

CSA Finance

Private Mortgage Lenders

Phone 07 55 922635 Facsimile 07 55 922637 Mobile 0418 317 674
ACN 005 905 626 ABN 36 005 905 626 Australian Credit Licence 386796
Est. 1989



APPLICANT DETAILS

Company / Trust Applicant:
Applicant 1 Name:
Applicant 2 Name:
Date:

LOAN REQUIRED:	\$
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ALL APPLICATIONS

- Completed and signed application and Privacy Form
- Clear copies of identification
- Rates Notice for all properties being used as security
- Full trust deed, if property is in a trust

SUMMARY OF APPLICATION REQUIREMENTS/PURPOSE - PLEASE COMPLETE

PERSONAL DETAILS # 1 BORROWER GUARANTOR

Permanent Resident

Surname:	
Given Names:	
Title:	Date of Birth:
Gender:	Marital Status:
Dependents (Number):	Dependent (ages):
D/Licence #	Expiry Date:

PERSONAL DETAILS # 2 BORROWER GUARANTOR

Permanent Resident

Surname:	
Given Names:	
Title:	Date of Birth:
Gender:	Marital Status:
Dependents (Number):	Dependent (ages):
D/Licence #	Expiry Date:

CURRENT ADDRESS DETAIL

Street Address:	
Time at address year/s month/s	
Mobile:	Home Phone:
Email:	
Postal Address:	

CURRENT ADDRESS DETAILS

Street Address:	
Time at address year/s month/s	
Mobile:	Home Phone:
Email:	
Postal Address:	

EMPLOYMENT DETAILS # 1

Full Time Part Time Casual Contract
 Family Business Retired Probation

Employer: <input type="checkbox"/> PAYG or <input type="checkbox"/> Self Employed	
Street Address:	
Term: year/s month/s	Phone:
Occupation:	

EMPLOYMENT DETAILS # 2

Full Time Part Time Casual Contract
 Family Business Retired Probation

Employer: <input type="checkbox"/> PAYG or <input type="checkbox"/> Self Employed	
Street Address:	
Term: year/s month/s	Phone:
Occupation:	

FINANCIAL DETAILS

Annual Salary (gross):	\$
Overtime (gross):	\$
Rental (gross):	\$
DSS/Other:	\$
TOTAL INCOME:	\$
Monthly Living Expenses:	\$

FINANCIAL DETAILS

Annual Salary (gross):	\$
Overtime (gross):	\$
Rental (gross):	\$
DSS/Other:	\$
TOTAL INCOME:	\$
Monthly Living Expenses:	\$

Accountants Name
Telephone number

Corporate/Trust applicants and/or guarantors

Trust applicants

Applicant

Guarantor

Company name:	ABN/ACN
Names and addresses of all directors	
GST registered	
Date of incorporation	
Correspondence address	Postcode
Registered Office	Postcode
Name of trust (if applicable)	
Name of Trustee	

You Solicitors Details:

Do you have any life insurance ?

ASSET & LIABILITIES STATEMENT

Assets			Liabilities				
DETAILS	RENT/MTH	VALUE	LENDER	PAYMENT	LIMIT	BALANCE	REFINANCE?
PRINCIPAL RESIDENCE	N/A	\$	1.	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
Address of Principle Res:						<input type="checkbox"/> #1 <input type="checkbox"/> #2 <input type="checkbox"/> JOINT	
PROPERTY 2	\$	\$	2.	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
Address of property 2:						<input type="checkbox"/> #1 <input type="checkbox"/> #2 <input type="checkbox"/> JOINT	
PROPERTY 3	\$	\$	3.	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
Address of property 3:						<input type="checkbox"/> #1 <input type="checkbox"/> #2 <input type="checkbox"/> JOINT	
PROPERTY 4	\$	\$	4.	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
Address of property 4:						<input type="checkbox"/> #1 <input type="checkbox"/> #2 <input type="checkbox"/> JOINT	
CASH AT BANK			OVERDRAFTS/ PERSONAL LOANS/ OTHER LOANS				
- Savings A/C #	\$		LENDER	PAYMENT		BALANCE	REFINANCE?
- Savings A/C #	\$		1.	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
- Term Deposits A/C #	\$		2.	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
- Deposit Paid (Provide receipt)	\$		3.	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
SUPERANNUATION			CREDIT CARDS/ INT. FREE	LIMIT		BALANCE	REFINANCE?
Applicant 1	\$		1.	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Applicant 2	\$		2.	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
PERSONAL EFFECTS (contents)	\$		3.	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
MOTOR VEHICLES			LEASE/ HIRE PURCHASE				
Make	Value		LENDER	PAYMENT		BALANCE	REFINANCE?
1.	\$		1.	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	\$		2.	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
OTHER ASSETS			OTHER LIABILITIES				
1.	\$		TYPE	PAYMENT			
2.	\$		1. Rent paid (per week)	\$		BALANCE	
3.	\$		2. Maintenance	\$		\$	
4.	\$		3. Higher Education Debt	\$		\$	
5.	\$		4.	\$		\$	
6.	\$		5.	\$		\$	
TOTAL ASSETS		\$ 0	TOTAL LIABILITIES			\$ 0	

