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Personal Loan Application

Valfine Trust ABN 45083880312 T/A Money Centre Fortitude Valley **McWhirters Bldg**
cnr Wickham St & Brunswick St Queensland 4006
Ph 07 3252 3666 Fax 07 3257 3300

Applicant Details

Mr, Mrs, Ms, Surname.....(Maiden Name).....
Given NamesDate of Birth
Home Phone Mobile
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 DateLease Expiry Date Amount of Bond \$.....
Rent Payment \$..... Period (please circle) Weekly Fortnightly Monthly

Employment Details

Employers Name Phone
Street Address
Suburb.....State.....Postcode
Type of Business
Your PositionLength of employmentYrs.....Mnths

Nearest Relative – NOT living with you

Full Name
Relationship to you
Home PhoneMobile
Current Street Address
Suburb State Postcode

Second Nearest Relative – NOT living with you

Full Name
Relationship to you
Home PhoneMobile
Current Street Address
Suburb State Postcode

Banking Details

Name of bankBranch Location

Account Name

BSB Number ... Account Number ...

Personal Property

Do you own a Motor Vehicle? If so please give details.

MakeModel Year

Value \$..... Amount owing on loan.....

Outstanding Bills and Liabilities

Personal Loans/Cash Advances

1. From Amount \$.....

Balance owing \$..... Repayment amount \$..... Week/Fortnightly/Month

2. From Amount \$.....

Balance owing \$..... Repayment amount \$.....Week/Fortnightly/Month

Credit and Store Cards

1. Institution Card Type..... Limit \$.....

Balance owing \$..... Average repayment amount \$.....Month

2. Institution Card Type..... Limit \$.....

Balance owing \$..... Average repayment amount \$.....Month

Other Liabilities

.....
.....

Applicants Declaration

Purpose of LoanAmount requested \$.....

How much can you afford to repay per (circle) Week/Fortnight/Month \$.....

Are you an un-discharged Bankrupt? Yes No

Are you in the process of applying for Bankruptcy? Yes No

Are there any Judgments or Legal Proceedings against you?

i.e. outstanding fines, debt claims Yes No

Details if Yes
.....
.....

Personal Budget Calculator

Calculate as per your Income payment cycle (please circle) Week / Fortnightly / Month

Income		Expense	
Wages / Salary after tax	\$	Food & Groceries	\$
Child support	\$	Electricity / Gas	\$
Government assistance	\$	Home Phone	\$
Other income	\$	Mobile Phone	\$
		Internet	\$
		Pay TV	\$
		Rent / Boarding	\$
		Mortgage	\$
		Rates / Body Corporate	\$
		Fuel	\$
		Car Loan	\$
		Other Loans	\$
		Car Insurance	\$
		Home & Contents Insurance	\$
		Health Insurance	\$
		Other Expenses	\$

<i>Money Centre Office Use Only</i>	
Total Income	
Total Expenses	
Available	
Regular Verifiable Income	
30% RVI	
Maximum Periodic Payment	\$
Initialed by Money Centre Loan Manager	

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 Fortitude Valley’s 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 Fortitude Valley.
- I understand that I cannot stop payment of a Direct Debit until all monies owing to Money Centre Fortitude Valley 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 Fortitude Valley 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 Fortitude Valley 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 Fortitude Valley 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 Fortitude Valley 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 Fortitude Valley is not obliged to provide me with Pay Day Advance or Loan
 - c) Any costs incurred by Money Centre Fortitude Valley to collect outstanding monies I may owe will have to be paid by me.
 - d) Money Centre Fortitude Valley will if necessary use debt collection and/or legal proceedings to collect monies I may owe and any costs incurred by Money Centre Fortitude Valley in such actions will be payable by me.
 - e) I understand that stopping payment of a 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.