



Ward Thomas & Associates
Finance & Insurance Consultants - Townsville
Phone (07) 47 733 700 Fax (07) 47 733 800
Email reception@wtafinance.com.au

Business Credit Application

Section 1 - Business details

Type of Business : Sole Trader Company Partnership Trust
 Other

Nature of Business:

Company Name:

Trust Name:

Trading Name:

A.B.N. :	A.C.N. :
Phone:	Fax:
Email:	Date Business Commenced Trading :

Section 2 - Details of Partners / Directors (If more than 2 Partners Directors please use additional sheets)

Partner / Director 1 - Personal Details

First Name:

Second Name:

Surname:

Gender: Date of Birth:

Marital Status:

Number of Dependants:

Drivers Licence Number:

Partner / Director 2 - Personal Details

Second Name:

Surname:

Gender: Date of Birth:

Marital Status:

Number of Dependants:

Drivers Licence Number:

Partner / Director 1 - Address Details

Street Address:

Suburb:

Postcode: State:

Phone Number (Home): ()

Phone Number (Work): ()

Phone Number (Mobile):

Fax Number: ()

E-mail Address:

Partner / Director 2 - Address Details

Street Address:

Suburb:

Postcode: State:

Phone Number (Home): ()

Phone Number (Work): ()

Phone Number (Mobile):

Fax Number: ()

E-mail Address:

Residential Status (Please tick)

- Own Home Mortgage
 Rent Employer Subsidised
 Board (Live with Parents)

Residential Status (Please tick)

- Own Home Mortgage
 Rent Employer Subsidised
 Board (Live with Parents)

Duration at residence

Years Months

Duration at residence

Years Months

Previous Address (If less than 3 years at current)

Street Address:

Suburb:

Postcode: State:

Previous Address (If less than 3 years at current)

Street Address:

Suburb:

Postcode: State:

Duration at residence

Years Months

Duration at residence

Years Months

Partner / Director 1 Personal Assets

Cash in Bank:	\$
Home Value:	\$
Other Property Value:	\$
Motor Vehicles:	\$
Household Effects	\$
Business Assets:	\$
Term Deposit:	\$
Other Assets*:	\$
*Details of Other Assets:	\$
	\$
	\$

Partner / Director 2 Personal Assets

Cash in Bank:	\$
Home Value:	\$
Other Property Value:	\$
Motor Vehicles:	\$
Household Effects	\$
Business Assets:	\$
Term Deposit:	\$
Other Assets*:	\$
*Details of Other Assets:	\$
	\$
	\$

Partner / Director 1 Personal Liabilities

Home Mortgage:	\$
Other Property Mortgages:	\$
Credit Card (Limit)	\$
Loans Outstanding:	\$
Other Liabilities*:	\$
*Details of Other Liabilities:	\$
	\$
	\$
	\$
	\$
	\$

Partner / Director 2 Personal Liabilities

Home Mortgage:	\$
Other Property Mortgages:	\$
Credit Card (Limit)	\$
Loans Outstanding:	\$
Other Liabilities*:	\$
*Details of Other Liabilities:	\$
	\$
	\$
	\$
	\$
	\$

Partner / Director 1: Details of Loans Outstanding

Finance Company and Goods Purchased	Payments	Start Date	Term	To be paid out? Y/N
	\$			
	\$			
	\$			
	\$			
	\$			

Partner / Director 2: Details of Loans Outstanding

Finance Company and Goods Purchased	Payments	Start Date	Term	To be paid out? Y/N
	\$			
	\$			
	\$			
	\$			
	\$			



**PRIVACY ACT 1988
AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS**

**WTA Finance Pty Ltd A.C.N. 010 687 475
T/as Ward Thomas & Associates A.B.N. 32 010 687 475
("Introducer")**

Agreement by Applicant/s

I/We understand and agree that:

1. A credit provider whom the introducer may approach in arranging finance on my/our behalf (the "**Approached Credit provider**") may give a credit reporting agency certain personal information about me/us, including:
 - Such permitted particulars about me/us which allow me/us to be identified;
 - That I/we have applied for finance and the amount;
 - That the Approached Credit Provider is a current credit provider to me/us or has ceased to be a current credit provider to me/us;
 - Payments which are overdue more than 60 days, and for which collection action has commenced;
 - Advice that payments are no longer overdue;
 - Cheques drawn by me/us for \$100.00 or more which have been dishonoured more than once;
 - In specified circumstances, that in the opinion of the approached Credit Provider, I/we have committed a serious credit infringement.
2. The Approached Credit Provider 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 for the purpose of assessing my/our application for personal credit.
3. The Approached Credit Provider may obtain from a credit reporting agency a credit report containing personal information about me/us for the purpose of assessing my/our application for commercial credit.
4. The Approached Credit Provider may give to and obtain from another credit provider information about my/our personal or commercial credit arrangements for the purposes of assessing my/our finance application or credit worthiness, of collecting overdue payments or of notifying other credit providers of a default by me/us: I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the *Privacy Act*.
5. The approached Credit Provider may disclose to a guarantor credit information relating to me/us and may also provide such information to a person who is considering whether to become a guarantor, for that purpose.
6. If my/our application for credit is not completed within 14 days, the Approached Credit Provider may give a credit reporting agency further personal information about me/us in order to obtain a credit report about me/us.

Authorisation to Act on Behalf of Individuals

- 7. I/we authorise the Introducer to:
 - (a) Obtain on my/our behalf a report or information about my/our consumer or commercial credit worthiness from a credit reporting agency, from a commercial credit reporting business or from a credit provider in connection with my/our application for the finance described below.
 - (b) Pass on such reports and information to the Approached Credit Provider for the purpose of assessing my/our application for finance described below and to give to and to receive from such persons as are relevant to the arranging of that finance any personal information about me/us as may be necessary to the arrangement.

8. I/we agree that if finance is provided to me/us by the Approached Credit Provider, I/we authorise the introducer to obtain from the Approached Credit Provider any report or information concerning either me/us or that finance that it may require in order to:

- Assist me/us in understanding and meeting my/our obligations to the credit provider in relation to that finance;
- Advise me/us regarding my/our finance requirements;
- Ascertain any amount required to be paid to the Approached Credit Provider in relation to that finance.

I/we understand that this paragraph may be deleted if I/we do not agree. I/we also understand that this authority will continue for the duration of the finance unless and until I/we revoke it by notice to the Introducer and the Approached Credit Provider

Dated:

Signed

(Applicant/s)

Agreement by Guarantor/s

I/We agree that:

- 9. The Approached Credit Provider may give personal information about me/us of the type described in paragraph 1 above to a credit reporting agency.
- 10. The Approached Credit Provider may obtain from accredit reporting agency a credit report containing personal information about me/us to assess whether to accept me/us as a guarantor for a loan applied for by, or provided to the borrower/s named below.
- 11. The Approached Credit Provider may give to and obtain from another credit provider information about my/our personal or commercial credit arrangements for the purposes of assessing a finance application made by the borrower/s named below, of assessing my credit worthiness or of collecting overdue payments; I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the *Privacy Act*.

Dated:

Signed:.....

(Guarantor/s)

Description of Finance

Full name of Applicant/Borrower(s).....

Amount \$.....

Purpose.....

If you wish to opt out of direct marketing from us you may do so by ticking this box