



Personal Loan Application Form

The interest rate is determined on an individual basis, depending on the applicant's credit score and history	
Loan required \$	Loan term in years <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7
Loan purpose <input type="checkbox"/> Solar <input type="checkbox"/> Car <input type="checkbox"/> Other vehicle <input type="checkbox"/> Renovations <input type="checkbox"/> Holiday <input type="checkbox"/> Other	
Please email to our office: <input type="checkbox"/> Identification: Clear scan copy of the front and back of valid driving licence for all applicants <input type="checkbox"/> Income Proof: PAYG wage earners two latest consecutive pay slips Self-employed latest personal ATO Notice of Assessment <u>plus</u> personal tax return Rental Income latest property manager statement	
Any foreseeable changes that may adversely impact your ability to repay this new loan? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you anticipate any increase to your living expenses or loan commitments in the next 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you anticipate any decrease to your income in the next 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you had any difficulty meeting your current financial commitments in the past 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Any bankruptcy, court orders, judgements, defaults, or credit file issues on your current credit file? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If you answered YES to any of the above, please provide full details here:	
Do you consent to a credit check being undertaken by the chosen lender? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Applicant 1	Applicant 2
<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Other	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Other
First names	First names
Surname	Surname
Date of birth	Date of birth
<input type="checkbox"/> Citizen <input type="checkbox"/> Perm Resident <input type="checkbox"/> Visa holder <input type="checkbox"/> Other	<input type="checkbox"/> Citizen <input type="checkbox"/> Perm Resident <input type="checkbox"/> Visa holder <input type="checkbox"/> Other
Driving licence number	Driving licence number
Licence Card Number	Licence Card Number
Licence expiry date	Licence expiry date
Marital status <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Single <input type="checkbox"/> Widowed	Marital status <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Single <input type="checkbox"/> Widowed
Number of dependent children Ages	Number of dependent children Ages
Mobile number	Mobile number
Email	Email
Home address	Home address
Suburb Postcode	Suburb Postcode
<input type="checkbox"/> Freehold <input type="checkbox"/> Mortgaged <input type="checkbox"/> Renting* <input type="checkbox"/> With family *If Renting, how much do you pay per week \$ _____	<input type="checkbox"/> Freehold <input type="checkbox"/> Mortgaged <input type="checkbox"/> Renting* <input type="checkbox"/> With family *If Renting, how much do you pay per week \$ _____
Time at address Years Months	Time at address Years Months
If less than 3 years at address: Previous Suburb Postcode	If less than 3 years at address: Previous Suburb Postcode



Employment Applicant 1				Employment Applicant 2			
Type: <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Centrelink Benefits <input type="checkbox"/> Other _____				Type: <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Centrelink Benefits <input type="checkbox"/> Other _____			
NET income \$ <input type="checkbox"/> Week <input type="checkbox"/> Fortnight <input type="checkbox"/> Month				NET income \$ <input type="checkbox"/> Week <input type="checkbox"/> Fortnight <input type="checkbox"/> Month			
Rental income \$ <input type="checkbox"/> Week <input type="checkbox"/> Fortnight <input type="checkbox"/> Month				Rental income \$ <input type="checkbox"/> Week <input type="checkbox"/> Fortnight <input type="checkbox"/> Month			
Occupation				Occupation			
Employer				Employer			
Work address				Work address			
Work phone				Work phone			
Time with employer				Time with employer			
Less than 3 years, prior employer				Less than 3 years, prior employer			
Assets and Commitments							
Assets		Loans		Monthly repayment		Bank name	
Home value	\$	Home loan	\$	\$			
Rental Property	\$	Invest Loan	\$	\$			
Rental Property	\$	Invest Loan	\$	\$			
Cash in bank	\$	Personal Loan	\$	\$			
Car 1	\$	Car Loan	\$	\$			
Car 2	\$	Car Loan	\$	\$			
Caravan etc	\$	Personal Loan	\$	\$			
Superannuation	\$	C/Card 1 limit	\$	\$			
Home Contents	\$	C/Card 2 limit	\$	\$			
Living Expenses – per month							
Food shopping, takeaways, deliveries, restaurants				\$			
Utilities e.g. council rates, electricity, water, gas, phone				\$			
Insurances e.g. home, car, health, life				\$			
Transport e.g. petrol, oil, tyres, rego, servicing				\$			
Education and childcare, school fees, uniforms, camp				\$			
Entertainment, holidays, alcohol, movies, pets, gifts, gym				\$			
Miscellaneous				\$			
Total Monthly Household Expenses				\$			
Please nominate the bank savings account you would like repayments debited from after settlement:							
BSB Number:				Account Number:			

