

FINANCE APPLICATION - INDIVIDUAL

BORROWER PERSONAL DETAILS

Title		Given Name		Surname	
Middle Name/s		Maiden Name			
Date of Birth		Driver's Licence No.		Expiry	
Marital Status	Single <input type="checkbox"/>	Married <input type="checkbox"/>	De Facto / Partner <input type="checkbox"/>	No. of Dependants	
Residency	Citizen <input type="checkbox"/>	Permanent Resident <input type="checkbox"/>	VISA <input type="checkbox"/>	(Specify Type) _____	
Residential Address					
Suburb		State		Postcode	
Home Phone		Work Phone		Fax	
Mobile Phone		Email			

BORROWER HOME OWNERSHIP STATUS (Minimum total of 3 years Residential History required)

Current Status	Own Outright <input type="checkbox"/>	Mortgaged <input type="checkbox"/>	Renting <input type="checkbox"/>	Boarding <input type="checkbox"/>	Living with Relatives <input type="checkbox"/>
Years at Address		Financier's Name (if mortgaged)			
Landlord's Name & Phone (if renting)					
Previous Address		Years At Address			
Suburb		State		Postcode	

BORROWER EMPLOYER DETAILS (Minimum total of 3 years Employment History required)

Current Employer		ABN			
Position		Years with Employer			
Employer's Address					
Suburb		State		Postcode	
Contact Name		Position		Phone	
Employment Status	Full Time <input type="checkbox"/>	Part Time <input type="checkbox"/>	Casual <input type="checkbox"/>	Contract <input type="checkbox"/>	
	Home Duties <input type="checkbox"/>	Pensioner <input type="checkbox"/>	Retired <input type="checkbox"/>	Self-Employed <input type="checkbox"/>	
Category	Office/Clerical <input type="checkbox"/>	Professional <input type="checkbox"/>	Trade <input type="checkbox"/>	Unskilled <input type="checkbox"/>	
Previous Employer's Name					
Previous Employer's Suburb		Phone			
Years With Previous Employer		Position			

CO-BORROWER PERSONAL DETAILS

Title		Given Name		Surname	
Middle Name/s		Maiden Name			
Date of Birth		Driver's Licence No.		Expiry	
Marital Status	Single <input type="checkbox"/>	Married <input type="checkbox"/>	De Facto / Partner <input type="checkbox"/>	No. of Dependants	
Residency	Citizen <input type="checkbox"/>	Permanent Resident <input type="checkbox"/>	VISA <input type="checkbox"/>	(Specify Type) _____	
Residential Address					
Suburb		State		Postcode	
Home Phone		Work Phone		Fax	
Mobile Phone		Email			

CO-BORROWER EMPLOYER DETAILS (Minimum total of 3 years Employment History required)

Current Employer				ABN		
Position				Years with Employer		
Employer's Address						
Suburb			State			Postcode
Contact Name			Position			Phone
Employment Status	Full Time	<input type="checkbox"/>	Part Time	<input type="checkbox"/>	Casual	<input type="checkbox"/>
	Home Duties	<input type="checkbox"/>	Pensioner	<input type="checkbox"/>	Retired	<input type="checkbox"/>
Category	Office/Clerical	<input type="checkbox"/>	Professional	<input type="checkbox"/>	Trade	<input type="checkbox"/>
					Unskilled	<input type="checkbox"/>
Previous Employer's Name						
Previous Employer's Suburb				Phone		
Years With Previous Employer				Position		

REFERENCES – Personal References (2 Required)

Contact #1 Name				Phone		
Address						
Suburb			State			Postcode
Relationship						
Contact #2 Name				Phone		
Address						
Suburb			State			Postcode
Relationship						

ASSET DETAILS

Year			Make			Model			
Price	\$			Deposit	\$			Loan Amount	\$
Supplier									

BORROWER SIGNATURE

I declare that the information that I have provided is true and correct.

Name			
Signature			Date

CO-BORROWER SIGNATURE

I declare that the information that I have provided is true and correct.

