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THINGS TO KNOW BEFORE YOU START

How to use PDF Form?

- Please download CFL - Loan Application Form and CFI – Guarantor Form to fill details.
- You need Adobe PDF viewer or any other PDF software to Edit/Fill your details in the required form.
- Save the form after filling all details and email us back.
- Double check all details in the form before sending. Partially filled or uncompleted forms will be summarily rejected
- Don't edit/fill PDF form in web browser i.e. Chrome/Safari/IE/Firefox or any other browser. Web browsers not save data filled in PDF forms.

Documents required from Loan Applicant(s)

- ☐ Last 03 months Payslips of salaried Applicant(s). Incase working cash-in-hand or self-employed provide bank statements of last 06 months.
- ☐ Bank statements of last 06 months including Bank details.
- ☐ 100 Point ID - includes- Passport, Driving License, Medicare Card.
- ☐ Applicant(s) utility Bills (Electricity/Water/Gas/Phone)
- ☐ Applicant(s) need 02 Guarantors (Permanent Australian Citizen).

In case of International Students Applicant(s), following additional documents required.

- ☐ Home country address proof.
- ☐ Parent Details with address and ID proofs.
- ☐ Your current visa Status with proof.

Documents required from Guarantor(s)

- ☐ Payslips/Bank Statements (Optional).
- ☐ Bank statements of last 06 months including Bank details. (Optional)
- ☐ 100 Point ID – includes - Passport, Driving License, Medicare Card.
- ☐ Utility Bills (Electricity/Water/Gas/Phone)

Loan Application Form

1. Personal Details

Applicant 1				Applicant 2			
First Name	Middle Name	Family Name		First Name	Middle Name	Family Name	
<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	
Gender	Marital Status	No. of Dependents		Gender	Marital Status	No. of Dependents	
<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	
Driver's License	State	Expiry	Date of Birth	Driver's License	State	Expiry	Date of Birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Address Details

Applicant 1				Applicant 2 (if different from Applicant 1)			
Street Address		Suburb		Street Address		Suburb	
<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>	
State/Territory		Postcode		State/Territory		Postcode	
<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>	
Phone (Mobile)	Phone (Home)	Phone (Work)		Phone (Mobile)	Phone (Home)	Phone (Work)	
<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	
Residential Status		Duration (Years / Months)		Residential Status		Duration (Years / Months)	
<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>	
Email ID <input type="text"/>				Email ID <input type="text"/>			

Previous Address (if less than 3 years in current)

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

Home Country Address and Details (For International Students/Applicants Only)

Father's Name		Mother's Name		Father's Name		Mother's Name	
<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>	
Street Address		State/Territory		Street Address		State/Territory	
<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>	
Country		Postcode		Country		Postcode	
<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>	
Phone (Mobile)		Phone (Home)		Phone (Mobile)		Phone (Home)	
<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>	

Reference Details

Reference One				Reference Two			
First Name	Middle Name	Family Name		First Name	Middle Name	Family Name	
<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	
Street Address		Suburb		Street Address		Suburb	
<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>	
State/Territory		Postcode		State/Territory		Postcode	
<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>	
Phone (Mobile)	Phone (Home)	Phone (Work)		Phone (Mobile)	Phone (Home)	Phone (Work)	
<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	

Employment Details

Applicant 1		Applicant 2	
Job Type	Occupation	Job Type	Occupation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Name of Employer: <input style="width: 100%;" type="text"/>			Name of Employer: <input style="width: 100%;" type="text"/>		
Street Address <input style="width: 150%;" type="text"/>		Suburb <input style="width: 100%;" type="text"/>	Street Address <input style="width: 150%;" type="text"/>		Suburb <input style="width: 100%;" type="text"/>
<input style="width: 150%;" type="text"/>		<input style="width: 100%;" type="text"/>	<input style="width: 150%;" type="text"/>		<input style="width: 100%;" type="text"/>
State/Territory <input style="width: 150%;" type="text"/>		Postcode <input style="width: 100%;" type="text"/>	State/Territory <input style="width: 150%;" type="text"/>		Postcode <input style="width: 100%;" type="text"/>
<input style="width: 150%;" type="text"/>		<input style="width: 100%;" type="text"/>	<input style="width: 150%;" type="text"/>		<input style="width: 100%;" type="text"/>
Phone Number <input style="width: 100%;" type="text"/>	Contact Person <input style="width: 100%;" type="text"/>	Position <input style="width: 100%;" type="text"/>	Phone Number <input style="width: 100%;" type="text"/>	Contact Person <input style="width: 100%;" type="text"/>	Position <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Duration of Employment <input style="width: 100%;" type="text"/>	Years <input style="width: 100%;" type="text"/>	Months <input style="width: 100%;" type="text"/>	Duration of Employment <input style="width: 100%;" type="text"/>	Years <input style="width: 100%;" type="text"/>	Months <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

Previous Employment *(if less than 2 years in current)*

Applicant 1			Applicant 2		
Occupation <input style="width: 150%;" type="text"/>		Name of Employer <input style="width: 100%;" type="text"/>	Occupation <input style="width: 150%;" type="text"/>		Name of Employer <input style="width: 100%;" type="text"/>
<input style="width: 150%;" type="text"/>		<input style="width: 100%;" type="text"/>	<input style="width: 150%;" type="text"/>		<input style="width: 100%;" type="text"/>
Duration of Employment <input style="width: 100%;" type="text"/>	Years <input style="width: 100%;" type="text"/>	Months <input style="width: 100%;" type="text"/>	Duration of Employment <input style="width: 100%;" type="text"/>	Years <input style="width: 100%;" type="text"/>	Months <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

