



Commercial Inventory Finance

PO Box 194,
Paddington QLD 4064
Ph: 07 3217 5377
Email: info@cifinance.com.au

APPLICATION FORM

Company Name:		ABN:
Trading Name:		Phone No:
Business Address:		Mobile No:
Email Address:		
Name of Trust.....		
Name of Trustee.....		
<u>Director Details</u>		
Name in Full		Date of Birth
Private Address		Drivers Licence
Email Address		Phone No:
Name in Full		Date of Birth
Private Address		Drivers Licence
Email Address		Phone No:
<u>Shareholder Details</u>		
Name in Full		Date of Birth
Private Address		Drivers Licence
Email Address		Phone No:
Name in Full		Date of Birth
Private Address		Drivers Licence
Email Address		Phone No:
Existing business activities:		
Please state your previous commercial experience for the last 7 years		
What kind of goods do you propose to rent or are you now renting?		
<u>Business premises:</u>		Owned or Leased
If leased rental \$	per month	Owner's or Agent's name: Phone No.
Name of Bank:		
Accountant's Name:		Phone No.
TRADE REFERENCES		
Name	Address	Email address/Phone No.
1.		
2.		
3.		
Please attach the following with this application:		
<ul style="list-style-type: none">- 2 Years Financial Statements (P & L / Balance Sheet)- Interim management figures- a clear photo copy of your Drivers' Licences		

STATEMENT OF ASSETS AND LIABILITIES FOR:

Name:.....Name:.....

Separate A & L for each Director please

<u>LIABILITIES</u>	Loan amount \$	Monthly payment \$	<u>ASSETS</u>	Value \$
Mortgage with			Addresses of real estate	
1.			1.	
2.			2.	
3.			3.	
Bank overdraft (limit \$)			Cash on hand and/or at bank	
Motor Vehicle loans			Motor Vehicles	
with			Make Model Year	
1.			1.	
2.			2.	
3.			3.	
Other liabilities (Details)			Other assets (Details)	
Total Liabilities			Total Assets	
\$.....			\$.....	
Excess of Assets over Liabilities			Other contingent liabilities, guarantees, etc.	
\$.....			

I/We hereby declare the above particulars to be true and correct and further declare that I/we have never committed an act of bankruptcy nor are there any unsatisfied judgments against me/us. I/We acknowledge that COMMERCIAL INVENTORY FINANCE has relied on the information and statements contained herein and I/we agree to promptly notify you in writing of any material unfavourable change which may occur hereafter in my/our financial position.

Signed..... Date:..... Witness.....

Signed..... Date:..... Witness:.....



Application for Credit – Privacy Consents/ Acknowledgments

**Privacy Act 1988 (Cth)
and all related rules and regulations (“Act”)**

To: Little Lease Company Pty Ltd - trading as Commercial Inventory Finance
ABN: 12 087 826 159 (“You”)

I acknowledge that You may collect, hold, use and disclose personal information about me (including information required to comply with *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, rules and other subordinate instruments, the *National Consumer Credit Protection Act 2009* and the *Personal Property Securities Act 2009*) to enable You to: assess my personal and/or commercial credit worthiness; process my application; provide, administer and manage the products and services provided to me; audit and evaluate those products and services; notify a credit reporting body or other credit providers of my payment history or any default by me; model and test data; communicate with me; improve and develop products and services; conduct credit scoring, securitisation, research, risk management and portfolio analysis; provide and administer any related rewards program and deal with any complaints or enquiries. *I acknowledge that if I fail to provide complete information or information that is inaccurate, You may not be able to process or accept the application and transactions may be delayed, blocked or refused.*

Authority for You to obtain certain credit information: I authorise You, Your agents and third parties who referred me to You to seek, obtain and use, credit reporting information about me (including from credit reporting bodies (“CRB”)) to: assess an application by me for credit; manage my credit and related funding arrangements; assess an application by me to be a guarantor in relation to credit; review my credit on a periodic basis as though assessing a new application; collect overdue payments; and create assessment and rating of my credit worthiness.

Authority to exchange information with credit reporting bodies: I authorise You and Your agents to obtain credit reporting information about me from a CRB or other business that provides information about credit worthiness. I allow such an entity to create or maintain credit information about me (before, during or after the provision of credit to me). The information may include: permitted identification particulars; the fact that I have applied for credit and the amount and type of credit; the fact that You are a credit provider to me; credit limit; loan start/end dates; repayment history; ‘default information’ (in addition to and without limiting repayment history information) i.e. payments overdue for more than 60 days in specified circumstances; in relation to those overdue payments, advice about new payment arrangement or that those payments are no longer overdue; in specified circumstances that in Your opinion there has been a serious credit infringement (e.g. fraud); and other credit worthiness information that can be disclosed under the Privacy Act.

Authority to exchange information with other credit providers: I authorise You to give to and obtain from Your agents (as defined in the Act) and any credit providers information about my credit worthiness, credit standing, credit history or credit capacity, and to give and receive a banker’s opinion for purposes connected with my creditworthiness, business, trade or profession. The information may be exchanged for, but not limited to, any of the following purposes: to assess an application by me for credit or to be a guarantor, to determine or confirm the status of my credit including any defaults; to assess my creditworthiness at any time during or after the life of a credit arrangement, to give or obtain an opinion on you; and any other purpose permitted by law.