Name			
Signature			Date

CHECKLIST - Items to be returned with finance application by FAX: 1300 700 150

Items required to be returned with finance application:

- Signed '*Privacy Forms*'
- Declaration of Customer Financial Situation
- Photocopy of Driver's Licence
- 2 x Recent Payslips or recent tax return/group certificate
- Copy of asset quotation or contract

TELEPHONE: 1300 132 700**FAX:** 1300 700 150**EMAIL:** support@southgatefinancial.com.au

Declaration of Customer Financial Situation and Requirements and Objectives

Application No. _____

Personal Details

Financial Situation

Income and Expense Details	
Monthly Income (after tax)	
Applicant net income	\$
Spouse's net income	\$
Other income (for example, Centrelink Payments)	\$
Sources of other income:	
.....	
Monthly Expenses	
Mortgage / Rent	\$
Household / Living (e.g. food, phone, discretionary purchases, utilities, council rates, transportation etc.)	\$
<u>Other expenses:</u> (eg. Other loan repayments, child support, spousal support)	\$
Other Info	
Credit Card Limit	\$

Personal Asset and Liabilities	
Assets	
Cash	\$
Home value	
Other property	\$
Motor vehicles	\$
Furniture	\$
Other (e.g. Super, shares, Business value, investments)	\$
Total	\$
Liabilities	
Mortgage on home	\$
Other mortgages/loans	\$
Other	\$
Total	\$

Any changes to your circumstances that could impact on your financial situation (for example, retirement plans, seasonal employment, changes under your other loan arrangements, expecting a child)? Please provide details:

.....

Application for Credit – Privacy Consents/Acknowledgments

(Version 2014.2)

Privacy Act 1988 (Cth) and all related rules and regulations (“Act”)

To: Macquarie Leasing Pty Limited
ABN 38 002 674 982 (“You”)

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

Authority for You to obtain certain credit information: I authorise You, Your agents 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.

Authority to exchange information with credit reporting bodies: I authorise You and Your agents 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 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 opinion there has been a serious credit infringement (e.g. fraud); and other credit worthiness information that can be disclosed under the Privacy Act.

Authority to exchange information with other credit providers: I authorise You 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.

Authority to exchange information with other third parties: You may exchange my personal information with other related companies; any suppliers or dealers of items the subject of my application; persons with whom You have white label arrangements (e.g. to sell Macquarie 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 Macquarie’s 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.

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 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.

Authority to give information to guarantors: I authorise You 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.

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

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

Authority to provide information for funding purposes: I authorise You 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.

General Privacy Matters: I acknowledge that You 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 may not be able to process my application or provide me with an appropriate level of service.

I consent and agree that: (a) You 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 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 exchange personal information whilst conducting ordinary business activities, may operate outside of Australia (this includes the United States; United Kingdom; Philippines; India and other countries specified in Macquarie's Privacy Policy). 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 and any third parties 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 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, machinery and manufacturing equipment).

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

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 H94, AUSTRALIA SQUARE, NSW 1215
Phone: 02 8232 3333
Fax: 02 8232 9929

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. Macquarie's Privacy Policy and Credit Reporting Policy can be found via www.macquarie.com.au. Further, Macquarie's (Privacy Officer) can be contacted on 02 8232 3333 or privacy@macquarie.com.

Name and signature of individual(s) giving his/her consent as customer or guarantor

..... Signature Name (print) Date
..... Signature Name (print) Date
..... Signature Name (print) Date

Privacy Disclosure & Consent

This Privacy Disclosure and Consent relates to **Southgate Financial Services Pty Ltd** ACN 103 618 499 (trading as 'Southgate Financial Services' and 'Southgate Salary Packaging Services') and its related entity **Southgate Fleet Management Pty Ltd** ACN 090 470 661 and its alliance partners. Alliance partners are businesses with which Southgate Financial Services Pty Ltd or any of the related entities have formed a trade partnership.

This Privacy Disclosure and Consent is issued by Southgate Financial Services Pty Ltd, but in it, 'Southgate Financial Services Pty Ltd' includes its related entities and alliance partners.

A list of current participants in the Southgate Financial Services Pty Ltd Group is available on request from the Southgate Financial Services Pty Ltd Privacy Officer (contact details below).

Southgate Financial Services Pty Ltd collects personal information about you for the purposes you agree to in this Privacy Disclosure and Consent. Any personal information obtained from you is used only for the purposes listed in this Privacy Disclosure and Consent and is not disclosed to any other person except with your consent or as permitted, or required, by law. If you do not provide the information sought, we may be unable to process the application by the client borrower for credit or the application by the prospective guarantor to be a guarantor, or we may be limited in the services we can provide you.

You have a right to access the personal information we hold about you by contacting the Southgate Financial Services Pty Ltd Privacy Officer, at PO Box 183, South Melbourne VIC 3205. Our privacy policy is available at any of our offices and on our website at www.southgatefinancial.com.au.

