



PROPOSAL FORM

OZ CREDIT PTY LTD A.B.N 97 084 149 913

Ref #	
Date	Time
NBO	

Loan type

Consumer CHP
 Lease Chattel Mortgage
 Novated Lease

Year
 Make Model Body
 Colour Manual/Auto Km
 Accessories Rego

Purchase Price \$

Equipment to be purchased

Year New Used

Description of goods (make, model, etc)

Purchase Price \$

Company Details (if loan to be established in business name)

Company Name	ACN / ABN	Office phone number
Trading Address	Nature of Business	Year Established

First Applicant's Personal Details

Prime Borrower Guarantor Director

Surname Title

Given Names Sex

Date of Birth

Drivers Licence Expiry Date

Home Phone Work Phone

Fax Number Mobile Number

Marital Status No Dependants

Residential Address

Suburb Postcode

State Time There Yrs Mths

Residential Status Own Buying Renting Boarding Parents

***Please provide previous details if above term is less then 3yrs**

Previous Address

Suburb Postcode

State Time There Yrs Mths

Previous Residential Status Own Buying Renting Boarding Parents

Second Applicant's Personal Details

Co-Borrower Guarantor Director

Surname Title

Given Names Sex

Date of Birth

Drivers Licence Expiry Date

Home Phone Work Phone

Fax Number Mobile Number

Marital Status No Dependants

Residential Address

Suburb Postcode

State Time There Yrs Mths

Residential Status Own Buying Renting Boarding Parents

***Please provide previous details if above term is less then 3yrs**

Previous Address

Suburb Postcode

State Time There Yrs Mths

Previous Residential Status Own Buying Renting Boarding Parents

First Applicant's Current Employment Details

Name of Employer	
Employers Address	
Suburb	Postcode
Occupation	Period of Employment Yrs Mths
Employment Status <input type="checkbox"/> Self Emp <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> H/Duties	

*** Please provide previous employment details if current is less then 3yrs**

First Applicant's Previous Employment Details

Name of Employer	
Employers Address	
Suburb	Postcode
Occupation	Period of Employment Yrs Mths
Employment Status <input type="checkbox"/> Self Emp <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> H/Duties	

Second Applicant's Current Employment Details

Name of Employer	
Employers Address	
Suburb	Postcode
Occupation	Period of Employment Yrs Mths
Employment Status <input type="checkbox"/> Self Emp <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> H/Duties	

*** Please provide previous employment details if current is less then 3yrs**

Second Applicant's Previous Employment Details

Name of Employer	
Employers Address	
Suburb	Postcode
Occupation	Period of Employment Yrs Mths
Employment Status <input type="checkbox"/> Self Emp <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> H/Duties	

Joint Assets (What you own)

The following is a combined statement of the assets of the first applicant and the second applicant/partner. Please provide details of all your property and assets, and their estimated value below.

Property (Address)	Value (\$)	Other Assets	Value (\$)
Motor Vehicle	Value (\$)	Other Assets	Value (\$)
Savings/Investments	Value (\$)	Other Assets	Value (\$)
Furniture/Contents	Value (\$)	Other Assets	Value (\$)
TotalAssets			Value (\$)

First Applicant's Income Details

Annual Gross Salary \$

Please show your usual Net Pay (after tax and super) and sources of other income (dividends, rental income, regular overtime, interest, maintenance) below. Please provide evidence of all income.

Regular Net Salary	\$	Every
Other Income		Every
Total Income (1)		Every

Second Applicant's Income Details

Annual Gross Salary \$

Regular Net Salary	\$	Every
Other Income	\$	Every
Total Income (2)	\$	Every

Joint Commitments (What you owe)

The following is a combined statement of the liabilities of the first applicant and the second applicant/partner. Please show details of all your commitments below.