Signed: X	Date:	Signed: X	Date:
Name Applicant 1:		Name Applicant 2:	

SECURITY DETAILS - SECURITY 1
 O/Occupied Investment House Unit Land Const
SECURITY DETAILS - SECURITY 2
 O/Occupied Investment House Unit Land Const

Street Address:	Street Address:
Purchase Price/ Estimated value: \$	Purchase Price/ Estimated value: \$

MORTGAGOR DETAILS - SECURITY 1 (Post Settlement)
 Applicant 1 only Applicant 2 only Applicant 1 & 2
 Joint tenant Tenant in common
MORTGAGOR DETAILS - SECURITY 2 (Post Settlement)
 Applicant 1 only Applicant 2 only Applicant 1 & 2
 Joint tenant Tenant in common

Access Name:	Access Phone:	Access Name:	Access Phone:
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APPLICANT DECLARATION CREDIT HISTORY

1.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you, or your spouse, ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?
2.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you, or your spouse, ever been shareholders or officers of any company of which a manager, receiver, and /or liquidator has been appointed?
3.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is there any unsatisfied judgement entered in any court against you, your spouse, or any company of which either you or your spouse are or were a shareholder or officer?
4.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Has any application in respect of this loan ever been submitted by you or any other person to any other lender? If so, give details:
5.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Has any applicant in respect of this loan ever been a party to a loan, credit card, rental agreement or other credit facility that has been in arrears greater than one payment?
6.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Has any applicant in respect of this loan ever been insolvent, bankrupt or ever been a party to a Part IX, Part X arrangement or is there an unsatisfied statutory demand in bankruptcy outstanding?
7.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you aware of any expected change in your circumstances that may alter your financial situation or ability to repay the loan, including any expected change in your income or expenses? If so, give details:
8.	Chris Szigeti & Associates Pty Ltd may require you to engage a valuer to report on the proposed property. The fee for the valuation is payable by you.	

Signed: X	Date:	Signed: X	Date:
Name Applicant 1:		Name Applicant 2:	

If you have answered yes to any of the above questions, please provide details below:

Investment or business purpose declaration only

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 purposes; or
- Investment purposes other than investment in residential property.

IMPORTANT

You should only sign this declaration if this loan is wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property.

By signing this Declaration, you may lose your protection under the National Credit Code.

Applicant 1

Applicant 2

Signature

Signature

Date

Date

Sharing and handling your personal information

If you go ahead with this application, we may give some of your personal information to credit reporting bodies and others and get information about you from them to help us assess your credit worthiness.

There is more information about how we collect, use, share and handle your personal information in our Privacy Policy, our Credit Reporting Policy and our Statement of Notifiable Matters.

This includes how you can:

- access and correct your information;
- make a complaint about how we manage your information; and
- contact the credit reporting bodies we deal with if you have queries about the information they hold.

You can also request copies of these documents from us at any time.

You can also access our privacy policy at www.csafinance.net

If you are using a broker, they will also have a copy of these documents and can provide them to you on request.

Acknowledgment and consent

By signing below, I acknowledge and agree as follows:

Chris Szigeti & Associates Pty Ltd T/as CSA FINANCE may obtain personal information about me from a credit reporting body

Chris Szigeti & Associates Pty Ltd may obtain information about me from a credit reporting body to assess my application (in relation to either consumer credit or commercial credit) or to collect any payment that is overdue in relation to credit that gives Chris Szigeti & Associates Pty Ltd me because of making this application.

Chris Szigeti & Associates Pty Ltd T/as CSA FINANCE

may exchange personal information about me with other credit providers.

Chris Szigeti & Associates Pty Ltd may exchange personal information about me with other credit providers. This information may be used to assess this application, assist me to avoid defaulting on my credit obligations, to notify other credit providers of a default by me, to assess my credit worthiness.

This information may include credit eligibility information (that is, information Chris Szigeti & Associates Pty Ltd obtained from a credit reporting body or based on information obtained from a credit reporting body.)

Chris Szigeti & Associates Pty Ltd T/as CSA FINANCE may exchange personal information about me with joint package holders/joint borrowers/joint applicants

If I am a joint applicant under this application or become a joint borrower under Chris Szigeti & Associates Pty Ltd credit facility, Chris Szigeti & Associates Pty Ltd may exchange personal information about me with my joint applicants or joint borrowers to process this application and to administer the credit facility. If I am a joint member of a Chris Szigeti & Associates Pty Ltd may exchange personal information about me with other holders of my package. This is to provide and administer the package.