Authority to exchange information with other third parties: You may exchange my personal information with other related companies; any suppliers or dealers of items the subject of my application; persons with whom we have white label arrangements; introducers, referrers and any other person associated with the lodgement of this application; funders and related service providers that assist in the processing of my application and the management of my credit; as well as with service providers including those relating to any associate rewards program and the types of service providers described in Little Lease Company’s Privacy Policy. Other authorised disclosures include to my referees, my past and present employers, my past and present landlords, my next of kin, any person acting on my behalf, (e.g. financial adviser, solicitor, broker, accountant, executor, administrator, trustee or guardian), rating agencies, insurers, entity concerned with the supply or manufacture of assets to me/applicant, valuers and debt collection agencies. You may also disclose personal information to regulatory authorities (e.g. tax authorities in Australia and overseas) in connection with their lawful information requests or to meet legal obligations in any relevant jurisdiction.

Authority to exchange sensitive information: In some cases, sensitive information may be collected for specific purposes (for example, information regarding my health to enable the assessment of a hardship relief application). The references in this Privacy Statement to personal information include sensitive information such as my medical and health related details, and I agree that You may exchange such information with other parties listed in this Privacy Statement for the purpose of assessing or processing such applications and may seek further information from any medical attendant consulted by me.

Authority to give information to guarantors: I authorise You to give to any person who guarantees or indemnifies, or is to guarantee or indemnify, my obligations (“Guarantor”) information about my credit worthiness, credit standing, credit history or credit capacity for the purpose of determining if that person wishes to act as a Guarantor and keeping the Guarantor informed of the guarantee or indemnity, and for any purposes related to the proposed or actual enforcement of the guarantee or indemnity.

Authority to obtain information about guarantors: (This section addresses additional matters relevant if I am a Guarantor) I authorise and consent to You or Your agents collecting personal information about me and obtaining both my personal and commercial credit reports from a CRB, to assess my capacity as a guarantor. If I am accepted as a guarantor You may disclose my personal information to external agents, professional advisers and service providers, for the purpose of managing the account and contacting me in relation to the guarantee or indemnity provided. I also authorise You and Your agents to provide to the person/s in respect of whom I am Guarantor personal information about my credit worthiness, credit standing, credit history or credit capacity for any purposes related to the product or any proposed or actual enforcement of the product, guarantee or indemnity. I acknowledge and agree that if You provide the product, this authority remains in force until the credit under the product is fully and finally settled and discharged.

Authority to use information for administration processes: I authorise You to use any information collected in this application and in subsequent administration processes for future applications I may wish to make for other Little Lease Company products and/or services and related services, and to disclose this information to other members of the Little Lease Company for similar use. Little Lease Company Pty Ltd will only use information collected for this purpose to the extent it is permitted to do so at law.

Authority to provide information for funding purposes: I authorise You to disclose any personal information about me to another person (including without limitation, any trustee, servicer, credit enhancer, funder, ratings agency) in connection with any funding of our business or any transactions including by means of an arrangement involving securitisation.

General Privacy Matters: I acknowledge that You collect personal information through interactions with me and my agent(s) (including telephone, email or online), as well as from public sources and third parties including information brokers and service providers. Without this information, You may not be able to process my application or provide me with an appropriate level of service. I consent and agree that: (a) Little Lease Company Pty Ltd may give me notices or documents by electronic communication, including by sending the notice or document to the email address provided with my application or the last email address I have otherwise notified; (b) if a notice of document is so given, it will be taken to be given at the time when the notice or document has entered my information system; (c) where a notice or a document requires acceptance of the information contained therein, such an intention can be met electronically with the utilisation of an electronic signature; (d) paper notices and documents may no longer be given to me; (e) electronic communications should be regularly checked for notices and documents; and (f) my consent to the giving of notices and documents by electronic communication may be withdrawn by me at any time.

I acknowledge that where I have provided You with personal information about someone else that I have obtained their consent to provide their personal information based on this Privacy Consent.

I acknowledge that the third parties with whom You exchange personal information whilst conducting ordinary business activities, may operate outside of Australia. I understand and agree that while the third parties may be subject to confidentially or privacy obligations, in relation to personal information that is not 'credit eligibility information' (certain personal information from (or based on information from) credit reporting bodies) they may not always follow the particular requirements of Australian privacy laws.

You, your related companies and any third parties involved in the introduction or referral of this application (including any dealers or suppliers of items the subject of my application) or with whom we have white label arrangements may exchange and use my personal information to contact me on an ongoing basis by telephone, electronic communications (like email), online and other means to offer products or services that may be of interest to me, including offers of banking, financial, advisory, investment, insurance and funds management services, and assets suited to leasing or finance (including vehicles, medical equipment, computers, machinery and manufacturing equipment).

☐ By ticking this box I/We do not consent to Little Lease Company Pty Ltd using and disclosing my/our personal information for the purpose described immediately above.

In accordance with the Privacy Act, requests for access to and correction of personal information can be made using the contact details below:

Addressee: Privacy Officer
Postal Address: PO Box 194, Paddington, QLD, 4064
Phone: 07 3217 5377
Fax: 07 3217 6718

By requesting a copy of Privacy Policies and (where applicable) credit reporting policies, further information can be obtained regarding the handling of personal information, access or correction of personal information, how privacy concerns are dealt with, website privacy, the credit reporting bodies used and how to obtain free copies of your credit reporting information from those bodies. Little Lease Company's Privacy Policy and Credit Reporting Policy can be found at via www.littlelease.com.au. Further, Little Lease Company's (Privacy Officer) can be contacted on 07 3217 5377 or info@cifinance.com.au

Name and signature of individual(s) giving his/her consent as customer or guarantor.

..... Signature Name (print) Date
..... Signature Name (print) Date
..... Signature Name (print) Date
..... Signature Name (print) Date