Mortgage/Rent/ Board	Mortgagee/Landlord	Monthly (\$)	Balance (\$)
Branch/Address	Phone Number		

Outstanding Loans / Leases

Loan Type	Payable To	Credit Limit / Original Borrow	Monthly (\$)	Balance (\$)
Loan Type	Payable To	Credit Limit / Original Borrow	Monthly (\$)	Balance (\$)
Loan Type	Payable To	Credit Limit / Original Borrow	Monthly (\$)	Balance (\$)
Loan Type	Payable To	Credit Limit / Original Borrow	Monthly (\$)	Balance (\$)
Loan Type	Payable To	Credit Limit / Original Borrow	Monthly (\$)	Balance (\$)

Total Repayments

\$

Total Balance

\$

Previous Credit History

Company/Branch	Loan Type	Loan Amount (\$)	Monthly Payment (\$)	Term	Date Finalised
Company/Branch	Loan Type	Loan Amount (\$)	Monthly Payment (\$)	Term	Date Finalised

Applicant's Bank Details

Bank	Branch
BSB Number	Account Number
Account Type <input type="checkbox"/> Savings <input type="checkbox"/> Cheque <input type="checkbox"/> Credit Card	

Applicant's Bank Details

Bank	Branch
BSB Number	Account Number
Account Type <input type="checkbox"/> Savings <input type="checkbox"/> Cheque <input type="checkbox"/> Credit Card	

Accountant Details

Name	Phone Number
Address Details	Contact

Applicant's Accountant Details

Name	Phone Number
Address Details	Contact

Applicant's Personal References

Personal References ①

Name	Phone Number
Address Details	

Personal References ②

Name	Phone Number
Address Details	

Applicant's Personal References

Personal References ①

Name	Phone Number
Address Details	

Personal References ②

Name	Phone Number
Address Details	

Vendor/Seller Details

Name of Vendor		
Address Details		
Home Phone	Mobile / Work Phone	
If private sale, please provide details:		
Bank or Fin. Inst.	Account Number	
Phone	Payout (\$)	Valid To

Finance Details

Purchase Price	\$
Cash Deposit	\$
Trade Deposit	\$
Sub-Total	\$
Payout - If Applicable	
Net Amount Fin.	\$

Quote

Rate Quoted
Term Required
Balloon/RV
Monthly Quote
Quote Attached
Office Use Only

Comments

Declaration

I solemnly and sincerely declare that:

1. I am not insolvent, have never been declared bankrupt and any details of any legal or debt recovery action are outlined below,

Details of any Legal or Recovery Action:
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2. The information given by me to OZ Credit Pty Ltd is true and correct.
3. That the Income and Expenses declared represent an accurate assessment of my monthly financial position.
4. I am over the age of 18 years.

Signature First Applicant	Date
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Signature Second Applicant	Date
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Oz Credit – Finance Broking Contract

Motor Loan / Personal Loan

Dealer / Introducer _____ (“the referrer”)

This Contract is made between _____ (“the client”)

of _____

and Oz Credit Pty Limited ABN 97 084 149 913 of Suite 2, Level 9, Rhodes Waterside Shopping Centre, 1 Rider Boulevard, Rhodes NSW 2138 (“the broker”)

Recitals

- 1. The client offers to engage the broker as their authorised agent to negotiate and secure the consumer credit (and associated insurance) detailed below.
2. Upon accepting this offer, the broker will use its best endeavours to negotiate and secure consumer credit (and associated insurance) on behalf of the client.
3. The parties agree to the terms and conditions set out below.

TERMS AND CONDITIONS

This document is an offer from the client to the broker and may be accepted by an employee or contractor of the broker completing and signing the Acceptance at the end of this document.

A. Credit Terms

The credit which the client has authorised the broker to arrange is as follows:

- 1. Amount of credit up to: \$ _____
[include cost of goods, premium for insurances and all other amounts the client requires to be financed under the credit contract].
2. Term: _____ months
3. Repayment Arrangement:
(i) If credit is to be repaid on a monthly basis the maximum monthly repayments the client is prepared to make is: \$ _____
(for non-monthly repayment arrangements - details are set out in " 5. Other" below)
(ii) Interest rate up to _____ %
4. Credit to be secured by _____ [insert date]
5. Other: _____

[include any special loan features, such as redraw facilities, that are required by the client]

B. Brokerage payable by the Client to the broker

- 1. Brokerage is payable by the client to the broker of up to \$880.00 inclusive of Goods and Services Tax (GST), as consideration for the expenses incurred and time spent in organising and processing the loan and / or associated insurance. The broker may, at its discretion, reduce the amount of Brokerage.
2. Brokerage is to be paid at or around the time of settlement of the loan by disbursement on the credit contract or other method as approved by the broker.
3. No brokerage is payable if the broker cannot find a credit provider willing to offer the client credit or if the client does not proceed to enter into a credit contract with the credit provider with whom consumer credit is secured.