Chris Szigeti & Associates Pty Ltd T/as CSA FINANCE may give information to guarantors and potential guarantors

Chris Szigeti & Associates Pty Ltd may give personal information about me to a potential or existing guarantor (or their authorized legal representative) to assist them to consider whether to act as a guarantor or to offer property as security and to inform them about:

- this application, the credit guaranteed or to be guaranteed;
- my credit worthiness, credit capacity or credit history; and
- Any other matter Chris Szigeti & Associates Pty Ltd decides is relevant for a potential guarantor or guarantor.

The information that Chris Szigeti & Associates Pty Ltd may give to a guarantor or potential guarantor may include credit eligibility information (that is, information Chris Szigeti & Associates Pty Ltd obtained from a credit reporting body or based on information obtained from a credit reporting body.) Information will only be given to a potential guarantor to enable them to consider whether to offer to act as a guarantor or to offer property as security.

Chris Szigeti & Associates Pty Ltd T/as CSA FINANCE may give personal information about me to others to check information

Chris Szigeti & Associates Pty Ltd may check the details of the information provided in this application which may include contacting my employer, former employer, accountant, landlord, real estate agent or other referee specified by me.

Where I have provided any identification documentation (e.g. passport, driver's license) to Chris Szigeti & Associates Pty Ltd in connection with my application, Chris Szigeti & Associates Pty Ltd may contact the authority that issued the document to verify the status of and any information contained in the document.

Chris Szigeti & Associates Pty Ltd T/as CSA FINANCE may give information about me to my representatives

Chris Szigeti & Associates Pty Ltd may exchange information about me with any person acting on my behalf including my broker or referrer, solicitor, conveyancer or settlement agent, to process my application and establish and manage my loan.

Chris Szigeti & Associates Pty Ltd T/as CSA FINANCE may give information about me to Chris Szigeti & Associates Pty Ltd service providers

Chris Szigeti & Associates Pty Ltd may exchange information about me with its relevant service providers (including any service provider located outside Australia). (Refer to Chris Szigeti & Associates Pty Ltd Privacy Policy and Privacy Notification for more information about overseas countries where we may send your information.)

Chris Szigeti & Associates Pty Ltd T/as CSA FINANCE may give personal information about me to Chris Szigeti & Associates Pty Ltd T/as CSA FINANCE related companies.

Chris Szigeti & Associates Pty Ltd and its related companies may use the information provided in this application for the purposes of better understanding and/or managing my relationship with Chris Szigeti & Associates Pty Ltd and its related companies.

Information I give Chris Szigeti & Associates Pty Ltd T/as CSA FINANCE about other people

If I give Chris Szigeti & Associates Pty Ltd information about another individual (such as my employer, spouse, referee or solicitor), I will let them know that:

- Chris Szigeti & Associates Pty Ltd has collected their information to assess my application, to manage any Chris Szigeti & Associates Pty Ltd loan I get and for any other purpose set out in Chris Szigeti & Associates Pty Ltd Privacy Policy or Credit Reporting Policy;
- Chris Szigeti & Associates Pty Ltd may exchange this information with other organizations set out in Chris Szigeti & Associates Pty Ltd.'s Policy or Credit Reporting Policy;
- Chris Szigeti & Associates Pty Ltd handles their personal information in the way set out in Chris Szigeti & Associates Pty Ltd Privacy Policy and Credit Reporting Policy and they can also request a copy by asking Chris Szigeti & Associates Pty Ltd; they can access their information by contacting Chris Szigeti & Associates Pty Ltd on 07 55922635 and
- I may not be able to get credit from Chris Szigeti & Associates Pty Ltd unless Chris Szigeti & Associates Pty Ltd obtains their information.

Meaning of words

We, us or our means Chris Szigeti & Associates Pty Ltd.

Chris Szigeti & Associates Pty Ltd T/as CSA FINANCE means Chris Szigeti & Associates Pty Ltd and its related bodies.

General

By signing and initialling this form, you agree that:

- the information provided by you is true and correct in every particular;
- we may obtain a valuation of the security property at your expense;
- if we provide the credit requested in this application you will execute the mortgages that we require over the properties offered as security;
- we and our intermediaries may be paid fees, margins and commissions in respect of the credit arranged by us and provided by you;
- we are entitled to retain all initial upfront fees, including the fee paid for the valuation. Whether we ultimately decide to grant or refuse your application for credit, the valuation will always remain our property; and
- Chris Szigeti & Associates Pty Ltd in making its credit decision, is relying on the information that you provided in this application. Please make sure that the information is correct. Obtaining finance by deception, fraud or dishonesty, which includes making false statements as to income, are crimes which may be punishable by imprisonment.

Signatures

Signature of applicant/guarantor	Name in full	Date
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Signature of applicant/guarantor	Name in full	Date
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Signature of director	Name in full	Date
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Signature of director	Name in full	Date
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