

Company Asset & Liabilities

Tell us about your Company/Trust financial position



MULTIFUNDS

.COM.AU

Company asset & liability position

Asset/Liability	Value	Amount Owing	Financial Institution	Current Interest Rate	Monthly Repayment	Tick to Clear
Property 1 - Address <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Property 2 - Address <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Equipment - Details <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Equipment - Details <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Car 1 - Make / Model / Year <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Car 2 - Make / Model / Year <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Cash Savings <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Other <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Other <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Other <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Other <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Credit card <input type="text"/>	Limit \$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Credit card <input type="text"/>	Limit \$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Tax Debt (Company) <input type="text"/>		\$ <input type="text"/>				
Total	\$ <input type="text"/>	\$ <input type="text"/>				

Declaration

Director 1 Signature Date

Director 2 Signature Date

Director/Guarantor Details

Tell us about you



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Individual Details (if more than 2 applicants, please copy extra pages and complete details for each additional applicant.)

Applicant 1

Individual Guarantor *Please Complete as guarantor if borrower is a Company/Trust.*

Given names

Surname

Trust Details (if applying as Individual as Trustee)

Date of Birth

Marital Status

Preferred

Phone number - Home

Phone number - Work

Mobile number

Email

Driver's Licence

How many dependents do you have?

Ages?

Current Residential Status

Own Rent Board Living with Family

Residential address

Time at this address

Years

Months

Time at previous address

Years

Months

Postal address

Permanent resident of Australia?

Yes

No

Declarations

Have you ever been bankrupt?

Yes No

Has a mortgagee ever sold your property to recover their debt

Yes No

Have you ever been a shareholder/officer of a

company where a manager, receiver or administrator has been appointed?

Yes No

Name of Applicant/Guarantor/Director 1

Signature

Date

Applicant 2

Individual Guarantor *Please Complete as guarantor if borrower is a Company/Trust.*

Given names

Surname

Trust Details (if applying as Individual as Trustee)

Date of Birth

Marital Status

Preferred

Phone number - Home

Phone number - Work

Mobile number

Email

Driver's Licence

How many dependents do you have?

Ages?

Current Residential Status

Own Rent Board Living with Family

Residential address

Time at this address

Years

Months

Time at previous address

Years

Months

Postal address

Permanent resident of Australia?

Yes No

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Have you ever been bankrupt?

Yes No

Has a mortgagee ever sold your property to recover their debt

Yes No

Have you ever been a shareholder/officer of a

company where a manager, receiver, administrator has been appointed?

Yes No

Name of Applicant/Guarantor/Director 1

Signature

Date

Asset & Liability Position

Tell us about your financial position



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Assets			Liabilities						
	Applicant		Value	Amount Owing	Interest Rate	Financial Institution	Missed Payments last 6 months	Monthly Repayment	Tick to Clear
	1	2							
Property owner occupied - Address	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	%				<input type="checkbox"/>
Investment property 1 - Address	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	%			\$	<input type="checkbox"/>
Investment property 2 - Address	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	%			\$	<input type="checkbox"/>
Investment Property 3 - Address	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	%			\$	<input type="checkbox"/>
Other financial assets (Cars, Boats)	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	%			\$	<input type="checkbox"/>
Personal loan	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	%			\$	<input type="checkbox"/>
Credit/Store card	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	%			\$	<input type="checkbox"/>
Limit			\$	\$	%			\$	<input type="checkbox"/>
Credit/Store card	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	%			\$	<input type="checkbox"/>
Limit			\$	\$	%			\$	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	%			\$	<input type="checkbox"/>
Other Assets			Value	Other Liabilities					
Total saving - Institutions	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	Applicant				
					1	2	Details (eg. Personal Tax Debt)		
Total shares - Institutions	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	Details		
Other assets (boats, caravans, etc) - Details	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	Details		
Superannuation - Details	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$					
Superannuation - Details	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$					
Home contents - Details	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$					
Insurance policies - Details (life, etc)	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$					
Total net business assets - Details	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$					
			Value	Amount Owing					
TOTAL			\$	\$					



Loan details

Loan Amount applied for (excluding application fee) \$ Term

The lender recommends that all proposed Applicants/Guarantors seek independent legal and financial advice prior to obtaining a loan. If the Applicants / Guarantors are in any doubt regarding their ability to repay this loan, do not borrow the money.