C. Financial and other benefits to be received by the broker and others - as detailed in SCHEDULE 1.

D. Commencement

This contract will commence on the date it is accepted by the broker and will remain in force until terminated in accordance with Section E.

E. Termination

Either party may terminate this contract with immediate effect by giving notice to the other party.

The client understands that by signing below he / she

- offers to engage the broker as his/her finance broker on the terms set out above; and
• consents to the broker dealing with his / her personal and credit information;
• consents to the broker acting for him / her in the circumstances outlined in this contract and otherwise disclosed to them, including in relation to dealings with credit providers and providers of other goods and services from whom the broker and its related bodies corporate may receive financial benefits as a result of his / her transactions; and
• makes all the warranties and acknowledgments set out above and in SCHEDULE 1 "D. Client acknowledgments".

OFFER

(Client 1) Signed: _____ Print Name: _____ Date: / / 200

(Client 2) Signed: _____ Print Name: _____ Date: / / 200

ACCEPTANCE: On behalf of the broker

Signed: _____ Print Name: _____ Position: _____

Branch: _____ Date: / /200

SCHEDULE 1

A. Financial and other benefits to be received by the broker and others

1. If the application proceeds to settlement the broker will receive a financial or other benefit from a person other than the client as follows:
 - (a) The broker may earn a financial or other benefit of between 0 to 8.00% (plus GST) of the amount borrowed by you (the “amount financed”) from the credit provider with whom the consumer credit is finally secured and in respect of this benefit makes the further undertaking contained in Section C below.
 - (b) The referrer named above receives a fee of \$ _____ from the broker for referring the client to the broker.
2. When the client application is referred to the broker the natural person the client will deal with is authorised to enter into this contract on behalf of the broker and:
 - (a) the broker’s employees receive a salary and may receive incentive or performance outcome bonuses.
 - (b) the broker’s contractors receive a fixed portion of the brokerage payable by the client to the broker and may receive an incentive or performance outcome bonus.

B. Credit Providers

1. Accreditations

The broker has arrangements to introduce credit applications to the credit providers listed below and subject to the client meeting the credit provider’s lending criteria the broker can obtain consumer credit for the client from:

GE Money	St George	Esanda	Automotive Financial Services

These credit providers do not represent all lenders who offer the type of credit sought by the client

2. Fees

If a credit provider requires the client to pay fees such as application, establishment or valuation fees *before settlement of a credit contract* we will inform the client of the fee amounts and when and how to pay them.

C. Undertaking by the broker

1. The broker undertakes, after recommending a particular consumer credit product to the client, and before the client enters into any credit contract with the credit provider, to disclose:
 - (i) the amount of the financial or other benefit that the broker will receive from the credit provider (if any); and
 - (ii) whether or not the broker can determine or recommend conditions of the credit contract (eg interest rate, term etc) and, if so, the effect this will have on the amount the broker will receive from the credit provider; and
 - (iii) the amount of any financial or other benefit that a person other than the broker will receive from the credit provider if that financial or other benefit could reasonably be expected to influence the broker’s recommendation; and
 - (iv) any interests or relationships of the broker that could reasonably be expected to influence the broker’s recommendation.

D. Client acknowledgements

The client acknowledges that:

1. The broker cannot guarantee that it will be able to find a credit provider willing to offer the client credit.
2. At the time this offer is made the broker cannot ascertain with which of the credit providers referred to above, if any, finance can be secured.
3. The credit terms, commission and financial and other benefits in relation to the consumer credit finally secured may vary from the terms stated in this contract. Any variation must be made in writing and signed by the parties and may be attached as “Annexure A” to this Contract.
4. Credit providers and insurers will rely on the personal and credit information supplied by the client and warrants on a continuing basis that all information provided or that will be provided to the broker is true and correct and is not false or misleading and that the client will inform the broker as soon as practicable in the event that any information which he / she has provided is no longer true and correct or becomes false or misleading.
5. He / she has received a copy of the Finance Broking Contract IMPORTANT NOTICE.



