



Ward Thomas & Associates
Finance & Insurance Consultants - Townsville
Phone (07) 47 723 833

Business Credit Application

Please complete this form and fax to (07) 47 211 485

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. :
Phone:
Email:
A.C.N. :
Fax:
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: <input type="checkbox"/> Male <input type="checkbox"/> Female
Date of Birth:
Marital Status:
Number of Dependants:
Drivers Licence Number:

Partner / Director 2 - Personal Details

First Name:
Second Name:
Surname:
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Date of Birth:
Marital Status:
Number of Dependants:
Drivers Licence Number:

Partner / Director 1 - Address Details

Street Address:
Suburb:
Postcode: <input type="text"/> State: <input type="text"/>
Phone Number (Home): (<input type="text"/>)
Phone Number (Work): (<input type="text"/>)
Phone Number (Mobile):
Fax Number: (<input type="text"/>)
E-mail Address:

Partner / Director 2 - Address Details

Street Address:
Suburb:
Postcode: <input type="text"/> State: <input type="text"/>
Phone Number (Home): (<input type="text"/>)
Phone Number (Work): (<input type="text"/>)
Phone Number (Mobile):
Fax Number: (<input type="text"/>)
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

Previous Address (If less than 3 years at current)

Street Address:
Suburb:
Postcode: <input type="text"/> State: <input type="text"/>

Duration at residence

Years Months

Duration at residence

Years Months

Previous Address (If less than 3 years at current)

Street Address:
Suburb:
Postcode: <input type="text"/> State: <input type="text"/>

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