



## APPLICATION FOR CREDIT

Please complete the attached application form giving as much information as possible to assist us in the processing of your application.

Ensure that every page of the application is initialled by all parties to the loan, and signed in the appropriate places.

Once the application is completed, initialled and signed return it to our office with all documents as set out below. This can be by:

**Email:**        **[enquiries@semper.com.au](mailto:enquiries@semper.com.au)**

### Documents Required

The following documents are required to assess an application for a bridging loan. Additional documents may be required depending on the structure of the loan and circumstances of the borrowers.

A signed and fully completed Application Form

A copy of:

The business registration certificate

The rates notice or Certificate of Title for security properties

Driver's license for all applicants and those named on title of a security property

2 utility bills to the home address of each applicant or person named on title of a security property

6 months most recent mortgage statement for all mortgages on security properties

3 months most recent bank statement for the business

3 months most recent bank statement of the personal account used by each applicant

If the exit is refinance, a copy of an offer letter from the refinancier

If the exit is sale of a property, a copy of the Contract To Sell and / or Contract of Sale

If the exit is from an alternate source of income, proof of the sum and due date of that source of income

**COMPANY DETAILS**

COMPANY NAME			
ACN:		ABN:	
NAME OF TRUST		Date of Incorporation:	
POSTAL ADDRESS			
REGISTERED OFFICE			
NAMES OF ALL DIRECTORS & SHAREHOLDERS			

**BORROWER/S DETAILS**

	BORROWER 1 Mr Mrs Ms Miss	BORROWER 2 Mr Mrs Ms Miss
SURNAME		
GIVEN NAME/S		
AGE & DATE OF BIRTH	Age DOB	Age DOB
DRIVER'S LICENCE	Number Expiry Date	Number Expiry Date
TELEPHONE	Home	Home
	Work	Work
	Mobile	Mobile
EMAIL ADDRESS		
RESIDENTIAL ADDRESS		
SUBURB		
	Postcode No Years	Postcode No Years
CLAIMED CREDIT HISTORY	DETAILS	DETAILS
No Defaults		
Paid Defaults to Non-Financial Institutions		
Paid Defaults to Financial Institutions		
Unpaid Defaults to Non-Financial Institution		
Unpaid Defaults to Financial Institutions		
EMPLOYER		
OCCUPATION		
ACCOUNTANT'S DETAILS		

Initial \_\_\_\_\_ Initial \_\_\_\_\_

**LOAN PURPOSE**

AMOUNT REQUIRED	Nett	LOAN TERM (Months)	
LOAN PURPOSE (use of funds)			
EXIT STRATEGY (How will you be paying this loan back)			
SOLICITOR ACTING FOR YOU Name:	Address:		
Firm:	Tel:		
	Email:		

**SECURITY OFFERED**

<b>PROPERTY ADDRESS 1</b>						
NAMES ON TITLE (if different to the borrower(s))						
RELATIONSHIP TO BORROWER(S)						
VALUE				EXISTING LENDER		
AMOUNT OWING				DETAILS OF ANY ARREARS		
FOLIO (As per rates notice)	LOT		DP		SP	
<b>PROPERTY ADDRESS 2</b>						
NAMES ON TITLE (if different to the borrower(s))						
RELATIONSHIP TO BORROWER(S)						
VALUE				EXISTING LENDER		
AMOUNT OWING				DETAILS OF ANY ARREARS		
FOLIO (As per rates notice)	LOT		DP		SP	
<b>PROPERTY ADDRESS 3</b>						
NAMES ON TITLE (if different to the borrower(S))						
RELATIONSHIP TO BORROWER(S)						
VALUE				EXISTING LENDER		
AMOUNT OWING				DETAILS OF ANY ARREARS		
FOLIO (As per rates notice)	LOT		DP		SP	

If you own additional security properties provide details on a separate sheet.

Initial \_\_\_\_\_ Initial \_\_\_\_\_

**STATEMENT OF ASSETS & LIABILITIES**

ASSETS	VALUE	LIABILITY	PAYMENT PER MTH	AMOUNT OWING
PROPERTY ADDRESS		EXISTING LENDER		
1.				
2.				
3.				
4.				
5.				
6.				
MOTOR VEHICLES				
SAVINGS – INSTITUTION				
CREDIT CARDS	LIMIT			
OTHER LOANS				
FURNITURE & PERSONAL EFFECTS:				
SUPERANNUATION				
OTHER				
OTHER				
OTHER				

**I/we declare that the above information is true and correct in every particular and it is upon the basis that I/we make this application.**

**Name (Applicant 1)** \_\_\_\_\_

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**Name (Applicant 2)** \_\_\_\_\_

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_



**DECLARATION AS TO PURPOSE OF CREDIT**

TO (U h-k # h@ Chur Q)

Each applicant declares that the credit to be provided to that applicant by the credit provider will be applied wholly or predominantly for:

- business purposes and/or
- investment purposes other than investment in residential property

**IMPORTANT**

You SHOULD NOT sign this declaration unless the loan is wholly or predominantly for business purposes; and/or investment purposes other than investment in residential property.

