

RED ROO FINANCE

Tel: 03 9769 0455 Fax: 03 9769 0366

Complete this form and fax to **03 9769 0366**

	Full Name - Surname first	Marital Status	Date Of Birth	Depends (Children under 18 Yrs)	DATE: Licence No, Expiry Date & State Issued
Applicant 1 (Mr/Mrs/Miss/Ms)					
Applicant 2 (Mr/Mrs/Miss/Ms)					

E-Mail Address: _____ Fax No: _____ Mobile No: _____

	Residential Address History - (Last 3 Years)	P/Code	Term Yrs/Mths	Home Phone No	Housing Dtls (Buy/Rent /Board)
Current					
Previous				Landlord/Mortgagee (Name & Address and/or Branch)	
2nd Previous					

Applicant 1	Occupation - (3 Years)	Employers Name & Address	Phone	Years/Months	
Current					
Previous					
2nd Previous					
Applicant 2	Occupation - (3 Years)	Employers Name & Address	Phone	Years/Months	
Current					
Previous					
2nd Previous					

Loan Summary

Purchase Price : _____

Less Deposit

Trade/Equity _____

Cash _____

Total Deposit _____

Sub Total _____

Plus Extras

NCB Rating: _____

Quote Request (X)

Comp Ins _____

CCI Ins _____

Gap Ins _____

Other _____

Loan Amount _____

What are you Buying - CAR/BOAT/BIKE/TRUCK/OTHER

Dealer: _____

Contact: _____

Year: _____

Make: _____

Model: _____

Body: _____

Trans: _____

Klm's: _____

Extra's: _____

Trade in Details:

Other Finance Request: (i.e. Consolidation of Loan etc)



Please provide a summary of your Income and Expenditure (Approx) MONTHLY INCOME/EXPENSES				Please provide an estimate of your Assets and Liabilities ASSETS/LIABILITIES			
Income (after Tax)	Monthly	Details	Amount	Assets	Value	Name of Institution (ie. To whom is liability payable)	Balance Owing/ Outstanding
Applicant 1		Mthly Rent/ Mortgage/Board		Cash (In Hand or Bank)			\$
Applicant 2	\$	Living (food, clothing, etc)	\$	House Value	\$		\$
Family Allowance	\$	Vehicle (petrol, insurance etc)	\$	Land	\$		\$
Parenting Payment	\$	Household (bills, phone etc)	\$	Vehicle(s)			\$
Rental Income	\$	Financial (excluding this)	\$	House hold - Contents			\$
Other	\$	Other Expenditures	\$	Other			\$
(A) Total Income	\$	Total Expenses	\$	(C) Total Assets	\$	(D) Total Liabilities	\$
Surplus (A - B)	\$	This Commitment	\$	Surplus (C - D) =			\$
		(B) New Total	\$				

Details of any Credit History

Financiers Name	Reason for Loan (ie Car purchase, consolidation etc)	Date Loan Taken	Amount (Original Loaned)	Repayment Term (i.e 5 Yrs)	Monthly Repayments	Balance still Owing or Date when fully paid

References	Name/Address/Phone
Nearest Relative	Name: _____ Address _____ Phone No: _____
Personal	Name: _____ Address _____ Phone No: _____
Bank Details	Name: _____ Address _____ Phone No: _____
Accountant	Name: _____ Address _____ Phone No: _____

Supporting Comments

I/We declare those particulars are true and complete and have been provided in support of this finance proposal

Applicant 1 _____

Applicant 2 _____

Date: _____

Complete this form and fax to 03 9769 0366



I/We appoint Red Roo Finance Pty Ltd. ACN: 119 452 676 (Red Roo Finance) and its associated entities, and any independent contractors it has appointed to assist in providing services to me/us ("Contractors") as our agents to arrange finance and/or insurance facilities as detailed in Section 5 hereof.

In this document:

- the term "finance" refers to any form of financial accommodation including, but not limited to, loans, leases, rentals or hiring.
- The term "insurance" refers to any form of insurance facility including, but not limited to, motor vehicle comprehensive, loan protection, equity protection ("gap"), title, or mechanical breakdown warranty.

1. ACKNOWLEDGEMENT OF DISCLOSURE OF CREDIT INFORMATION TO A CREDIT REPORTING AGENCY

I/We agree that under Section 189E(8)(c) of the Privacy Act, a Credit Provider which Red Roo Finance and Contractors may approach in arranging my/our finance (hereinafter an "Approached Credit Provider"), may give a credit reporting agency certain personal information about my/our application for finance.

