



Application Form

111 maud street
maroochydore qld 4558

ph. 1300 cecfinance
ph 07 5479 4323
fax 07 5475 4323

service@cecfinance.com.au

When you need money for any worthwhile purpose, the place to start is right here on our application form.

Please fill this out carefully and accurately, we will arrange the paperwork and financial details for you.

Purpose for loan:

To purchase a property: \$ _____

Refinance loan(s): \$ _____

Bridging: \$ _____

Construction: \$ _____

Costs to be financed: \$ _____

Other: (specify) \$ _____

Less own funds: \$ _____

Total Loan required: \$ _____

Applicant 1 Borrower Guarantor

Personal Details

Existing customer? Yes No

Family name: _____

Given names: _____

Title: _____

Sex: Male Female

Date of birth: _____ dd _____ mm _____ yy

Marital status: Single Defacto
 Married Divorced

Dependents:

Number: _____

Age/s: _____

Driver's licence No: _____

Home phone: _____

Work phone: _____

Mobile phone: _____

Fax: _____

Email Address: _____

Preferred contact method: Email Fax
 Phone Snail Mail

Applicant 2 Borrower Guarantor

Personal Details

Existing customer? Yes No

Family name: _____

Given names: _____

Title: _____

Sex: Male Female

Date of birth: _____ dd _____ mm _____ yy

Marital status: Single Defacto
 Married Divorced

Dependents:

Number: _____

Age/s: _____

Driver's licence No: _____

Home phone: _____

Work phone: _____

Mobile phone: _____

Fax: _____

Email Address: _____

Preferred contact method: Email Fax
 Phone Snail Mail

Address Details

Current address: _____
 Suburb: _____
 State: _____
 Postcode: _____
 Time at address: Years _____ Months _____
 Postal address:
 (if different to above) _____
 Postal Suburb: _____
 Postal State: _____
 Postcode: _____
 New address after settlement:
 (if different to above) _____
 New Suburb: _____
 New State: _____
 New Postcode: _____

If you have lived at your current address for less than three years, please complete below

Previous address: _____
 Previous suburb: _____
 Previous state: _____
 Previous postcode: _____
 Time at prev address: Years _____ Months _____

Employment Details

Current employer: _____
 Name: _____
 Address: _____
 Position: _____
 Industry: _____
 Employee type: Full Time Part Time
 Taxable Income: \$ _____ (per year)
 Time at current Employment: Years _____ Months _____

Previous employment

Employer: _____
 Name: _____
 Address: _____
 Employer: _____
 Name: _____
 Address: _____
 Time: Years _____ Months _____

Address Details

Current address: _____
 Suburb: _____
 State: _____
 Postcode: _____
 Time at address: Years _____ Months _____
 Postal address:
 (if different to above) _____
 Postal Suburb: _____
 Postal State: _____
 Postcode: _____
 New address after settlement:
 (if different to above) _____
 New Suburb: _____
 New State: _____
 New Postcode: _____

If you have lived at your current address for less than three years, please complete below

Previous address: _____
 Previous suburb: _____
 Previous state: _____
 Previous postcode: _____
 Time at prev address: Years _____ Months _____

Employment Details

Current employer: _____
 Name: _____
 Address: _____
 Position: _____
 Industry: _____
 Employee type: Full Time Part Time
 Taxable Income: \$ _____ (per year)
 Time at current Employment: Years _____ Months _____

Previous employment

Employer: _____
 Name: _____
 Address: _____
 Employer: _____
 Name: _____
 Address: _____
 Time: Years _____ Months _____

Statement of Assets (What you own) For joint applications please combine assets

Properties Owned

Property Location

Monthly Income Estimated Value

1 _____
 2 _____
 3 _____

\$ _____ \$ _____
 \$ _____ \$ _____
 \$ _____ \$ _____

Vehicles Owned

Year / Make

Estimated Value

1 _____
 2 _____

\$ _____
 \$ _____

Bank account/term deposit / shares / other investments

Institution

Monthly Income Estimated Value

1 _____
 2 _____
 3 _____
 4 _____
 5 _____

\$ _____ \$ _____
 \$ _____ \$ _____
 \$ _____ \$ _____
 \$ _____ \$ _____
 \$ _____ \$ _____

Superannuation

Institution

Present Value

1 _____
 2 _____

\$ _____
 \$ _____

Home Contents Insurable

Insurance Company

Present Value

\$ _____

Other Assets

Description

Monthly Income Estimated Value

1 _____
 2 _____
 3 _____

\$ _____ \$ _____
 \$ _____ \$ _____
 \$ _____ \$ _____

Statement of Liabilities (What you owe) For joint applications please combine liabilities

