Residential Commercial

Type of security House Unit Villa/Townhouse Vacant land Rural

Type of purchase Established house Subdivision/construction ??

Ownership Owned and lived in Mortgage* Tenanted* ????

* Provide further details here

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Contact person for valuation access

Contact phone number

9. Declaration

Acknowledgment of disclosure of credit information to a credit reporting agency

I/We acknowledge that, in accordance with the provisions of the Commonwealth Privacy Act 1988 (**Privacy Act**), a credit provider that the above named introducer may approach in arranging my / our finance (hereinafter the Approached Credit Provider) and /or its appointed agents (**Agents**) may give information about me/us to a credit reporting agency for the following purpose:

- To obtain a credit report about me/us; and/or
- To allow a credit reporting agency to create or maintain a credit information file containing information about me/us.

The information which may be given to an agency (before, during or after the provision of credit to me) is covered by Section 18E(1) of the Act and includes:

- Such permitted particulars about me /us which is reasonably necessary to 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 actions has commenced;
- Advice that payments are no longer overdue;
- The fact that cheques drawn by me/us for \$100 or more 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; and
- That finance provided to me/us by the above named credit provider has been paid or otherwise discharged.

By virtue of this acknowledgment 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 (or its agent) may obtain information 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 for the purpose of assessing my/our application for commercial credit or for the purpose of collecting overdue payments in respect of commercial credit provided to me/us, the Approached Credit Provider(or its agent) 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(or its agent) may give to and seek from any credit providers named in the accompanying finance application and/or 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 me/our personal or commercial credit arrangements; I/We understand that this information can include any information about me/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, and that this information may be exchanged for the purpose of:

- Assessing an application by me/us for credit;
- Assisting me/us to avoid defaulting on my credit obligations;
- Notifying other credit providers of a default by me/us;
- Exchanging information with other credit providers as to the status of my/our contract where I/We are in default with other credit providers; and/or
- To assess my/our credit worthiness.

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 appear below, I/We authorise the above named introducer to obtain a report about my/our consumer of commercial credit worthiness from a credit reporting agency or a credit provider

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 in 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.

I/We also authorise the above named introducer to contact and obtain a certificate of currency from our insurance company when appropriate.

The authority remains in force for the term of the finance.

Signature of Applicant 1/ director 1/Guarantor 1

Full name

Date

Signature of Applicant 2/ director 2/Guarantor 2

Full name

Date

DECLARATION - THIS SECTION MUST BE COMPLETED

I/We have completed or arranged for completion of and read and understood the particulars set out in this form and declare them to be true and complete. The representations have been made to Link Capital to enable it to determine whether or not to offer a loan to me/us and I/We understand and acknowledge that Link Capital is relying on the information provided by me/us in this form in determining whether to offer the loan.

I/We hereby authorise Link Capital to make any other enquiries relative to this loan application, which it considers necessary. I/We also understand that this form does not in any way constitute an offer to lend or an acceptance of a loan offer. Despite any representations which may be made to us by any person, I/we understand and acknowledge that Link Capital is not bound to approved this loan application, and is not to be treated as having approved this loan application until I/we receive a Letter of Offer from Link Capital confirming approval of the loan and listing the approval conditions, if any. I/We understand that no loan can settle until those conditions have been met.

Where the borrower is a company, it authorises each director of the company named as an authorised signatory on the "Authority to Operate" form to operate its loan account in all respects as if they were a borrower under the loan. This authority does not extend to the authorised signatory amending or revoking this authority or authorising other persons to operate the loan account (in which case all authorised signatories must agree).

This loan application is executed below in accordance with the constitution of the company by two directors/a director and the secretary/the sole director and sole company secretary (as applicable) of the company.

I/We understand that Link Capital does not express an opinion as to the viability of any investment that may be the subject of this loan and does not accept any liability in respect of any loss or damage, I/we may sustain as a consequence of: a) the failure of the investment to perform as expected or, b) a change in my/our circumstances.

I/We understand that I/We may be required to pay a non-refundable valuation fee at the time of my/our application. The amount of this valuation fee (if any) is set out under the **Funding Summary** section. The valuation fee will be paid in accordance with my/our nominated payment method in the **Additional fees** section.

I/We understand that fees and charges will apply (these fees and when they are payable will be set out in any Loan Offer/Loan Variation Confirmation that give me/us).

To the best of my/our knowledge and belief, all the information given in this Loan Application is true and correct.

Signature of Applicant 1/ director 1/Guarantor 1

Full name

Date

Signature of Applicant 2/ director 2/Guarantor 2

Full name

Date

10. Low-Doc Loan Declaration

\$	
Loan amount	Loan term

Full name of Applicant 1/Borrower 1/Guarantor 1

Full name of Applicant 2/Borrower 2/Guarantor 2

Company name	ABN or ACN
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DECLARATION OF LOAN PURPOSE

I/We declare that the credit to be provided to us by Australian Executor Trustees(SA) Ltd (**Credit Provider/Lender**) is to be applied wholly or predominantly for business or investment purposes (or for both purpose).

Note: You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Code.

Signature of Applicant 1/Borrower 1/Guarantor 1

Signature of Applicant 1/Borrower 1/Guarantor 1

Full name

Full name

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Date			

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/	/	/	
Date			

DECLARATION OF FINANCIAL POSITION

I/We hereby certify, warrant and represent to the Lender that;

- I/We fully understand my/our financial obligations under the proposed loan with Link Capital; and
- I/We certify that I/We have faithfully disclosed to the Lender all details of my/our assets and liabilities and income and expenditure; and
- I am/We are satisfied that my /our proposed obligation to Link Capital will not adversely impact on the ability for me/us to honour all my/our existing financial commitments and obligations, including general living expenses as and when they fall due.

I/We acknowledge that Link Capital is relying on the information I/We have disclosed in this declaration in support of this Loan Application

	APPLICANT 1	APPLICANT 2	COMPANY
Gross income (before tax)	\$	\$	\$
Director's wages etc	\$	\$	\$
Company profit (before tax)	\$	\$	\$
Gross rental income	\$	\$	\$
Parenting allowance	\$	\$	\$
TOTAL INCOME (BEFORE TAX)	\$	\$	\$

Signature of Applicant 1/Borrower 1/Guarantor 1

Signature of Applicant 2/Borrower 2/Guarantor 2

Full name

Full name

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/	/	/	
Date			

11. Where do I send my Loan Application?

Your completed Application Form, AML/CTF identification documents and cheque (where applicable) should be mailed to :



47 Fullarton Road
Kent Town SA 5067

APPLICATION CHECKLIST

Use the checklist below to ensure you have provided us with a complete Application Form:

- Completed ALL relevant sections of the Application Form (according to your investor Type-outlined on page 1)
- Completed Section 5 of the Application Form
- Read the Product Disclosure Statement
- Enclosed the certified identification documentation (depending on your Investor Type)

FURTHER ASSISTANCE / INFORMATION

If you require assistance with completing the Application Form, please call Link Capital on:



Further information regarding our funds can be accessed on our website: