

LOAN APPLICATION FORM

PERSONAL OR BUSINESS LOAN APPLICATION

To proceed with your request in the most efficient manner it will be appreciated if you could provide us with the following:

Personal identification: - Passport/Birth Certificate, Driver's Licence, Credit Cards, etc.

Income Verification: - Tax returns or recent pay slip

Important

If your loan is wholly or predominantly for Personal Investment purposes or if your loan is wholly or predominantly for Business or Business Investment purposes, ensure that the Business Purpose Declaration inside this application is completed.

Applicant No1**Applicant No21** Mr Mrs Miss Other _____
Surname Mr Mrs Miss Other _____
Surname_____
Given Name Middle Name_____
Given Name Middle Name_____
Date of Birth
____/____/_________
Date of Birth
____/____/____**Marital Status** Married De facto Single Other _____**Marital Status** Married De facto Single Other _____

Ages of Dependants _ _ _ _

Ages of Dependants _ _ _ _

Driver's Licence No _____

Driver's Licence No _____

Telephone Numbers

Telephone Numbers

Home () _____

Home () _____

Work () _____

Work () _____

Mobile _____

Mobile _____

Home Address

Home Address

Postcode _____
Correspondence address (if different from above)_____
Postcode _____
Correspondence address (if different from above)_____
Postcode __________
Postcode _____

Are you a US or Canadian Citizen?

Are you a US or Canadian Citizen?

 Yes No Yes No**Residential Details** Own/Buying Renting Living with relatives**Residential Details** Own/Buying Renting Living with relatives Other _____ Other _____

Number of years at current address _____ yrs.

Number of years at current address _____ yrs.

Previous Home Address (if under 2 yrs at current address)

Previous Home Address (if under 2 yrs at current address)

Postcode __________
Postcode _____

Number of years at previous address _____ yrs.

Number of years at previous address _____ yrs.

Employment Details Full-time Part-time Other _____**Employment Details** Full-time Part-time Other _____

Employer's Name and address

Employer's Name and address

Postcode __________
Postcode _____

Telephone No () _____

Telephone No () _____

Occupation _____

Occupation _____

Duration _____ yrs

Duration _____ yrs

Previous Employer (If under 2 yrs at current employer).

Previous Employer (If under 2 yrs at current employer).

Postcode __________
Postcode _____

Duration _____ yrs.

Duration _____ yrs.

Banking Details

Name and address of main Banker

Banking Details

Name and address of main Banker

Postcode __________
Postcode _____

Account Name _____

Account Name _____

If the loan is to be in a company name please complete the following. (additional information will be required).

Company Name _____ Business Type _____

ACN No _____ ABN _____ Registered Office _____

Postcode _____

Trading Address _____

Postcode _____

Loan Details**Purpose**

New Purchase Refinance Loan Consolidation Other _____

Type Of Loan**Amount Requested****Security Details if applicable**

\$ _____

\$ _____

\$ _____

Term of Loan (years)

3 5 10 20 25 Other _____

Loan Interest Rate

Variable Rate Overdraft Line of Credit Loan Fixed Rate _____yrs (Max 30yrs).

Repayment Method

Interest Only
 Fixed principal and interest instalments, amount varies upon interest rate changes
 Fixed principal and interest instalments.

Instalment Frequency

Monthly Fortnightly (Variable rate only)

Periodical Payment Nomination

Would you like your loan repayments to be deducted from a nominated account? yes - give details no.

Account Name _____ Account No _____ Branch No _____

Property Information (if offered for security)**Type of Property**

Residential Commercial Other _____

Property will be

Owner occupied Rental / Investment Other _____

General description of building

Walls - Brick Timber Other _____

Roof - Tile Iron Other _____

Number of Bedrooms _____

Other features (ie Security devices) _____

Purchase Price \$ _____ Volume _____ Folio _____

Contact Name & Ph. No. for Property Valuation _____

Solicitor's / Conveyancer's details

Contact Name _____ Company Name _____

Address _____ Postcode _____

Telephone No () _____ Fax No () _____

I do not have a solicitor and wish the Bank's panel Solicitor to act on my behalf Yes No.

Business Purpose Declaration

DECLARATION UNDER THE CONSUMER CREDIT CODE WHERE THE CREDIT IS TO BE APPLIED WHOLLY OR PREDOMINANTLY FOR BUSINESS OR INVESTMENT PURPOSES

To: Fx & Bitcoin Trader ABN 51 092 167 907

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business or investment purposes (or for both purposes)

IMPORTANT

You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes.

By signing this declaration you may lose your protection under the Consumer Credit Code.

Date: / /

Signatures:

Name [please print]

Name [please print]

You may need a separate declaration for **each** loan that the credit provider gives.

Privacy Consent (Privacy protection of Information)

Acknowledgement and authority that the credit information may be given to a credit reporting agency.

I/we understand that Section 18E(8) (c) of the Privacy Act allows the Bank to give a credit reporting agency certain personal information about me/us which I/we authorise the Bank to do. The information which may be given to a credit reporting agency is covered by Section 18E(1) of the Act and includes:

Identifying details of myself

The fact that I have applied for credit and the amount

The fact that the Bank is a credit provider to me/us.

Payments which become overdue more than 60 days and collection action has commenced.

Advice that payments are no longer overdue.

Cheques in excess of \$100.00 drawn by me/us which the Bank has dishonoured more than once.

In specific circumstances, that in the opinion of the Bank I have committed a serious credit infringement.

That the credit provided to me/us by the Bank has been discharged.

Authority for the Bank to obtain certain credit information.

To enable the Bank to assess my/our application for commercial or personal credit and to conduct subsequent reviews thereof, I/we authorise the Bank:

- To obtain from a credit reporting agency a credit report containing personal information about me/us in relation to personal credit provided by the Bank:
- To obtain from a credit reporting agency a credit report containing personal information about me/us in relation to commercial credit provided by the Bank. This is in accordance with Section 18K (1) (b) of the Privacy Act.
- To obtain a report containing information about me/our commercial activities or commercial credit worthiness from a business which provides information about the credit worthiness in relation to personal credit provided by the Bank. This is in accordance with Section 18L (4) of the Privacy Act.

Authority to exchange information with other credit providers

In accordance with Section 18N (1) (b) of the Privacy Act, I/we authorise the Bank to give and to obtain from credit providers named in this credit application, and credit providers that may be named in my/our credit report issued by a credit reporting agency, information about my/our credit arrangements, I/we understand this information can include any information about my/our creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

I/we understand the information may be used for the following purposes:

- To assess an application by me/us for credit.
- To assist me/us avoid defaulting on me/our credit obligations.
- To notify other credit providers of a default by me/us.
- To assess my/our creditworthiness.

Banker's opinion

I/we authorise the Bank to give and receive a Banker's Opinion for purposes connected with my/our business, trade or profession.

Authority for Lender Mortgage Insurers.

In accordance with Section 18N (1) (bb) of the Privacy Act I/we authorise the bank to disclose a report or information to a Lender Mortgage Insurer to assess whether to insure or the risk of insuring the Bank for the mortgage credit given to me/us, or to assess the risk of default by me/us on the mortgage credit, or for any purpose arising under the contract of mortgage insurance between the bank and the Lenders Mortgage Insurer.

Authority for the Bank to give information to guarantors and proposed guarantors.

Pursuant to Section 18N (1) (ga) of the Privacy Act, I/we authorise the Bank to give to any person nominated as guarantor or potential guarantor of personal or commercial credit provided to me/us by the Bank:

- personal information about my/our credit worthiness, credit standing, credit history, credit capacity or other relevant information (i) relating to the credit facilities which are subject of the guarantee (ii) for any purpose related to the enforcement or proposed enforcement of the guarantee
- A copy of the agreement guaranteed or to be guaranteed by the guarantor (whether signed or unsigned)
- A copy of any notice sent to me or to the Bank (including a formal demand)
- If the guarantor requests, a copy of any statement for my credit or other facility which they guarantee.

Declaration

I/we have read the particulars which have been completed in this form and state that these particulars are true and correct and have been provided to the Bank to enable it to determine whether or not to provide me/us the loan facility for which I/we hereby make a formal application.

I/we agree to pay all costs, outlays and out of pocket expenses (including valuation, registration, stamp duty and legal costs) incurred by the Bank whether the advance is made or not.

I/we authorise the Bank to debit my/our nominated account, or any other account held with the Bank, if the nominated account has insufficient funds, for all repayments and interest payable in relation to the loan.

I/we also understand and confirm that a credit check may be undertaken as part of this application and I/we have read and understood the above Acknowledgment and Authority regarding the Privacy Protection Information.

Applicant No1 Signature

Applicant No2 Signature

Date ____/____/____

Date ____/____/____