Loan Requirements			
<input type="radio"/> Home Loan <input type="radio"/> Car Loan <input type="radio"/> Personal Loan (please give details)			
Car Purchase Price <input style="width: 150%;" type="text"/>	Downpayment <input style="width: 150%;" type="text"/>		
Amount of Loan requested <input style="width: 150%;" type="text"/>	Desired term of Loan Years <input style="width: 100%;" type="text"/> Months <input style="width: 100%;" type="text"/>		

2. Financial Details			
Applicant 1		Applicant 2	
Monthly Incomes			
Monthly Income (after tax) <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>	Monthly Income (after tax) <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>
Other Income* (Overtime/Rental) <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>	Other Income* (Overtime/Rental) <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>
Total Income <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>	Total Income <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>
*Details of Other Income <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>	*Details of Other Income <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>
Assets <i>(Personal or Combined)</i>			
Cash at Bank (excl. deposit) <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>	Cash at Bank (excl. deposit) <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>
House Value <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>	House Value <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>
Motor Vehicle(s) <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>	Motor Vehicle(s) <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>
Other Property Value <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>	Other Property Value <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>
Household Effects <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>	Household Effects <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>
Business Assets <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>	Business Assets <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>
Term Deposits <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>	Term Deposits <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>
Other Assets(*) <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>	Other Assets(*) <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>
Total Assets <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>	Total Assets <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>
Other Assets details <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>	Other Assets details <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>
Monthly Expenditures <i>(Personal or Combined)</i>			
Mortgage/Rent/Board <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>	Mortgage/Rent/Board <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>
Other Mortgage Payments <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>	Other Mortgage Payments <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>
Living Expenses <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>	Living Expenses <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>
Credit Cards <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>	Credit Cards <input style="width: 150%;" type="text"/>	<input style="width: 100%;" type="text"/>

Vehicle Expenses		Vehicle Expenses	
Home Expenses (Utilities)		Home Expenses (Utilities)	
Other Expenditures (*)		Other Expenditures (*)	
Total Monthly Expenditures		Total Monthly Expenditures	
(*) Details of Other Expenditures		(*) Details of Other Expenditures	
Liabilities (Personal or Combined)			
House Mortgage		House Mortgage	
Other Property Mortgage		Other Property Mortgage	
Credit Card (Limit)		Credit Card (Limit)	
Loan Outstanding		Loan Outstanding	
Other Liabilities(*)		Other Liabilities(*)	
Total Liabilities		Total Liabilities	
(*) Details of Other Liabilities		(*) Details of Other Liabilities	
Accountant Details			
Accountant Company Name		Accountant Company Name	
Contact Name		Contact Name	
Phone (Office)		Phone (Office)	
Phone (Mobile)		Phone (Mobile)	
Fax (Office)		Fax (Office)	
Email		Email	

PRIVACY ACT AUTHORISATION – AUTHORISATION BY APPLICANT/GUARANTOR/INDEMNIFIER

- Commonwealth privacy Act 1988 Section 18E(1), 18L (4) 18k (1)(b), 18N (1) (b)
- The Applicant/s and Guarantor/s acknowledge that the Privacy Act allows **Finbeat** or the approached Credit Provider to give a Credit reporting Agency certain personal information about the applicant or finance. The information that may be given to an agency includes;
- Such permitted particulars about the Applicant/s and Guarantor/s which allows the Applicant/Guarantor to be identified;
- The fact that the Applicant/s and Guarantor/s have applied for finance and the amount;
- The fact that **Finbeat** Or the approached Credit Provider are a current Credit Provider to an Applicant/s and Guarantor /s;
- The payments, which become overdue more than 60 days, and for which collection action has commenced;
- Advise that payments are no longer overdue;
- Cheques drawn by the Applicant/s and Guarantor/s, which have been dishonored more than once;
- In specified circumstances, that in the opinion of **Finbeat** or the approached credit provider the Applicant/s and Guarantor/s have committed a serious credit infringement;
- That finance provided to the Applicant/s and Guarantor/s has been paid or otherwise discharged.
- The Applicant/s and Guarantor/s agree that, if it is considered relevant in assessing the Applicant/s and Guarantor/s application for personal credit, **Finbeat** or the approached credit provider may obtain from a Credit Reporting Agency a credit report containing commercial credit information about the Application/s and Guarantor/s.
- The Applicant/s and Guarantor/s agrees that, if it is considered relevant in assessing the Applicant/s and Guarantor/s application for commercial credit, **Finbeat** or the approached credit provider may obtain from a Credit Reporting agency a credit report containing personal credit information about the Applicant/s and Guarantor/s.
- The Applicant/s and Guarantor/s agrees that **Finbeat** or the approached credit Provider may give to and seek from any Credit provider/s named in the accompanying finance application and any Credit Provider/s that may be named in a personal or commercial credit report issued by a Credit Reporting Agency or a commercial Credit Reporting Agency respectively, information about the Application/sand Guarantor/s personal or commercial credit arrangements for the purpose of assessing the Applicant/s and Guarantor/s finance application or collecting in over dues; the Applicant/s and Guarantor/s understands that this information can include any information about the Applicant/s and guarantor/s credit worthiness , credit standing ,credit history or credit capacity that credit provider/s are allowed to give or receive from each other under the Privacy Act. More @ www.finbeat.com.au

* Have you ever had any legal proceedings taken against you for a debt, been bankrupt, insolvent or assigned your estate for the benefit of your creditors? ☐ Yes ☐ No. If yes, please provide details on an attached separate sheet

Applicant (1) Signed: _____

Applicant (2) Signed: _____

Print Name: _____ Date:...../...../.....

Print Name: _____ Date:...../...../.....

Broker Details: _____