DECLARATION OF PURPOSE & ALT DOC DECLARATION

(Regulation 68, National Consumer Credit Protection Regulation 2010; Section 13(5), National Consumer Credit Code)

TO: Multifunds Pty Ltd (ABN: 84 628 499 927) and/or It's Nominees

LOAN TO: _____ ("the Applicants")

LOAN AMOUNT: _____

I/We Declare that the credit to be provided to me/us by the Credit Provider or Nominee is to be applied wholly or predominantly for :

- a) Business Purposes;
- b) Investment Purposes other than investment in residential Property.

IMPORTANT:

YOU SHOULD ONLY SIGN THIS DECLARATION IF THIS LOAN IS WHOLLY OR PREDOMINANTLY FOR:

- a) Business Purposes; or**
- b) Investment purposes other than investment in residential property**

BY SIGNING THIS DECLARATION YOU MAY LOSE YOUR PROTECTION UNDER THE NATIONAL CONSUMER CREDIT CODE

Further to the above,

We have asked You to rely on our representations that We Are able to repay this loan. We promise You that

- (a) We are aware of our financial obligations under our proposed loan with You and We are fully able to meet our obligations under this loan;
- (b) We are satisfied that our obligation to You will not adversely impact on our ability to meet all our other financial obligations (including living expenses) as and when they fall due;
- (c) We request You to assess this facility without standard documentary evidence of our income and financial position as such documentary evidence is not readily available or would not be a true representation of our financial position;
- (d) We are aware that the interest rate payable to You is higher than the rate which would be payable if We qualified for an alternative loan product by the provision of satisfactory documentary evidence of our income and financial position;
- (e) We have reviewed this declaration and confirm its accuracy, including any parts of the document that are not completed in our handwriting;
- (f) We consent to the Lender or its representatives contacting my/our accountant named to discuss my/our declaration and financial position; and
- (g) We consent to my/our accountant named in this document in providing the Lender with information required to confirm my/our income and other information which is relevant to this application.

Full name of Applicant / Guarantor 1

Signature

Date

Witness' name (Must not be a party to this loan)

Witness' signature

Date

Full name of Applicant / Guarantor 2

Signature

Date

Witness' name (Must not be a party to this loan)

Witness' signature

Date

Signing an incorrect, misleading or blank declaration may constitute an offence



Security Property 1 - Details

Property Already owned Newly purchased

Purpose Owner occupy Investment

Address of security

Names on title

Approx age of property

Property Type

Commercial Industrial Retail

Other

Property Description

Unit Factory Office

Retail Shop Mixed Purpose Other

Comments

I information regarding security property

Solicitor Details

Name of Firm

Solicitor Name

Office address

Phone

Mobile number

Email

Security Property 2 -Details

Property Already owned Newly purchased

Purpose Owner occupy Investment

Address of security

Names on title

Approx age of property

Property Type

Commercial Industrial Retail

Other

Property Description

Unit Factory Office

Retail Shop Mixed Purpose Other

Comments

Accountant Details

Name of Firm

Solicitor Name

Office address

Phone

Mobile number

Email

Please note that during the assessment of this application we may contact your solicitor/accountant.

PRIVACY AND CREDIT REPORTING STATEMENT



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1. COLLECTION AND CONFIDENTIALITY STATEMENT

We may collect your personal information if you are :

- An individual applicant (eg. Sole trader);
- A guarantor or intending Guarantor;
- A representative of an applicant (e.g. A company director or officer)

We Collect your personal information to enable us to assess your application for finance and for the purpose described in the product terms and conditions.

Without this Information we would be unable to consider or approve this application.

If you are a guarantor, we are also collecting personal information to enable us to assess you as a guarantor for this application.

2. CREDIT REPORTING

I/we acknowledge and consent to the Lender also collecting personal and credit-related information about me/us from third parties. In such circumstances, I/we accept that the Lender will only be required to take such steps as a reasonable in the circumstances to ensure that I/we are made aware of the matters contained in this privacy and credit reporting statement.