The information which may be given to an agency is covered by Section 18E(1) of the Act and includes:

- Such permitted particulars about me/us which allow me/us to be identified;
- The fact that I/we have applied for finance and the amount;
- The fact that the Credit Provider is a current credit provider to me/us;
- Payments which become overdue more than 60 days, and for which collection action has commenced;
- Advice that payments are no longer overdue;
- Certain cheques drawn by me/us which have been dishonored more than once;
- In specific circumstances, that in the opinion of the Credit Provider, I/we have committed a serious credit infringement;
- That finance provided to me/us by the Credit Provider has been paid or otherwise discharged.

By virtue of this declaration, I/we understand that Red Roo Finance and/or Contractors have informed me/us of the disclosure policy to a credit-reporting agency of information about me/us by Approached Credit Providers and so authorize such disclosures.

2. AGREEMENT / AUTHORITY FOR AN APPROACHED CREDIT PROVIDER TO PERFORM CERTAIN PERMITTED ACTIONS CONCERNING A FINANCE APPLICATION OR TRANSACTION

I/We agree that, if it is considered relevant in assessing my/our application for personal credit, an 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.

I/We agree that, if it is considered relevant in assessing my/our application for commercial credit, an Approached Credit Provider may obtain from a credit-reporting agency a credit report containing personal credit information about me/us.

I/We agree that an Approached Credit Provider may give to and seek from any credit providers named in the accompanying finance application, and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or commercial credit reporting agency respectively, information about my/our personal or commercial credit arrangements. I/We understand that this information can include any information about me/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

3. AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS

For the purposes of arranging the finance which is the subject of my/our application, the details of which appear below, I/we authorize Red Roo Finance and Contractors to obtain, on my/our behalf, a report about my/our consumer and commercial credit worthiness from a credit reporting agency or a commercial credit reporting business or from a credit provider named in my/our application or referred to in such reports.

I/We also authorize Red Roo Finance and Contractors to pass on the above-obtained reports to such Approached Credit Providers as are appropriate, for their consideration of this application.

4. COLLECTION AND MANAGEMENT OF PERSONAL INFORMATION

I/We acknowledge and agree that:

- a) it is necessary for Red Roo Finance and Contractors to collect personal information regarding me/us from both ourselves and other parties, to enable Red Roo Finance and Contractors to apply, on my/our behalf, for the finance and insurance facilities requested. I/We understand that if I/we do not provide the information then Red Roo Finance and Contractors will not be able to seek the requested facilities from Approached Credit Providers and Insurers.
- b) the information collected may be disclosed to, and used by, Red Roo Finance , Contractors, Approached Credit Providers and Insurers to the degree that each entity considers reasonable and necessary in consideration and arranging the requested facilities.
- c) Red Roo Finance , Contractors, Approached Credit Providers and Insurers may provide information collected as above to any parties (such as referees, employers etc) named in the application to the extent they deem necessary to assist in assessing and arranging the requested facilities.
- d) Red Roo Finance may retain the information obtained and, at its discretion, provide to me/us, from time to time information about Red Roo Finance products and services. The provision of this information may be by telephone, mail or electronic media (such as e-mail).

IF SUCH INFORMATION IS NOT REQUIRED THEN I/WE UNDERSTAND THAT THIS PROVISION MAY BE CANCELLED BY DELETING AND INITIALLING THIS CLAUSE OR BY LATER ADVISING RED ROO FINANCE IN WRITING, AT ITS HEAD OFFICE ADDRESS OF 68 COMMERCIAL DRIVE, SHAILER PARK 4128.

- e) Red Roo Finance may disclose relevant parts of my/our personal information to third parties it engages, to assist in the provision of its services to me/us including mailing houses and IT contractors.
- f) I/We can gain access to the personal information I/we have provided, or obtain more information on the Red Roo Finance Privacy Policy, by contacting Red Roo Finance at the Head Office at 68, Commercial Drive, Shailer Park 4128.

5. FACILITIES SOUGHT

Purpose: To arrange Finance and/or Insurance Facilities

Finance Amount: _____

6. EXECUTION

I/We agree and acknowledge the terms of the document.

I/We also warrant that the personal information provided by me/us in our application is true and correct and understand that Red Roo Finance and Contractors will be relying on the integrity of same in seeking to arrange the facilities required.

Full Name	Signature	Date

7. GUARANTOR PARTIES AGREEMENT *(If Applicable)

I/We agree that the Approached Credit Provider may seek a credit report concerning me/us from a credit-reporting agency to assess whether to accept me/us as a guarantor of the finance commitments for the above-named Applicant Parties (Section 18K(1)(c)).

I/We also agree to Red Roo Finance , Contractors, Approached Credit Providers and Insurers collecting, retaining, disclosing and using my/our personal information to the degree and for the purposes described in paragraph 4 above.

I/We understand that I/we can obtain access to the personal information I/we have provided as described in paragraph 4(f) above.
 Guarantors Agreement:

Full Name	Signature	Date