Oz Credit Pty Limited

Privacy Act Consent

Oz Credit Pty Limited A.B.N. 97 084 149 913 ("Oz Credit") collects from me/us (being each of the Applicants and Guarantors whose signature appears below) and from other persons, personal information about me/us, for the purposes of:

- assessing the application for finance, the guarantee and any related insurance proposal;
- arranging finance and insurance; and
- credit and reference checking.

For the same purposes, Oz Credit will use this information and disclose it to:

- one or more of the financiers they use to arrange finance, all of whom are collectively referred to as "Credit Providers" in this Consent; and
- (where relevant) any business which provides information about the creditworthiness of persons ("Credit Reporting Agency"), suppliers of goods, mercantile agents, collection agencies, insurers, and
- their agents, contractors and external advisers

I/We agree that Oz Credit may use this personal information for product development and research and to inform me/us about products and services in the future. Oz Credit will not send me information about products and services if I/we send a written request to that effect to the address below.

I/We acknowledge that if we do not provide this information Oz Credit or the Credit Providers may not be able to process the application for finance.

I/We are able to gain access to the information held about me/us by Oz Credit, subject to exceptions stated in the *Privacy Act 1988* (Cth) ("the Privacy Act").

I/We agree that, if we supply Oz Credit or the Credit Providers with personal information about any third party (such as a referee), I/we will inform that third party of this fact.

The Credit Providers collect and use personal information about me/us for the following purposes:

- assessing the application for finance, the guarantee or any related insurance proposal; and
- (if the application is accepted) providing finance and ancillary services (such as insurance) to the Applicant(s) and for the ongoing management of the finance, guarantees and ancillary services.

For those same purposes, and subject to the Privacy Act, I/we agree that the Credit Providers may do all the following now and in the future:

1. Collect and use commercial or consumer credit information about me/us from a Credit Reporting Agency.
2. Collect from and give to (i) any credit provider named in the application for finance or the information obtained under paragraph 1 above or (ii) any body which maintains a register of encumbered vehicles (such as *R.E.V.S.*), or (iii) a Credit Reporting Agency, any personal information about me/us, including any information about my/our creditworthiness, credit standing, credit history or credit capacity, the status of the finance and any default by me/us in accordance with the Privacy Act.
3. Collect from and give to any sources disclosed in the application for finance, personal information about me/us.
4. Give to any guarantor or proposed guarantor of the application for finance, any information about the finance (including personal information about me/us) now or at any time in the future.
5. Collect from and disclose personal information about me/us to the Credit Provider's agents, contractors, external advisers as well as to suppliers of goods, mercantile agents, collection agencies and insurers, and my/our car or finance broker.

- 6. Disclose to Oz Credit any credit decision made by the Credit Providers concerning my/our application for finance.

The Credit Provider who provides me/us with finance may also seek my/our consent to other acts of collection, disclosure and use of personal information about me/us.

In this Consent, "personal information" has the same meaning as in the Privacy Act and includes sensitive information (eg health information).

The Guarantor(s) acknowledge that:

- the application for finance will be supported by their guarantee; and
- they have read and understand the terms of the application for finance.

Declaration

I/We solemnly and sincerely declare that:

- (a) I am/We are not insolvent or an undischarged bankrupt;
- (b) The information given by me/us is true and correct;
- (c) The income and expenses declared represent an accurate assessment of my/our financial position;
- (d) I am/We are permanent resident(s) of Australia;
- (e) I am/We are over the age of 18 years; and
- (f) I/We have read and understood this Privacy Act Consent and agree to Oz Credit and the Credit Providers collecting, using and disclosing information (including personal information) about me/us in accordance with the provisions of this Consent.

.....
Signature of Applicant/Guarantor	Signature of Applicant/ Guarantor

.....
Print Name of Applicant/Guarantor	Print Name of Applicant/Guarantor
Date:	Date

.....
Signature of Applicant/Guarantor	Signature of Applicant/ Guarantor

.....
Print Name of Applicant/Guarantor	Print Name of Applicant/Guarantor
Date:	Date

Contact Details:

Oz Credit Pty Limited

Address: PO Box 3427, Rhodes Shopping Centre, NSW, 2138

Phone: (02) 9395 4300

Fax: (02) 9395 4399