Client Borrower

By signing below, you, as our client, acknowledge and authorise:

1. Southgate Financial Services Pty Ltd will obtain from, and disclose to, any third party any information about you, that is reasonably necessary to advise you, or to assess, arrange, provide or administer your credit application.
2. Southgate Financial Services Pty Ltd will provide your personal information to a lender Southgate Financial Services Pty Ltd approaches so the lender can assess your credit application.
3. A lender approached by Southgate Financial Services Pty Ltd may do any, or all, of the following to assess your credit application:
 - Notify a credit reporting agency you have applied for credit with them, the amount of the credit required and that they are your current credit provider;
 - Provide your identification details to a credit reporting agency;
 - Exchange credit information about you with a credit reporting agency and any credit provider named in any credit report from that agency, or any credit provider named in your application;
 - Obtain information about your commercial activities or commercial credit worthiness, where relevant, from a credit reporting agency;
 - Disclose information about your proposed loan and your credit information to a guarantor or prospective guarantor.
4. Southgate Financial Services Pty Ltd, as your agent may do any, or all, of the following on your behalf to access and disclose your credit information:
 - Provide your identification details to a credit reporting agency;
 - Obtain your credit report from a credit reporting agency;
 - Disclose information from the credit report and any relevant credit information to a lender Southgate Financial Services Pty Ltd has approached;
 - Disclose information about the proposed loan and your credit information to the guarantor, or prospective guarantor.
5. Southgate Financial Services Pty Ltd may use your personal information to make future offers to you. If you do not wish to receive this service, you may contact Southgate Financial Services Pty Ltd in writing c/- The Privacy Officer, at PO Box 406, South Melbourne VIC 3205 to request its cancellation.
6. Southgate Financial Services Pty Ltd may disclose personal information, including credit information, about you to organisations that provide services to it, such as contractors, agents, computer systems consultants or providers document custodians and advisors so they can perform those services.

Signature: _____

Name (client 1):

Date: ____/____/____

Signature: _____

Name (client 2):

Date: ____/____/____

Guarantor

By signing below, you, as prospective guarantor, acknowledge and authorise:

7. 1. Southgate Financial Services Pty Ltd will provide your personal information to a lender Southgate Financial Services Pty Ltd approaches so the lender can assess whether to accept you as a guarantor in support of the application by the client borrower for credit.
8. 2. A lender approached by Southgate Financial Services Pty Ltd may do any, or all, of the following to assess your guarantee application:
- Provide your identification details to a credit reporting agency
 - Exchange credit information about you with a credit reporting agency and any credit provider named in any credit report from that agency, or any credit provider named in your application or the credit application
- Obtain information about your commercial activities or commercial credit worthiness, where relevant, from a credit reporting agency.
9. 3. 10. Southgate Financial Services Pty Ltd, as your agent may do any, or all, of the following on your behalf to access and disclose your credit information:
- Provide your identification details to a credit reporting agency
 - Obtain your credit report from a credit reporting agency
- Disclose information from the credit report and any relevant credit information to a lender Southgate Financial Services Pty Ltd has approached.
11. 4. 12. Southgate Financial Services Pty Ltd may use your personal information to make future offers to you. If you do not wish to receive this service, you may contact Southgate Financial Services Pty Ltd in writing c/- The Privacy Officer, at PO Box 406, South Melbourne VIC 3205 to request its cancellation
5. 13. 14. Southgate Financial Services Pty Ltd may disclose personal information, including credit information, about you to organisations that provide services to it, such as contractors, agents, computer systems consultants or providers, document custodians and advisors so they can perform those services.

Signature: _____	Signature: _____
Name (guarantor 1):	Name (guarantor 2):
Date: ____ / ____ / ____	Date: ____ / ____ / ____

Further Authorisations and consents

Authorisation to provide personal information, to a specific third party.

By signing below, you authorise and acknowledge Southgate Financial Services Pty Ltd may (if filled in) pass on your personal information to the below named third party your personal information relating to the progress and final decision by the credit/insurance provider/s of my credit/insurance application. Such information may include the type of credit/insurance facility being sought, the actual decision on the application to the credit/insurance provider/s, the reasons supporting any decision made by the credit/insurance providers.

In signing below we as the client borrower/s and or guarantor/s also accept Southgate Financial Services Pty Ltd has no control over this personal information once it has been passed to this third party, and can not be held responsible or liable for the use or mis-use of the information by the third party.

Name of third Party: _____
of: _____

Agreed by:	
Signature: _____	Signature: _____
Name (client 1):	Name (client 2):
Signature: _____	Signature: _____
Name (guarantor 1):	Name (guarantor 2):