By signing this declaration YOU MAY LOSE your protection under the National Credit Code.

Loan to: (Name of entity requiring credit)

Loan Amount: Plus interest, fees and charges

Name (Applicant / Guarantor1) \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Name (Applicant / Guarantor 2) \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

## PRIVACY AGREEMENT

(To be read, completed and signed by all individual borrowers, guarantors and directors of corporate borrowers applying for credit facilities)

In this Document: “you” and “your” refer to : Semper Capital Pty Ltd.

“I”, “me” and “my” means: the applicant (and includes directors of corporate applicants) and in the case of joint applicants, each of them, and where applicable, all of them.

### Collection of Personal Information

I acknowledge that you collect personal information so that you may:

- Provide me with the products and services I request, as well as marketing information your products and services;
- Where necessary, deal with individuals who may not be customers (such as directors of corporate clients) but who have dealings with you.

The law can also require you to collect personal information.

### Relevant Information Must be Accurate

I understand that if I provide you with incomplete or inaccurate information, I may not be able to obtain from you the products or services I am seeking.

### Miscellaneous Disclosures

I authorise you to communicate personal information to:

- Employees of Semper Capital Pty Ltd who become involved in the process of the application.
- Lenders
- Introducers who refer my business to you
- Other mortgage intermediaries
- Solicitors
- Valuers
- Organisations undertaking reviews of the accuracy and completeness of your information, or as required by law.
- Other organisations which assist you (such as printers, mailing houses, accountants, and debt collectors).

I acknowledge that you may be allowed or obliged to disclose information by law, eg under Court Order or Statutory Notices pursuant to taxation or social security laws.

### Access

You may request access to the personal information that we hold about you, by contacting us directly at [enquiries@semper.com.au](mailto:enquiries@semper.com.au). Requests for access to your personal information may only be made by you. A processing fee may be applicable; you will be notified of this at the time of application.

### Notice and Authority to Give Information to Guarantors

(‘Guarantor’ includes any person other than the borrower who provides, directly or indirectly, property as security for the borrower’s credit contract or other facilities)

In this section, “I/We” and “my/our” includes corporate borrowers.

- I/we authorise you to give to any guarantor or proposed guarantor of my credit contract or other facility to which the guarantee or security extends (‘Facility’), any information (including credit confirmation) or record that has any

bearing on my/our creditworthiness, credit standing, credit history or credit capacity in connection with the Facility, including (without limitation) copies of:

- The contract for the Facility
- The final letter of offer relating to the Facility, including details of conditions set out in any earlier version of that letter which I/we may have already met
- Any related credit report from a credit reporting agency
- Any financial accounts or statements of financial position given to you by me/us within the previous two years for the purpose of the Facility
- You are also authorised to provide to the Guarantor:
  - Any other information regarding the Facility (as well as any facility to be refinanced by the Facility) that the Guarantor may reasonably require; and
  - Advice as to whether the Facility will be cancelled if the Guarantee is not provided

#### Authority to Obtain and Verify Personal Details

I authorise and consent to you obtaining personal information about me to verify my personal details in this application and to use and disclose my information as indicated above. I may indicate that such consent does not apply to use or disclosure of personal information for your marketing purposes.

I acknowledge that the above authorities and consents remain in force until the facility/ies to which they relate is/are at an end.

#### Receipt of Further Information

I acknowledge that you or your authorised agent/s may wish to communicate with us regarding other advices which may be of interest, and general information about home loans and other services.

**1. Agreement that Semper Capital Pty Ltd may seek consumer credit information (Section 18K(1)(b), Privacy Act 1988)**

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

**2. Exchanging information with other credit providers (Section 18N(1)(b) Privacy Act 1988)**

I/we agree to Semper Capital Pty Ltd obtaining personal information about me/us from other credit providers, whose names I/we may have provided for Semper Capital Pty Ltd or that may be named in a credit report, for the purpose of assessing my/our application for credit being organised by Semper Capital Pty Ltd.

**3. Agreement to a credit provider being given a consumer credit report to collect overdue payments on commercial credit (Section 18K 1(h) Privacy Act 1988)**

I/we agree that Semper Capital Pty Ltd may obtain a consumer credit report about me/us from a reporting agency for the purpose of collecting overdue payments relating to credit owed by me/us.

**APPLICANT/GUARANTOR  
1 NAME**

\_\_\_\_\_

**SIGNATURE**

**DATE**

\_\_\_\_\_

**APPLICANT/GUARANTOR  
2 NAME**

\_\_\_\_\_

**SIGNATURE**

**DATE**