



Personal Loan Application

Money Centre Capalaba Trust ABN 865993567731
T/A Money Centre Capalaba
PO Box 300 Capalaba Qld 4157
2/125 Old Cleveland Road Capalaba, QLD 4157
PH 07 32453770 Fax 07 32457960
Email:mcc@cashmoney.com.au

Applicant Details

Title Mr, Mrs, Ms, Other SurnameMaiden Name.....
Given Names Date of Birth
Home Phone Work PhoneDrivers Lic No.....
Fax Mobile Email.....
Current Street Address
Suburb State Postcode
Landlord / Agent Name Phone
Address.....

Prospective Residential Details (for Bond Loan)

Street Address
Suburb State Postcode
Landlord / Agent Name Phone
Address.....
Entry Date Lease Expiry Date Amount of Bond \$.....
Rent Payment \$..... Period (please circle) Weekly Fortnightly Monthly

Employment Details

Employers NameEmployers Phone Number
Street Address
Suburb State Postcode
Type of Business Your Position
Length of employment

Nearest Relative – NOT living with you

Full Name
Relationship to you
Home Phone Work Phone Mobile
Current Street Address
Suburb State Postcode

Second Nearest Relative – NOT living with you

Full Name
Relationship to you
Home Phone Work Phone Mobile
Current Street Address
Suburb State Postcode

Statement of Financial Position

Income	Weekly	Fortnightly	Monthly	Other
Wages / Salary after tax				
Family Benefits				
Child Support				
Centrelink				
Other income				

Expenses	\$		Money Centre Office use only
Food & Groceries			
Takeaways / fastfood			
Electricity / Gas			Total stated income
Home Phone			Regular Verifiable Income
Mobile Phone			Total expenses
Internet			Balance Available
Pay TV			30% RVI
Rent / Boarding			
Mortgage			Client requested max loan repayment
Rates / Body Corporate			
Fuel			MCtr max recommended periodic loan repayment
Car Loan			
Other Loans			
Car Insurance			
Home & Contents Insurance			
Health Insurance			
Child Support payments			
Other Expenses			

Outstanding Bills and Liabilities

- Who to Amount \$.....
Balance owing \$..... Repayment amount \$..... per Week/Fortnightly/Month
- Who to Amount \$.....
Balance owing \$..... Repayment amount \$..... per Week/Fortnightly/Month

Personal Loans / Cash Advances

- From Amount \$.....
Balance owing \$..... Repayment amount \$..... per Week/Fortnightly/Month
- From Amount \$.....
Balance owing \$..... Repayment amount \$..... per Week/Fortnightly/Month

Credit and Store Cards

- Institution Card Type..... Limit \$.....
Balance owing \$..... Repayment amount \$..... per Week/Fortnightly/Month
- Institution Card Type..... Limit \$.....
Balance owing \$..... Repayment amount \$..... per Week/Fortnightly/Month

Other Liabilities
.....

Banking Details

Name of bank Branch Location
Account Name
BSB Number ... Account Number ...

Personal Property

Do you own a Motor Vehicle? If so please give details.
Make Model Year Value \$.....
.....

Applicants Declaration

Purpose of Loan Amount requested \$.....
How much do you believe you can afford to repay per (circle) Week/Fortnight/Month \$.....
Are you currently Bankrupt? Yes No
Are you in the process of applying for Bankruptcy? Yes No
Are you a Discharged Bankrupt Yes No
Are there any Judgments or Legal Proceedings against you?
i.e. outstanding fines, debt claims Yes No
Details if Yes

BEFORE SUBMITTING YOUR APPLICATION, PLEASE READ THE FOLLOWING AND MAKE SURE THAT THEY ARE CORRECT. IF THEY ARE NOT, YOU MUST NOT SUBMIT THE APPLICATION.

- I declare that I am the owner of the assets listed in this application.
- I declare that the information is true and correct
- I declare that I am not an un-discharged bankrupt and that there are no outstanding Judgments or claims against me.
- I understand that I am liable to pay Money Centre Capalaba cost and expenses in regards to processing this application and the preparation of loan documents.
- I understand that any false declaration will render any loan document null and void, and I will be liable to make full payment of any outstanding amounts plus interest owed to Money Centre Capalaba.
- I understand that I cannot stop payment of a Direct Debit until all monies owing to Money Centre Capalaba have been paid in full.

Applicant’s signature
Date

Are you an existing Money Centre Customer? (please circle) Yes No

Where did you hear about us?

PRIVACY PROTECTION OF INFORMATION

Statement for Application for Credit

(Please read carefully before signing)

Purpose of Credit – The credit I am applying for is wholly or primarily for a domestic, family or household purpose.

Important Notice To Applicant(s) For Credit (Section 18(E)(1) Privacy Act 1988)

Notice of disclosure of your credit information to a credit reporting agency. (Privacy Act 1988)

Money Centre Capalaba may give information about you to a credit reporting agency, for the following purposes:

- To obtain a consumer credit report about you, and/or
- To allow the credit reporting agency to create or maintain a credit information file containing information about you.

The information is limited to:

- Identity particulars - your name, sex, address (and the previous two addresses) date of birth, name of employer, and drivers licence number.
- Your application for credit or commercial credit - the fact that you have applied for credit and the amount.
- The fact that Money Centre Capalaba is a current credit provider to you.
- loan repayments which are overdue by more than 60 days, and for which debt collection action has started.
- advice that your loan repayments are no longer overdue in respect of any default that has been listed.
- information that, in the opinion of Money Centre Capalaba you have committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with your credit obligations).
- dishonoured cheques - cheques drawn by you for \$100 or more which have been dishonoured more than once.
- that credit provided to you by Money Centre Capalaba has been paid or otherwise discharged.

Period to which this understanding applies

This information may be given before, during or after the provision of credit to you.

DECLARATION

- I hereby declare that:
 - a) I have read the above section entitled “Privacy Protection of Information” and I affirm the “Statement of Applicant for Credit” made above.
 - b) This is an application only and that the Money Centre Capalaba is not obliged to provide me with Pay Day Advance or Loan
 - c) Any costs incurred by Money Centre Capalaba to collect outstanding monies I may owe will have to be paid by me.
 - d) Money Centre Capalaba will if necessary use debt collection and/or legal proceedings to collect monies I may owe and any costs incurred by Money Centre Capalaba in such actions will be payable by me.
- I understand that stopping payment of a Direct Debit or Cheque may result in civil or criminal liability.

(Signature of Applicant)

Date

Quotes defining all fees and charges, and loan repayments, specific for your loan requirements will be supplied at the time of application.
Below is a compulsory rate schedule showing maximum interest rates to comply with the Consumer Credit Code guidelines.

Comparison Rate Schedule

Credit Provider: Money Centre

Date of issue: 31 July 2008

Loan Product: Cash Advance

Loan Type: Unsecured Personal Loan

The law requires the Money Centre to declare **comparison rates** calculated on the following amounts and for the terms specified. The calculations are for **unsecured** loans.

Loan Amount	Term	Loan Fee	Annual rate	Comparison rate
\$250*	2 weeks	\$ 3.43	48%	48%
\$ 600	8 weeks	\$ 27.64	48%	48%
\$1000	6 months	\$ 132.16	48%	48%
\$1500	1 year	\$396.53	48%	48%

WARNING: This comparison only applies to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and costs savings such as fee waivers, are not included in this comparison rate but may influence the cost of the loan.

*Credit is available for this amount but not for the term specified in this schedule.