

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
------------------------	-------------------

Current residential address

Suburb	State	Postcode
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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)

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)

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

Home phone	Work phone
------------	------------

Mobile	Fax
--------	-----

Email address

APPLICANT 1/ DIRECTOR 1/GUARANTOR 1

Employment details

[Text box for Name of current employer]

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

Full time Part time Casual/ temp Contract

[Text box for Occupation]

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

[Text box for Date commenced]

Date commenced

[Text box for No. of employers in last 4 years]

No. of employers in last 4 years

[Text box for Address of current employer]

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

[Text box for Suburb]

Suburb

[Text box for State]

State

[Text box for Postcode]

Postcode

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

[Text box for Name of previous employer]

Name of previous employer

Full time Part time Casual/ temp Contract

[Text box for Previous Occupation]

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

[Text box for Years]

Years

[Text box for Months]

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.

APPLICANT 2/ DIRECTOR 2/GUARANTOR 2

Employment details

[Text box for Name of current employer]

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

Full time Part time Casual/ temp Contract

[Text box for Occupation]

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

[Text box for Date commenced]

Date commenced

[Text box for No. of employers in last 4 years]

No. of employers in last 4 years

[Text box for Address of current employer]

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

[Text box for Suburb]

Suburb

[Text box for State]

State

[Text box for Postcode]

Postcode

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

[Text box for Name of previous employer]

Name of previous employer

Full time Part time Casual/ temp Contract

[Text box for Previous Occupation]

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

[Text box for Years]

Years

[Text box for Months]

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		
\$		\$
Purchase price	Purchase date (DD/MM/YYYY)	Current estimated value
Property type	<input type="radio"/> Residential <input type="radio"/> Commercial	
Type of security	<input type="radio"/> House <input type="radio"/> Unit <input type="radio"/> Villa/Townhouse <input type="radio"/> Vacant land <input type="radio"/> Rural	
Type of purchase	<input type="radio"/> Established house <input type="radio"/> Subdivision/construction <input type="radio"/> Other	
Ownership	<input type="radio"/> Owned and lived in <input type="radio"/> Mortgage* <input type="radio"/> Tenanted* <input type="radio"/> ???	
* Provide further details here		
Contact person for valuation access		Contact phone number

SECURITY PROPERTY 2

Property address		
\$		\$
Purchase price	Purchase date (DD/MM/YYYY)	Current estimated value
Property type	<input type="radio"/> Residential <input type="radio"/> Commercial	
Type of security	<input type="radio"/> House <input type="radio"/> Unit <input type="radio"/> Villa/Townhouse <input type="radio"/> Vacant land <input type="radio"/> Rural	
Type of purchase	<input type="radio"/> Established house <input type="radio"/> Subdivision/construction <input type="radio"/> ??	
Ownership	<input type="radio"/> Owned and lived in <input type="radio"/> Mortgage* <input type="radio"/> Tenanted* <input type="radio"/> ???	
* Provide further details here		
Contact person for valuation access		Contact phone number

9. Privacy Notice

We collect your personal information in order to assess your loan application, communicate with you (including handling or responding to your requests), provide our products or services to you, and otherwise facilitate our dealings and accomplish any purposes for which you have contacted us. We may be unable to perform these activities if you do not provide the personal information we request.

We are a credit provider for purposes of the Privacy Act and may disclose your personal information to a credit reporting body (CRB). We deal with the following CRBs: Equifax, www.mycreditfile.com.au, 1300 762 207; Illion, www.illion.com.au, 1300 734 806; Experian, www.experian.com.au, 1300 784 13. These CRBs may include your credit information in reports provided to credit providers to assist them to assess your credit worthiness. If you fail to meet your payment obligations or commit a serious credit infringement, we may be entitled to disclose that to a CRB.

You may obtain information about how a CRB manages credit-related personal information by visiting its website.

You have the right to request that a CRB does not use or disclose your credit reporting information if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud. You also have the right to request that a CRB does not provide 'pre-screening' services for direct marketing by credit providers using your credit reporting information. Please contact the CRB or refer to details on its website above to make such a request.

We will disclose your personal information to potential investors for the purpose of making a decision to invest in your loan.

Other than outlined here, we do not usually disclose your personal information to third parties, however we may do so to your guarantors, certain contractors and related bodies corporate in some circumstances. Generally we are not likely to disclose your personal information or credit-related information to overseas recipients.

Our Privacy Policy and Credit Reporting Policy (which are published on our website) contain information about how you may access your personal information or credit-related information held by us and seek correction of such information. It also contains information about how you may complain about a breach of the Australian Privacy Principles or a failure by us to comply with our obligations as credit providers under the Privacy Act, and how we will deal with such a complaint.

If you would like further information about how we handle your personal information please refer to our Privacy Policy or contact us.

Acknowledgement and consent

I acknowledge the information set out under the heading Privacy Notice above.

I consent to the disclosure to Link Capital by a credit reporting body of credit reporting information about me/us to assess an application for commercial credit made by me/us, or to collect payments that are overdue in relation to commercial credit provided to me/us.

I/we authorise Link Capital 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 approve 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 Link Capital gives me/us).

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 Huntley Custodians Limited (**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 2/Borrower 2/Guarantor 2

Full name

Full name

/ /

Date

/ /

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

/ /

Date

/ /

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:



(08) 8312 5960

Further information regarding our funds can be accessed on our website: linkcap.com.au