

Submit completed application to the email below:
enquiry@cbfinance.com.au

Primary Contact for Application

First Name:		Surname:	
Mobile:		Email:	

Company Details

Company Name:			
Trust Name:			
Incorporated:		ABN:	
Main Activity:			
Work Number:		Fax:	
Website Details:			

Registered Address

No & Street:		City:	
Postcode:		State:	

Business Address (if different to registered address)

No & Street:		City:	
Postcode:		State:	

List Full Name of all Trustees

1.		2.	
3.		4.	

List Full Name of all Beneficiaries

1.		2.	
3.		4.	

PERSONAL DETAILS

Applicant 1

First Name:		Surname:	
No & Street:		City:	
Postcode:		State:	
Licence No:		DOB:	
Home:		Mobile:	
Work:		Email:	
Occupation:		Employer:	
Start Date:		Income:	

Applicant 2

First Name:		Surname:	
No & Street:		City:	
Postcode:		State:	
Licence No:		DOB:	
Home:		Mobile:	
Work:		Email:	
Occupation:		Employer:	
Start Date:		Income:	

**** If there are more applicants, please print additional pages.**

Security Properties

Security Address 1

No & Street:		City:	
Postcode:		State:	
Purchase Price:		Value:	
Amount Owing:		Lender:	
Property Type:			

Security Address 2

No & Street:		City:	
Postcode:		State:	
Purchase Price:		Value:	
Amount Owing:		Lender:	
Property Type:			

Security Address 3

No & Street:		City:	
Postcode:		State:	
Purchase Price:		Value:	
Amount Owing:		Lender:	
Property Type:			

Security Address 4

No & Street:		City:	
Postcode:		State:	
Purchase Price:		Value:	
Amount Owing:		Lender:	
Property Type:			

Loan Overview

Loan Application Details

Loan Amount:	\$	Term:	
Interest Rate:	<i>Capital Bridging Finance to advise</i>	By Date:	

Maturity Date:	
Settlement Date:	

Purpose of Loan (Please provide details):

Exit Strategy: (Please provide details):

General Notes: (Please provide details):

Professional Contacts

Solicitor Details

First Name:		Surname:	
Company Name:			
No & Street:		City:	
Postcode:		State:	
Work Number:		Fax:	
Mobile:		Email:	

Accountant Details

First Name:		Surname:	
Company Name:			
No & Street:		City:	
Postcode:		State:	
Work Number:		Fax:	
Mobile:		Email:	

Your Bank Details

Bank Name:	
Account Name:	
BSB Number:	
Account Number:	

Assets & Liabilities

Important Notice

It is of extreme importance that you fully and accurately complete all information on the Assets and Liabilities page. This includes business / investment mortgages, line of credit, bank guarantees, overdrafts, loans you have guaranteed personally or through a company, and any other further extended finance secured by the properties mentioned on the following pages.

Incorrect information supplied may result in the loan not proceeding.

Assets		Liabilities		
Description	Value	Description	Monthly Repayments	Total Owning
Property 1:	\$	Existing Loan:	\$	\$
Property 2:	\$	Existing Loan:	\$	\$
Property 3:	\$	Existing Loan:	\$	\$
Property 4:	\$	Existing Loan:	\$	\$
Savings Bank:	\$	Current Rent:	\$	\$
Savings Bank:	\$	Personal Loan:	\$	\$
Deposit Paid:	\$	Credit Cards	\$	\$
Motor Vehicles:	\$	Tax Liability:	\$	\$
Superannuation:	\$	Bank Overdraft:	\$	\$
Business Equity:	\$	Guarantees Held:	\$	\$
Other:	\$	Other:	\$	\$
TOTAL ASSETS:	\$	TOTAL LIABILITIES:	\$	\$
			NETT ASSETS: Total Assets Less Liabilities	\$

**** Personal particulars of ALL Directors/Shareholders/Beneficiaries acting as Guarantors to be completed for the table above.**

Monthly Income		Monthly Expenditure	
Description	Amount	Description	Amount
Salary	\$	Loan repayments (B)	\$
Business Income	\$	Rent (C)	\$
Rental Income	\$	Food and Groceries	\$
Other Income	\$	Recreation	\$
		Clothing	\$
		Medical	\$
		Transport	\$
		Insurance	\$
		Investment property expense	\$
		Other expenses	\$
TOTAL INCOME (A)	\$	TOTAL EXPENDITURE (B)	\$
	TOTAL USABLE FUNDS (A – B) =		\$

Application Declaration

1.	Have you or your spouse ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?	Yes	No
2.	Have you or your spouse ever been shareholders or officers of any company of which a manager, receiver and/or liquidator has been appointed?	Yes	No
3.	Is there any unsatisfied judgement entered in any court against you, your spouse, or any company of which you or your spouse are or were a shareholder or officer?	Yes	No
4.	Has any application with respect to this loan been submitted by you or any other person, to any other lender?	Yes	No

x

1. Applicant Name

Signature

Date

x

2. Applicant Name

Signature

Date

The undersigned hereby applies for the loan described herein to be secured by a mortgage on the property described herein and represents that all statements made in this application are true and made for the purpose of obtaining the loan. Verification may be obtained from any source name herein. The undersigned agrees to support this application with a valuation of the subject property by a qualified valuer selected by CAPITAL BRIDGING FINANCE at the expense of the undersigned and without implied obligation on the part of CAPITAL BRIDGING FINANCE. The undersigned further agrees to pay all necessary expenses, including legal costs, incurred in obtaining this loan. It is agreed that by accepting this application CAPITAL BRIDGING FINANCE is not obligated to grant a loan. We note the mortgage will require general insurance coverage against hazards equal, at least, to the value of property improvements. Such insurer shall be acceptable to CAPITAL BRIDGING FINANCE, who has sole discretion for rejection without grounds. The undersigned's solicitor or agent is authorised to accept notice on behalf of the undersigned. I/We declare that I/We, the undersigned, am/are over the age of 18 years at the time of the execution of this application.

