



FINANCE INSURANCE MORTGAGE

APPLICATION FOR FINANCE

LINX AUSTRALIA GROUP

1300 732 201

www.linxaustaliagroup.com.au

info@linxaustaliagroup.com.au

Consultant's Name:

APPLICANT DETAILS			
Applicant Name:			
Business Name (Borrowing Entity):			
Trust Name (If Applicable):		Trust Date:	
A.B.N.:	A.C.N.:	Years in Business:	
Business Address:		Time at Address:	
Previous Address If Less Than 5 Years:		Time at Address:	
Business Phone:	Mobile:	Email: <input type="checkbox"/> Tick to opt out of marketing	
Industry Sector:	Subsector:		
Business Structure:	<input type="checkbox"/> Limited Co.	<input type="checkbox"/> Partnership	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Trust
GROUP STRUCTURE/CORPORATE TREE			
Trading Entity:			
Trading Entity:			
Real Estate Holding Entity:			
Employment Entity:			
Other:			
PRIOR BUSINESS/EMPLOYER NAME:			
Address:			
Phone:		Years in Business/Employed:	
BUSINESS PREMISES:			
<input type="checkbox"/> Leased <input type="checkbox"/> Owned <input type="checkbox"/> Purchasing			
Mortgagor/Landlord Name:		Phone:	
Address:			
Lease Expiry Date:		Monthly Payment: \$	
LOAN PURPOSE AND AMOUNT:			
GOODS:			
<input type="checkbox"/> New <input type="checkbox"/> Demo <input type="checkbox"/> Used			
Supplier:		Phone:	Contact:
Make & Model:			
Cost: \$	GST: \$	O/R: \$	Total: \$
TYPE OF FINANCE			
<input type="checkbox"/> Chattel Mortgage <input type="checkbox"/> Lease <input type="checkbox"/> Hire/Term Purchase			
Loan Amount: \$		Deposit: \$	Term: Monthly/Other (Specify):
Payments: \$		Balloon: \$	
Special Requirements:			

DIRECTOR #1

Partner/Director's Name:		Date of Birth:			
Home Address:		Time at Address:			
Property Status:	<input type="checkbox"/> Owned	<input type="checkbox"/> Leased	<input type="checkbox"/> Purchasing		
Home Value (Approx): \$	Mortgage to Whom:	Amount: \$			
Monthly Mortgage/Lease Payment: \$					
Landlord/Mortgagor Name & Address:					
Previous Address If Less Than 5 Years:		Time at Previous Address:			
Licence No.:	Expiry Date:	State:			
Home Phone:	Mobile:	Email:			
Residential Status:	<input type="checkbox"/> Aust Citizen	<input type="checkbox"/> Permanent	<input type="checkbox"/> Visa Holder		
Marital Status:	<input type="checkbox"/> Married	<input type="checkbox"/> Single	<input type="checkbox"/> Defacto	<input type="checkbox"/> Widowed	No. of Dependants:

DIRECTOR #2

Partner/Director's Name:		Date of Birth:			
Home Address:		Time at Address:			
Property Status:	<input type="checkbox"/> Owned	<input type="checkbox"/> Leased	<input type="checkbox"/> Purchasing		
Home Value (Approx): \$	Mortgage to Whom:	Amount: \$			
Monthly Mortgage/Lease Payment: \$					
Landlord/Mortgagor Name & Address:					
Previous Address If Less Than 5 Years:		Time at Previous Address:			
Licence No.:	Expiry Date:	State:			
Home Phone:	Mobile:	Email:			
Residential Status:	<input type="checkbox"/> Aust Citizen	<input type="checkbox"/> Permanent	<input type="checkbox"/> Visa Holder		
Marital Status:	<input type="checkbox"/> Married	<input type="checkbox"/> Single	<input type="checkbox"/> Defacto	<input type="checkbox"/> Widowed	No. of Dependants:

DIRECTOR #3

Partner/Director's Name:		Date of Birth:			
Home Address:		Time at Address:			
Property Status:	<input type="checkbox"/> Owned	<input type="checkbox"/> Leased	<input type="checkbox"/> Purchasing		
Home Value (Approx): \$	Mortgage to Whom:	Amount: \$			
Monthly Mortgage/Lease Payment: \$					
Landlord/Mortgagor Name & Address:					
Previous Address If Less Than 5 Years:		Time at Previous Address:			
Licence No.:	Expiry Date:	State:			
Home Phone:	Mobile:	Email:			
Residential Status:	<input type="checkbox"/> Aust Citizen	<input type="checkbox"/> Permanent	<input type="checkbox"/> Visa Holder		
Marital Status:	<input type="checkbox"/> Married	<input type="checkbox"/> Single	<input type="checkbox"/> Defacto	<input type="checkbox"/> Widowed	No. of Dependants:

REFERENCES**TRADE REFERENCES**

Business Reference Contact 1:

Address:

Phone:

Business Reference Contact 2:

Address:

Phone:

PERSONAL REFERENCES - DIRECTOR/GUARANTOR 1

Closest Relative Not Living with Applicant:

Phone:

Address:

Personal Reference:

Phone:

Address:

PERSONAL REFERENCES - DIRECTOR/GUARANTOR 2

Closest Relative Not Living with Applicant:

Phone:

Address:

Personal Reference:

Phone:

Address:

PERSONAL REFERENCES - DIRECTOR/GUARANTOR 3

Closest Relative Not Living with Applicant:

Phone:

Address:

Personal Reference:

Phone:

Address:

FINANCIALS**ACCOUNTANT:**

Address (Suburb):

Contact:**Phone:****Email:**

PLEASE ATTACH:

 Previous Two Years' Profit and Loss and Balance Sheet from Accountant (Audited) Interim Accounts If Available Schedule of Current Vehicles Under Finance**Do You Authorise Us To Contact Your Auditors/Accountants If Further Info Required?** Yes No**INSURANCE DETAILS****INSURANCE PROVIDER:**

Phone:

Contact:

Do You Approve Linx Insurance to Contact You?

 Yes No**BANKING DETAILS****BANK NAME:**

Bank Contact:

Branch Address:

Phone:

Name on Account:

BSB:

Account No.:

FINANCE REFEREES/HISTORY

Name of Lender	Goods	Approx. Monthly Instalment \$	Term	Date Taken Out	Current or Finalised

CUSTOMER BACKGROUND

Which Year and Month Did the Business Commence?

Nature of Business:

Specialisation:

Unique Value Proposition:

Strengths:

Opportunities:

Existing Customer Contracts:

Major Customers:	(1).	% (2).	%
	(3).	% (4).	%
	(5).	%	No. of Customers:

KEY MANAGERS:**No. of Employees:****No. of Subcontractors:**

Name: Role:

Name: Role:

Name: Role:

SIZE AND COMPOSITION OF FLEET:

Prime Movers: Rigid: Trailers: Cars:

Other Equipment:

Reason For This Purchase: Replacement AdditionalCredit History: Any Defaults If So, To Whom:

Other Relevant Information: Additional Income: \$

ASSET AND LIABILITIES STATEMENT

Statement of Position of:

LIABILITIES	PMT	OWING	ASSETS	VALUE
Credit Cards/Amex			Cash on Hand	
Bank/Limit/Balance			Bank	
			Term Deposits	
			Investments/Shares	
Bank Overdraft				
(Limit \$.....)			Accounts Receivable	
Accounts Payable				
			Real Estate Owned	
			(Address/s)	
Mortgage				
(List Financiers, Monthly Payment and Amount Outstanding)				
			Motor Vehicles	
			(List All Vehicles)	
Loans/Commitments				
(List All Loans: Company, Monthly Repayment & Amount)				
			Equipment and Other Assets	
			Superannuation	
			Household/Personal	
			Personal Contents	
			Total Assets	\$
Total Liabilities		\$	Less Liabilities	\$
			NET WORTH	\$

*** PLEASE NOTE WHERE JOINT ASSETS AND LIABILITIES**

I/We declare that the foregoing information is true and correct as at the date below and that I/we am/are not undischarged bankrupt(s) and that there are no outstanding judgements or claims against me/us.

Signed:

Date: / /



PRIVACY DISCLOSURE STATEMENT AND CONSENT

Name of Introducer/Broker Linx Finance Australia Pty Ltd	(ACN) 086 431 629
Address: Level 1, 529 Burwood Road, Hawthorn VIC 3122	
Contact : Linx Finance Australia Pty Ltd - http://linxaustrialigroup.com.au/about/compliance/ - Number : 03 9857 0633	

Overview

Linx Finance Australia Pty Ltd, ACN 086 431 629, ('we', 'us', 'our') collects information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange consumer and/or commercial credit and personal information ('information') about you for those purposes.

Privacy Disclosure Statement and Consent

We are collecting information about you, as applicable:

- To source for you, or a company of which you are a director:
 - Consumer credit for personal, household, domestic or residential investment purposes;
 - Commercial credit for business purposes; or
 - Other services stated in this Privacy Disclosure Statement and Consent (Consent); or
- To support a guarantor application you will provide.

As your broker, we require the information we collect from you to assess your credit, or guarantor, application or the credit application of a company of which you are a director, source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

Your information – Collection and Disclosure

When we collect information from you in the credit or guarantor application process, we use that information in a number of ways to assess your application and, where appropriate, to source a suitable credit provider or lessor and/or insurance provider. We may, as appropriate:

- Disclose your identification information to a consumer credit reporting service ('Consumer CRS) and/or a commercial credit reporting service ('Commercial CRS'), if you wish us to obtain a report on your behalf;
- Use any information a credit reporting service provides in its report to assist us to preliminarily assess your credit or guarantor application;

- Disclose your information to an insurer or insurers to source any insurances you wish to obtain; and
- Disclose your information to a credit provider or credit providers to apply for finance on your behalf.

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

Credit Providers

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule 1 at the end of this document.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, one or more Consumer CRS or Commercial CRS.

The website of each credit provider contains details of each Consumer CRS and Commercial CRS with which it deals and other details about information held about you, including whether that information may be held or disclosed overseas and, if so, in which countries. The websites also describe your key rights. These details may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', or similar.

For each Consumer CRS a credit provider uses the website details will include the following specific information:

- That the CRS may include information the credit provider discloses about you to other credit providers to assess your credit worthiness
- That, if you become overdue in making consumer credit payments or you commit a serious credit infringement,



the credit provider may disclose that information to the Service

- How you can obtain the credit provider's and/or the Service's policies about managing your information
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws
- Your right to request a CRS not to undertake pre-screening for purposes of direct marketing by a credit provider
- Your right to request a CRS not to release information about you if you believe you are a victim of fraud

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact it and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

Your rights

You have the right to ask:

- Us to provide you with all the information we hold about you
- Us to correct the information we hold if it is incorrect
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email)
- A Consumer CRS not to use your information for direct marketing assessment purposes, including pre-screening
- A credit reporting service to provide you with a copy of any information it holds about you

You can gain access to the information we hold about you by

- Use your information:
 - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director
 - To source any finances you required
 - To source any insurances you require
 - As the law authorises or requires;
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require;
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you obtain the finance and insurances required;
- Provide your information, including your credit report(s), to one or more of the credit providers specified in

contacting our Privacy Officer at the address above or by telephone on (03) 9857 0633 or email at info@linxfinance.com.au. In some cases, an administration fee may be charged to cover the cost of providing the information. Our Privacy Policy is available on our website at <http://linxaustaliagroup.com.au/privacy-policy/> or we will provide you with a copy if you ask us.

Schedule 2 at the end of this document sets out the contact details for each credit reporting service.

Commission Disclosure Statement

As a broker, we may receive commission payments and other benefits from a third party for arranging and facilitating finance and insurance for you.