PRIVACY CONSENT - By signing this document, you consent to us, and the banks & lenders we use, & other entities, collecting, using, holding, and disclosing personal and credit information about you, including electronic consent. This document also tells you about our privacy practices. You can find out more about how we deal with your privacy by viewing our privacy policy at www.elev8loans.com.au. If you do not provide us with this consent or provide us with your personal information, we may not be able to provide credit to you or provide other services. 'You' includes individual borrowers, lessees and guarantors and any person who holds office in an entity which is a borrower or lessee. 'we' means Financial Destiny Pty Ltd t/as Elev8 Loans ABN 20069247150 (Australian Credit License 392748) and its agents. 'Credit information' includes the type of credit provided to you, repayment history information, default information (including overdue payments) and court information. I confirm that I hereby give my authority for banks and lenders to act as my agent via Elev8 Loans and authorise the bank or lender to contact a credit reporting body on my behalf to access my credit report. I hereby give my authority for Elev8 Loans and their lenders to submit my identity details to Australian Government's Document Verification Service (DVS) to check against records held by the document issuer or official record holder, for identification purposes. 'Personal information' includes any information (including sensitive information) from which your identity is apparent.



1. Why we, and the banks & lenders we use, collect personal and credit information and what we use it for

We, or the banks & lenders we use including, but not limited to, Now Finance, Wisr, Moneyplace, Resimac, Firstmac, Pepper Money, Latitude, Plenti, Morris, Macquarie, and others, may collect, use, hold and disclose personal and credit information about you for the following purposes:

- identifying you in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act.
- providing credit to you (including assessing an application for credit under the National Consumer Credit Protection Act if applicable);
- managing that credit provided to you.
- internal processes including risk management and pricing.
- to meet our obligations in relation to external payment and credit reporting systems.
- for our own funding arrangements.
- direct marketing of products and services by us (unless you tell us not to);
- managing our relationship with you.
- any person considering acquiring an interest in our business or assets; and
- in some cases, we collect sensitive information for specific purposes; for example: in assessing an application you make for hardship relief, we may collect information about your health.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at www.elev8loans.com.au or by contacting us on 0419825416. Our privacy policy contains information

about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

2. Exchanging information with CRBs and others

Consumer and commercial credit information. The banks and lenders we use may exchange your consumer and commercial credit information with entities listed CRBs to assess an application for consumer or commercial credit and manage that credit (including collect overdue payments). In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information. The CRB the banks use is Equifax: www.equifax.com.au.

Exchange information with credit providers. The banks & lenders we use may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange information with guarantors, the banks & lenders we use may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Exchange information, the banks & lenders we use may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you including but not limited to Latitude, Moneyplace, Plenti, Resimac, Macquarie, Firstmac, Pepper Money, Wisr, Now Finance, Morris, and more
- Financial consultants, accountants, lawyers, and advisers.
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan for example if a complaint is lodged about us or the broker.
- Businesses assisting us with funding for loans.
- Any person where we are required by law to do so.
- Any of our associates, related entities or contractors, or trade insurers.
- Your referees, including your employer, real estate agent or landlord, to verify information you have provided or to assist us in contacting you;
- Any person considering acquiring an interest in our business or assets.
- Any organisation providing online verification of your identity.

Customer Identification, the banks & lenders we use may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity

Signatures of Borrower(s) and Date

You consent to the use of your personal and credit information as set out above, and I/We confirm the information provided in this application is true to the best of our knowledge.

Applicant 1		Applicant 2	
Signature:		Signature:	
Name:	Date:	Name:	Date: