GEARED ASSET FINANCE

Level 11, 350 Collins Street, Melbourne VIC 3000
PO Box 613, Collins St West, Melbourne VIC 8007
P. 1300 828 567 **F.** 1300 828 537 **M.** 0439 281 790
W. gearedfinance.com.au **E.** sgriggs@gearedfinance.com.au

Credit Application

Please scan/email back to Samantha Griggs

Section A - Company Details

Company Name

Years Established

ABN

ACN

Business Address

Equipment Location Address

Nature of business

Phone No:

Email Address

Section B – Individual/Director/Partner details

1. Individual/Director/Partner's name in full

First Name
Middle Name
Surname

Drivers License Number

Date of birth

Residential address

Time at address

Yrs Mths

Real estate value

$

Mortgage

$

If Owner – Financer & monthly mortgage payment

If Renter – Landlord name & ph no

Monthly rent

$

2. Individual/Director/Partner's name in full

First Name
Middle Name
Surname

Drivers licence Number

Date of birth

Residential address

Time at address

Yrs Mths

Real estate value

$

Mortgage

$

If Owner – Financer & monthly mortgage payment

If Renter – Landlord name & ph no

Monthly rent

$

Section C – Accountants details

Accountant

Contact Name

Phone Number

Email Address

Section D – Equipment details

Name of supplier of equipment

Salesperson

Equipment description

Cost Price (inc GST) $

Term (months)

Monthly payment

$ (inclusive of Stamp Duty & GST)

Please also sign & return Privacy Act Authorisation on the following page

Privacy Act Authorisation Please ensure all parties sign the attached Privacy Act Authorisation form

PRIVACY CONSENTS/ACKNOWLEDGEMENTS - **Privacy Act 1988 (Cth) and all related rules and regulations ("the Act")**

To: Geared Asset Finance Pty Ltd ABN 61 134 689 339 and any of the financiers described in the Schedule (Financier) ("You")

I acknowledge that You and Your Financiers 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 and Your Financiers 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 and Your Financiers may not be able to process or accept the application and transactions may be delayed, blocked or refused.

A. **Authority for You and Your Financiers to obtain certain credit information:** I authorise You, Your agents, Financiers and third parties who referred me to You to seek, obtain and use, credit reporting information about me (including from credit reporting bodies ("CRBs") to: assess an application by me for consumer credit or commercial 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 assessments and ratings of my credit worthiness.

B. **Authority to exchange Information with credit reporting bodies:** I authorise You, Your agents and Financiers 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 and Your Financiers 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 arrangements or that those payments are no longer overdue; in specified circumstances that in Your and Your Financiers opinion there has been a serious credit infringement (e.g. fraud); and other credit worthiness information that can be disclosed under the Privacy Act.

C. **Authority to exchange information with other credit providers:** I authorise You and Your Financiers 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 me; and any other purpose permitted by law.

D. **Authority to exchange information with other third parties:** You and Your Financiers may exchange my personal information with other related companies; any suppliers or dealers of items the subject of my application; persons with whom You and Your Financiers have white label arrangements (e.g. to sell Financiers products under another brand); 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 Your and Financiers 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.

E. **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 and Your Financiers 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.

F. **Authority to give information to guarantors:** I authorise You and Your Financiers 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.

G. **Authority to obtain information about guarantors:** (This section addresses additional matters relevant if I am a Guarantor) I authorise and consent to You, Your agents or Your Financiers 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 and Your Financiers 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, Your agents and Your Financiers 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 and Your Financiers provide the product, this authority remains in force until the credit under the product is fully and finally settled and discharged.

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

I. **Authority to provide information for funding purposes:** I authorise You and Your Financiers 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.