- **Commercial Finance** A financier may make payments to us for business introduced to the financier and/or based on the volume of transactions we introduce to the financier, and/or the extent to which finance agreements we introduce remain up to date in payments.
- **Other brokers** We may also receive payments from other brokers because we have arrangements with them for the introduction of clients to a financier.
- **Non-monetary benefits** Not all benefits we receive are monetary and may include training, tickets, holidays or similar benefits.
- **Amounts and Benefits We Pay** In addition, we may pay amounts to third parties who refer you to us. These third parties may include other businesses with whom you are, or have been, dealing with, such as other broker or sellers of goods or services.

Disclosure and Consent

By signing below, you agree we may:

- Schedule 1 at the end of this document so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor
- Provide information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;
- Disclose your information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us.
- Disclose your information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the



contract with us of a company of which you are a director.

You also agree and consent to, as appropriate:

- A Consumer CRS disclosing information to one or more credit providers specified in Schedule 1 at the end of this document for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor
- A credit provider disclosing your information (including information obtained by it from a Consumer CRS) to a guarantor, or a prospective guarantor
- A credit provider disclosing to another credit provider, to your agent, such as us as your broker, or to a servicer, for a particular purpose, information it holds about you

Extended Effectiveness for Commercial Credit

Your agreement and consent to the disclosures and consents in this document will be effective for a period of 12 months,

but only in relation to commercial credit. Your agreement to this ceases when you either withdraw it by contacting us using our details above or 12 months after you sign below, whichever first occurs. This will allow us to continue to provide our services to you without the need to ask you to sign a new privacy statement and consent each time you require commercial credit within a 12-month period. The extended effectiveness does not apply in relation to consumer credit.

Where the applicant, or guarantor, is a company of which you are a director, you consent to the disclosure and use of your information, in addition to the company's information, in each of the ways specified in this document.

Authorisation

By signing this document, you authorise us to make a request on your behalf to obtain information about you from one or more credit reporting service(s) and credit provider(s). That information will assist us in providing our services to you.

Applicant/Guarantor 1		Applicant/Guarantor 2	
Signature: X		Signature: X	
Name:		Name:	
Date signed: / /		Date signed: / /	
Applicant/Guarantor 3		Applicant/Guarantor 4	
Signature X		Signature X	
Name:		Name:	
Date signed:		Date signed	
# Authorised Contacts			
Accountant:		Solicitor:	

SCHEDULE OF CREDIT PROVIDERS

Name of Credit Provider	Website
BOQ Equipment Finance Ltd	www.boq.com.au
Alphera Financial Services	www.alphera.com.au
ANZ Banking Group Ltd	www.anz.com
Axsess today	www.axsesstoday.com.au
Bank of Melbourne	www.bankofmelbourne.com.au
Capital Finance Australia Ltd	www.capitalfinance.com.au
Classic Funding Group	www.classicfg.com.au
Commercial Equity Group Ltd	www.commercialequity.com.au
Commonwealth Bank of Australia	www.commbank.com.au
De Lage Landen	www.dllgroup.com/au/en-au
Eclix Group Ltd	www.eclixgroup.com
Flex Fleet	www.flexfleet.com.au
Flexi Commercial	www.flexicommercial.com.au
GE Capital Finance Pty Ltd	www.gecapital.com.au
GetCapital	www.getcapital.com.au
Group & General Finance	www.alto.com.au
Judo Capital	www.judocapital.com.au
Macquarie Leasing Pty Ltd / Macquarie Rentals	www.macquarie.com.au/mgl/au/leasing
Marubeni Equipment Finance	www.marubenifinance.com.au
Metro Finance	www.metrofin.com.au
Morris Finance Ltd	www.morrisfinance.com.au
National Australia Bank Ltd	www.nab.com.au
Pepper Asset Finance Pty Ltd	www.peppergroup.com.au
Selfco Leasing	www.selfco.com.au
Spotcap	www.spotcap.com.au
St George Equipment Finance Pty Ltd	www.stgeorge.com.au
Suncorp Metway Advances Corporation Pty Ltd	www.suncorpbank.com.au
Team Leasing	www.teamleasing.com.au
Thorn Equipment Finance	www.thornequipmentfinance.com.au
TL Rentals Pty Ltd	www.tlrentals.com.au
Toyota Finance Australia Ltd / Toyota Fleet Management	www.toyotafleetmanagement.com.au
Volvo Financial Services	www.vfsco.com.au
Westpac Banking Corporation	www.westpac.com.au

**SCHEDULE 2
CONSUMER / COMMERCIAL CREDIT REPORTING SERVICES**

Name	Website / Email Address	Telephone
Experian	www.experian.com.au	(03) 8622 1600
Dun & Bradstreet	pac.austral@dnb.com.au	1300 734 806 8:30am - 5:30pm (Monday – Friday)
Tasmanian Collection Service	www.tascol.com.au	(03) 6213 5555
Veda	www.veda.com.au/contact-us	1300 92 1621

CHECKLIST

Information Package Requirements – Equipment Finance

- 1. Copy (front & back) of Drivers Licence and Medicare Card
- 2. Signed Linx Privacy Form (attached)
- 3. Personal Statement of Assets & Liabilities - *a copy from your files will suffice (a blank PSOAL statement attached if required)*
- 4. Current Finance Commitment Schedule
- 5. Current Equipment Asset Register
- 6. Current Financials – for;
 - a. Consolidated group – if available
 - b. All trading entities in the group
- 7. Management Financials or Draft External Accountant Current Financials for consolidated group and/or all trading entities
- 8. Group Budget Projections to next financial year if available
- 9. Current Debtors and Creditors Listing (aged format 30, 60, 90+ days)
- 10. Current integrated itemised ATO portal(s) – incorporating all trading entities for last 6-month period
- 11. Certified copies of Trust Deeds
- 12. BSB and Account Number for the account that the equipment finance payments are to be debited from

ABOUT LINX

Linx have been operating since 1999, and offer our clients integrated commercial funding solutions, particularly Vehicle and Equipment Finance (including Operating Lease), Cash-Flow Funding, Mortgage Finance and Insurance Solutions.

With respect to equipment assets, we have arranged for our clients funding for almost every conceivable type of asset there is. We pride ourselves in finding viable solutions and providing outstanding personal service to our customers.

We are held in high regard by Australia’s major banks and finance houses – whom have supported LINX in becoming one of the largest broking houses in the Melbourne market, arranging some \$220M in business funding requirements for customers over the last 12 months. We are among the top 3 introducers to each of the 4 Major Banks in the Victorian asset finance marketplace. As such we have great access to analysts and key decision makers to ensure our customers’ needs are met with minimum fuss.

LINX are also a founding and cornerstone member of Australia’s largest asset finance aggregation group - Consolidated Finance Group (\$1.8B of funding over the last 12 months). Through this relationship - LINX have access to around 30 Financiers.

Over the years Linx have been associated with organisations such as;

- Natroad
- Transport Women Association
- Australian Livestock Transporters Association
- Australian Forest contractors Association
- Civil Contractors Federation
- Australian Drilling Industry Association
- Bus & Coach Association
- Institute of Quarrying Australia

CONTACT DETAILS

Name of Introducer/Broker: **LinX Finance Australia Pty Ltd**

ACN: 086 431 629



Address: Level 1, 529 Burwood Road, Hawthorn VIC 3122

Postal Address: PO Box 3022, Auburn VIC 3123

Telephone: 03 9857 0633

Web: www.linxaustraligroup.com.au



ACCOUNTANT'S AUTHORITY

Accountant's Name: _____

Accountant's Address: _____

_____ State: _____ Postcode: _____

Contact Name: _____

Phone: _____ Email: _____

Dear Sir/Madam

Re: Balance Sheet/Tax Returns for _____

Please provide my/our last two years';

- Financial Statements Balance Sheet Tax Returns Certified Copies of Trust Deeds

Email or fax to Linx Finance Australia Pty Ltd

E-mail: info@linxfinance.com.au

Fax: 03 9857 0622

Tel: 03 9857 0633

Information may be given orally or in such form, as it requires.

Your urgent attention to this request would be appreciated.

Yours faithfully

Customer's Signature: _____

Print Name: _____