

Res-AF

Application Form

Use this form to apply for Consumer Loan

Find out more about Resimac Asset Finance
www.theiagroup.com.au/



Email **all pages** of this signed application form to:
admin@theiagroup.com.au



Need help with this form?
Call **1300 729 955**

Before you begin

- Please ensure you've read and agree to the [Terms and Conditions](#)

What to do

- Complete this form (All information is editable online)
- Email a scanned version of the completed form to
admin@theiagroup.com.au

Resimac Asset Finance Pty Ltd

Post PO Box H300, Australia Square, NSW, 1215

Phone 1300 729 955

Email admin@theiagroup.com.au

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INFORMATION ABOUT YOU

Applicant 1

Title

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Surname

Given Name/s

Date of birth

/ /

Drivers licence number

State of issue

Permanent Australian Resident?

☐ Yes ☐ No

Are you a Current or Discharged Bankrupt?

☐ Yes ☐ No

Marital Status

☐ Married ☐ De Facto ☐ Single ☐ Other

Financial dependent(s) name and age

Contact Details

Home phone

Work phone

Mobile phone

Personal Email address

Home address

State

Postcode

Residential Details

☐ Own ☐ Rent

☐ Buying with Mortgage ☐ Other

Monthly Mortgage / Rent Payments (if applicable)

\$

Lived there for

Years

Months

Previous home address - if under 3 years at present home

State

Postcode

Employment Details

☐ Full Time ☐ Part Time ☐ Casual ☐ Self-Employed

Company Name

Occupation

Work email address

Worked there for

Years

Months

Monthly Take Home (NET)

\$

☐ I/We have read and understood the particulars that have been completed in this form and state that those particulars are accurate and correct. These have been provided to Resimac Asset Finance Pty Ltd to enable it to determine whether or not to provide credit

Applicant 2

Title

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Surname

Given Name/s

Date of birth

/ /

Drivers licence number

State of issue

Permanent Australian Resident?

☐ Yes ☐ No

Are you a Current or Discharged Bankrupt?

☐ Yes ☐ No

Marital Status

☐ Married ☐ De Facto ☐ Single ☐ Other

Financial dependent(s) name and age

Contact Details

Home phone

Work phone

Mobile phone

Personal Email address

Home address

State

Postcode

Residential Details

☐ Own ☐ Rent

☐ Buying with Mortgage ☐ Other

Monthly Mortgage / Rent Payments (if applicable)

\$

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ASSETS

Home / Investment Properties

Owner(s)

App 1	App 2	Joint	Address	Principle Home	Investment Property	Present Value
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	\$

Accounts (Bank, Credit Union, Building Soc., etc)

Owner(s)

App 1	App 2	Joint	Address	Balance
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		\$

Motor Vehicle (if financed please list details in liabilities)

Make	Model	Year of Manufacture	Present Value
			\$
			\$
			\$

All other assets - except usual home contents

Description (Shares, Managed Investment etc.)	Present Value
	\$
	\$

LIABILITIES

Home / Investment Loans

Borrower(s)

App 1	App 2	Joint	Address	Principle Home	Investment Property	Present Balance Owning
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	\$

Personal Loans

Borrower(s)

App 1	App 2	Joint	Financial Institution Name	Purpose	Original Loan Amount	Present Balance Owning
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$	\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$	\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$	\$

Credit / Store Card (include even if nil)

Borrower(s)

App 1	App 2	Joint	Financial Institution Name	Purpose	Original Loan Amount	Present Balance Owning
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$	\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$	\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$	\$

All other debts and liabilities

Borrower(s)

App 1	App 2	Joint	Other (Specify)	Purpose	Type of debt or liability	Present Balance Owning
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				\$

LOAN PURPOSE

Amount Applied For

\$

Purpose of the Loan

Bridging Loan ☐ 6 months

Note: You are aware, and confirm you expect to receive a lump sum on or before the end of term

Personal Loan ☐ 60 Months ☐ 48 Months ☐ 36 Months ☐ 24 Months ☐ 12 Months

Solar Loan ☐ 72 Months ☐ 60 Months ☐ 48 Months ☐ 36 Months ☐ 24 Months ☐ 12 Months

Are any of the applicants current or previous clients of ours?

☐ No ☐ Yes - Please provide your account reference number

Have any of the applicants had any difficulties making loan repayments in the past 2 years

☐ No ☐ Yes - Please give details



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Do you foresee any major changes that will affect the loan over the next 12 months and make it difficult for any of the applicants to meet its/their financial commitments

☐ No ☐ Yes - Please give details

PRIVACY

Purpose of this document

By signing this document, you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. This document also tells you about our privacy practices. You can find out more about how we deal with your privacy by viewing our privacy policy at www.theiagroup.com.au. If you do not provide us with this consent or provide us with your personal information we may not be able to provide credit to you or provide other services.

'you' includes individual borrowers, lessees and guarantors and any person who holds office in an entity which is a borrower or lessee. 'we' means Resimac Asset Finance Pty Ltd ABN 93 098 034 041 (Australian Credit License 391809) and its agents.

'credit information' includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information.

'personal information' includes any information (including sensitive information) from which your identity is apparent.

Why we collect personal and credit information and what we use it for

We may collect, use, hold and disclose personal and credit information about you for the following purposes:

- identifying you in accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act*;
- providing credit to you (including assessing an application for credit under the National Consumer Credit Protection Act if applicable);
- managing that credit provided to you;
- internal processes including risk management and pricing;
- to meet our obligations in relation to external payment and credit reporting systems;
- for our own funding arrangements;
- direct marketing of products and services by us (unless you tell us not to);
- managing our relationship with you;
- any person considering acquiring an interest in our business or assets; and
- in some cases we collect sensitive information for specific purposes; for example: in assessing an application you make for hardship relief, we may collect information about your health.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at www.theiagroup.com.au or by contacting us on 1300 729 955. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Exchanging information with CRBs and others

Consumer and commercial credit information We may exchange your consumer and commercial credit information with entities listed CRBs to assess an application for consumer or commercial credit and manage that credit (including collect overdue payments). In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information. The CRB we use is Equifax: www.equifax.com.au.

Exchange information with credit providers We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange information with guarantors We may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Exchange information We may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you;
- Financial consultants, accountants, lawyers and advisers;
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the broker;
- Businesses assisting us with funding for loans;
- Any person where we are required by law to do so;
- Any of our associates, related entities or contractors, or trade insurers;
- Your referees, including your employer, real estate agent or landlord, to verify information you have provided or to assist us in contacting you;
- Any person considering acquiring an interest in our business or assets;
- Any organisation providing online verification of your identity.

Customer Identification We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity

☐ **(TICK BEFORE CONTINUING)** I have read, understood and agree to the terms and conditions above. I confirm that I am authorised to provide these personal details presented and I consent to my information being checked with the document issuer or official record holder via third party systems for the purpose of confirming my identity

Name	Date	Name	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature		Signature	
<input type="text"/>		<input type="text"/>	



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