x

3. Applicant Name

Signature

Date

x

4. Applicant Name

Signature

Date

Declaration of Purpose for Which Credit is Provided

Important Notice

You should **NOT** sign this declaration unless this loan is wholly or predominantly for business purposes or investment purposes, other than investment in residential property. By signing this declaration you may lose your protection under the National Credit Code.

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business purposes or investment purposes, other than investment in residential property.	Yes	No
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x

1. Applicant Name	Signature	Date
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x

2. Applicant Name	Signature	Date
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Checklist

	Description	Tick
1.	100 Point Identification (Clear or enlarged copy of: Passport / Driver's License / Birth Certificate for each applicant)	<input type="checkbox"/>
2.	Rates Notices Copy of rates notice for all properties being used as security	<input type="checkbox"/>
3.	Valuation Reports Copy of any valuations previously obtained	<input type="checkbox"/>
4.	Statements Copies of all loan statements for the last 6 months	<input type="checkbox"/>
5.	Contracts Copy of property purchases and sales contracts if applicable	<input type="checkbox"/>

Privacy Statement

PRIVACY ACT (1988) AUTHORITY

The following acknowledgments and authorities are required pursuant to the Privacy Act 1988 ("the Act"), and should be read carefully by each applicant and if applicable, guarantor, before signing.

1. Notice of disclosure of your credit information to a credit reporting agency.

Under section 18E(8)(c) of the Act, CAPITAL BRIDGING FINANCE PTY LTD ABN 15 608 576 361 (CAPITAL BRIDGING FINANCE) is permitted to give a credit reporting agency personal information about your credit application. The information which may be given to an agency is covered by Section 18E(1) of the Act and includes:

- Identification particulars (as permitted by the Privacy Commissioner's determination issued under Section 18E(3));
- the fact that you have applied for credit and the amount;
- the fact that Capital Bridging Finance are a current credit provider to you;
- payments which become overdue more than 60 days, and for which collection action has commenced;
- advice that payments are no longer overdue;
- cheques drawn by you which have been dishonoured more than once;
- in specified circumstances, that it is in the opinion of Capital Bridging Finance that you have committed a serious credit infringement;
- that credit provided to you by Capital Bridging Finance has been paid or otherwise discharged.

2. Agreement that Capital Bridging Finance may seek commercial credit information (Section 18L(4) of the Act).

If Capital Bridging Finance considers it relevant to assessing my/our application for commercial credit, I/we agree to Capital Bridging Finance obtaining a report about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons.

3. Agreement that Capital Bridging Finance may seek consumer credit information (Section 18K(1)(b) of the Act).

If Capital Bridging Finance considers it relevant to assessing my/our application for commercial credit, I/we agree to Capital Bridging Finance obtaining from a credit reporting agency a credit report containing personal information about me/us in relation to commercial credit provided by Capital Bridging Finance.

4. Agreement to Capital Bridging Finance seeking from our giving to other credit providers details about my/our credit worthiness (Section 18(N) (1) (b) of the Act).

I/we agree that Capital Bridging Finance may give to and seek from any credit provider named in this credit application and any credit providers that may be named in a credit report issued by a credit reporting agency information about my/our credit arrangements. I/we understand that this information may include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are permitted to give or receive from each other under the Act.

PRIVACY ACT (1988) AUTHORITY

Guarantor's Agreement (Section 18K (1)(c) of the Act).

I/we agree that CAPITAL BRIDGING FINANCE PTY LTD ABN 15 608 576 361 (CAPITAL BRIDGING FINANCE) may seek from a credit reporting agency, a commercial credit report containing personal information about me/us to access whether to accept me/us as a guarantor for credit or commercial credit applied for, or provided to, the borrower.

Borrower:

I/we acknowledge that information from this authorisation or concerning the lender's current credit provider status may be disclosed.

I/we also agree that you may give to and receive from another credit provider a report about my/our consumer or commercial credit worthiness for the purpose of; assessing a loan application made by me/us or by the person hereby guaranteed, to another credit provider; or collecting any payment that is overdue to a credit provider by me/us or by the person hereby guaranteed.

I/we agree that if CAPITAL BRIDGING FINANCE approve the Borrower/s' application for credit this agreement remains in-force until the credit covered by the credit contract, is repaid in full.

IF JOINT ACCOUNT BOTH PARTIES MUST SIGN

x

1. Guarantor Name	Signature	Date
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x

2. Guarantor Name	Signature	Date
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I/we understand the information may be used for the following purposes:

- to access an application by me/us for credit;
- to notify other credit providers of a default by me/us;
- to exchange information with other credit providers as to the status of this loan when I am in default with other credit providers;
- to access my/our credit worthiness.

I/we hereby acknowledge having been notified of the above disclosures at the time my/our application for credit was made to CAPITAL BRIDGING FINANCE.

IF JOINT ACCOUNT BOTH PARTIES MUST SIGN

x

3. Applicant Name	Signature	Date
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x

4. Applicant Name	Signature	Date
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