The Lender may collect and use personal and credit-related information about me/us for the purposes of:

- risk assessment and management involving securitization, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery;
- managing and administering my/our relationship with the Lender;
- if I/we give our consent, for marketing purposes (either by the Lending or by third parties) to promote the products and services provided by the Lender or other organizations to me/us; and
- complying with legislative and regulatory requirements.

I/we acknowledge that without the provision of my/our personal or credit-related information to the Lender, the Lender may be unable to process or accept my/our application for credit or to operate or manage the credit provided to me/us. I/we also acknowledge that the Lender may need to verify my/our identity (including where required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) or other applicable laws) and that it is impracticable for me/us to remain anonymous or use a pseudonym when dealing with the Lender.

The Lender may disclose personal or credit-related information of the kind it collects about me/us to:

- its related companies;
- debt collection agents and credit management agencies;
- credit reporting bodies and other credit providers;
- its service providers;
- its agents, contractors, and external advisers;
- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- real estate agents (where the credit relates to the purpose of property);
- government bodies and other regulatory authorities (including where this is required or authorized by law);
- ratings agencies;
- payment system operators;
- guarantors and prospective guarantors;
- title insurers;
- external dispute resolution bodies;
- all parties involved in securitization of the Lender's loans;
- other financial institutions and credit providers; and
- other parties named as a Lender.

Credit reporting bodies collect a range of credit-related information about individuals

and use that information to provide credit reports to their customers relating to individuals who have applied for credit (or are guaranteeing credit). The credit reporting bodies that the Lender may disclose my/our credit-related information to and/or obtain my/our credit-related information from are:

- Creditor Watch of which details can be found at www.creditorwatch.com.au
- Equifax of which details can be found at www.equifax.com.au

These credit reporting bodies may include my/our credit-related information in reports provided to other credit providers to assist them to assess my/our credit worthiness. If I/we do not make any repayments or other instalments of the credit provided by the Lender to me/us, if I/we commit fraud or try to do so, or if I/we otherwise commit a serious credit infringement, the Lender may disclose this information to these credit reporting bodies. I/we acknowledge that this may affect my/our ability to obtain credit in the future.

I/we acknowledge that I/we may obtain a copy of the credit reporting bodies' credit reporting policies by contacting them using the contact details set out above. I/we acknowledge being informed that if:

- I/we believe that I/we have been a victim of fraud or identity theft, I/we have a right to contact the credit reporting bodies and ask them not to disclose my/our credit related information and that I/we should contact the credit reporting bodies using the contact details set out above if I/we wish to make such a request; and
- I/we have the right to request that credit reporting bodies do not use any credit-related information about me/us that is held by them for the purposes of pre-screening any direct marketing by credit providers (including the Lender) and that I/we should contact the credit reporting bodies using the contact details set out above if I/we wish to make such a request.

By signing the acknowledgment below, I/we agree and consent to:

- the Lender collecting, holding, using and disclosing the personal information and credit-related information about me/us for the purposes set out above; and
- the parties involved in the securitization of the Lender's loans collecting, holding, using and disclosing any personal information or credit-related information that they receive about me/us from the Lender for the purposes of risk assessment and management involved in the securitization and complying with any applicable legislation and regulatory requirements, subject to any restrictions imposed on the Lender under the Privacy Act.

The Lender will otherwise collect, hold, use and disclose my/our personal information in accordance with its Privacy Policy, which sets out how I/we may access and correct the personal information that the Lender holds about me/us and how to lodge a complaint relating to the Lender's treatment of my/our personal information. The Lender's Credit Reporting Policy sets out how the Lender will collect, hold, use and disclose any credit-related information about my/us, how I/we may access and correct the credit related information that the Lender holds about me/us and how to lodge a complaint relating to the Lender's treatment of my/our credit related information.

Schedule

1. A reference to the "Lender" includes any mortgage broker or originator engaged by me/us to submit a loan application.

Please tick if you do not consent to the lender using or disclosing my personal information for the additional purpose of telling me about other products or services Megaloans can offer.

Do not consent

Signature of Applicant/Guarantor

I/we declare that I am/we are over the age of 18 and the information contained in this application are true and correct in every particular and it is upon this basis that I/we make this application for credit. I/we also confirm our agreement to the matters set out above:

Name of Applicant/Guarantor 1

Signature

Date

Name of Applicant/Guarantor 2

Signature

Date

Date

Date