J. **General Privacy Matters:** I acknowledge that You and Your Financiers 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 and Your Financiers may not be able to process my application or provide me with an appropriate level of service. I acknowledge the full terms of this Privacy Act Authorisation further annexed at www.gearedfinance.com.au/privacy

I consent and agree that: (a) You and Your Financiers 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 or 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 document requires acceptance of the information contained therein, such an intention can be met electronically with the utilisation of an electronic signature; (c) paper notices and documents may no longer be given to me; (d) electronic communications should be regularly checked for notices and documents; and (e) 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 and Your Financiers 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 and Your Financiers exchange personal information whilst conducting ordinary business activities, may operate outside of Australia (this includes the United States; United Kingdom; New Zealand, Philippines; Malaysia; India and other countries specified in Financiers own Privacy Policy's). I understand and agree that while the third parties may be subject to confidentiality 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, any third parties and Your Financiers involved in the introduction or referral of this application (including any dealers or suppliers of items the subject of my application) or with whom You and Your Financiers 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, office equipment, machinery and manufacturing equipment).

❑ By ticking this box I/We do not consent to You and Your Financiers using and disclosing my/our personal information for the purpose described immediately above.

Authority for an agent to obtain access to an individual's credit information file held by a credit reporting agency (Privacy Act 1988).

I/we as named below (applicant/guarantor/other individual) authorise Geared Asset Finance Pty Ltd to:

- Act as my/our agent in seeking access to my/our consumer credit information file held by a credit reporting agency.

This authority only applies to enquiries made by Geared Asset Finance Pty Ltd in connection with:

- An application, or proposed application, by me/us for credit
- My/our having sought advice in relation to existing credit.

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 613, Collins Street West, Victoria 8007
Phone:	1300 828 567
Fax:	1300 828 537

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. Financiers Privacy Policy's and Credit Reporting Policy's can be found via www.gearedfinance.com.au. *Further, Geared Asset Finance Pty Ltd's (Privacy Officer) can be contacted on 1300 828 567 or* privacy@gearedfinance.com.au

INDIVIDUAL APPLICANT/GUARANTOR/OTHER INDIVIDUAL SIGNATURE SECTION including APPLICANT SCHEDULE

Name		**Name**	
Signature		**Signature**	
Date		**Date**	

Name and Address of Financier – Each and any of:

Australian and New Zealand Banking Group Ltd (ABN 11 005 357 522); Australian Financial Group Ltd (ABN 11 066 385 822); Axsesstoday Ltd (ABN 50 603 323 182); Azora Asset Finance Pty Ltd (ABN 12 087 826 159); Bank of Queensland Limited (ABN 32 009 656 740); Better Rent (TFS) Pty Ltd (ABN 97 135 921 489); Capital Finance Australia Ltd (ABN 23 069 663 136); Eclipx Commercial Pty Limited (ABN 40 603 273 365); Firstmac Limited (ABN 59 094 145 963); Flexirent Capital Pty Ltd (ABN 93 064 046 046); GC Leasing Melbourne Pty Ltd (ABN 75 615 220 196); Geared Asset Finance Pty Ltd (ABN 61 134 689 339); Geared Finance (Australia) Pty Ltd (ABN 93 160 570 954); Get Capital Pty Ltd (ABN 24 149 390 625); Grow Commercial Pty Ltd (ABN 40 603 273 365); Macquarie Leasing Pty Limited (ABN 38 002 674 982); Macquarie Equipment Rentals Pty Ltd (ABN 44 112 079 268); Metro Finance Pty Limited (ABN 44 600 674 093); Morris Finance Ltd (ABN 70 083 630 139); Macquarie Bank Ltd (ABN 46 008 583 542); On Dec Capital Australia Pty Ltd (ABN 28 603 753 215); Pepper Group Limited (ABN 55 094 317 665); Specialist Equipment Leasing Finance Company Pty Ltd (ABN 58 099 591 616); Service Finance Corporation Ltd (ABN 93 077 860 256); Silver Chef Rentals Pty Ltd (ABN 33 112 241 522); Thorn Australia Pty Ltd (ABN 63 008 454 439); TL Rentals PTY LTD (ABN 27 071 702 264); Westpac Banking Corporation Ltd (ABN 33 007 457 141); Scottish Pacific Business Finance Pty Ltd (ABN 79 008 636 388)