Mortgages

Mortgage to

Monthly Payment

Amount Owning

1 _____
 2 _____
 3 _____

\$ _____ \$ _____
 \$ _____ \$ _____
 \$ _____ \$ _____

Lease / hire purchase / personal loans / other liabilities

Description

Monthly Payment

Amount Owning

1 _____
 2 _____
 3 _____
 4 _____

\$ _____ \$ _____
 \$ _____ \$ _____
 \$ _____ \$ _____
 \$ _____ \$ _____

Credit cards and credit accounts

Company / Type

Limit

Amount Owning

1 _____ / _____
 2 _____ / _____
 3 _____ / _____

\$ _____ \$ _____
 \$ _____ \$ _____
 \$ _____ \$ _____

Rent

Real Estate / Landlord

Rent Per Month

Tax / Provisional Tax

Description

Rent Per Month

\$ _____

Applicant(s) must read and agree to the terms and conditions before continuing.

Terms and Conditions

cec finance Privacy and credit information and Privacy act authorizations/agreement Authorization to act on behalf of individuals In compliance with the commonwealth Privacy Act 1998, parties to a finance application should complete and give this authority to the below name Introducer/Broker for the purpose of the Privacy Act. Name of Introducer cec finance 1. Acknowledgment of Disclosure of Credit information to a Credit reporting agency. I/We acknowledge that section 18F(8) (C) of the Privacy Act allows a credit provider which the above named introducer may approach in arranging my / our finance (hereinafter the cec finance), to give a credit reporting agency certain personal information about my/our application for finance. The Information which may be given to an agency is covered section 18E (1) of the Act and includes:

- Such permitted particulars about me/us which allows 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 have become overdue more than sixty days, and for which collection action has commenced;
- Advise that payments are no longer overdue; · Cheques drawn my me/us for and amount not less than \$100, which 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 infringement;
- Information as to court judgements against me. Information as to bankruptcy proceedings against me;
- That finance provided to me/us by the above named credit provider has been paid or otherwise discharged. By virtue of this declaration, I/We understand that above name introducer has informed me/us of the disclosure policy to accredit reporting agency if information about me/us by cec finance and so authorise such disclosures. 2.

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, cec finance may obtain a report about my/our commercial activities or commercial credit worthiness from a business, which provides information about the commercial credit worthiness of persons (section 18L(4)). I/We agree that if it is considered relevant in assessing my/our application for commercial credit, cec finance may obtain from accredit reporting agency a credit report containing personal credit information about me/us (section 18K (l) (b)). I/We agree that the approached Credit Provider may give to and seek providers name in the accompanying finance application and any credit providers that may be named in a personal or commercial credit report I Issued by a credit reporting agency or a commercial credit reporting agency respectively, information about my/our personal or commercial credit arrangements; I/We understand that this information can include any information about my/our credit worthiness, credit standing, credit history, credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act (Section 18N (1) (b)). 3.

Authorization to act on behalf of individuals For the purpose of arranging the finance which is the subject of my/our application, the details of which appear below, I/We authorize the above named introducer to obtain a report about my/our consumer or commercial credit worthiness from a credit reporting agency or a credit reporting business or from a credit provider named in this application or referred to in such reports (section 18N(1)(ga)). I/We also authorize the above named introducer to pass on the above-obtained reports to such credit providers as are appropriate, for their consideration of this application. I/We authorize the above named Introducer to give and to receive from such parties as are necessary to the arranging of this finance, such as personal information about me/us which is necessary to the arrangement. PRIVACY STATEMENT cec finance is a business offering many different categories of financial products in mortgage, commercial, business and consumer finance, finance brokerage. We collect personal information from our clients so we can properly assess our clients application for Finance, provide specific products for our clients. Assess our clients needs and improve our products and services. If this information is not provided or we can not assess this information we may not be able to properly assess our clients application and approve finance to them. cec finance is determined to protect the security of our clients personal information. As part of cec finance we will provide personal data to related entities with cec finance. We will not pass personal information on to unrelated third party businesses unless that business is being approached by cec finance on behalf of our client to arrange financial contracts or other related agreements (All these businesses operate under the same Privacy rules as cec finance upon request, we can arrange for a copy of their Privacy Statement to be forwarded to you). If we have any doubt as to whether or not you have authorized the release of that privacy information we will contact you. From time to time cec finance may use personal information to make product-related offers to our clients. You may choose not to receive this information indication below.

A client may contact cec finance on 1300 cecfinance or 0419 108 721, or in writing to our address at suite 111 maud street, maroochydore qld australia 4558 to arrange to:

- (a) Access the personal data that we hold about them
- (b) Change their mind at any time about receiving products related material.
- (c) Obtain a copy of Privacy Policy. cec finance