



HomeSec Finance Express Pty Ltd
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Email: applications@homesec.com.au
Web: www.homesec.com.au



Specialists in DIFFICULT Personal Loans

Dear Applicant,

We have pleasure in providing the attached Personal Loan / Car Loan Application form for you. We need to capture as much information as possible **so that we can increase our chances of getting your loan approved**. Unlike many other finance companies, we have a variety of different lenders who are eager to get new business. Our job is to assess your application, and then submit it to our panel of lenders. Even if your application is declined by all lenders on our panel, we then look at secondary options for you. In these tough financial times, Personal Finance is one of the hardest forms of finance to obtain, but you have come to the RIGHT PLACE!!! Helping customers who may have a Bad Credit History is also our speciality!

We do *STUFF THE BANKS* can't do.

Not only do we look for solutions for customers who have been rejected by their bank, we also chase the best possible interest rate, depending on your circumstances. (Rates vary depending on credit history, etc)

To get your application underway, simply complete the 3 easy steps below..

- 1. Complete ALL of the pages attached** (please fully answer every applicable question)
- 2. Attach the supporting documents as requested on PAGE 5.**
- 3. Fax, Scan, or Post all pages back** to our Head Office ASAP.

We won't rest until we've done our best!

An answer on your application is generally given to you **within 24 hours** of your application being received by our office, and if approved, settlement is made shortly after that. If you have any queries in the meantime, please don't hesitate to give me a call.

Best Regards,

Sonia Hope -Lending Manager

Ps: To get more information on our lending criteria, log onto www.homesec.com.au and click on Personal Loans

Signature (1): _____

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Signature (2): _____

Income								
	Applicant 1			Applicant 2				
		M	F	W		M	F	W
Primary Income – Net	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Income	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

General Information								
	Applicant 1			Applicant 2				
Have you applied elsewhere for a loan	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Are you a home owner?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Are you renting / Boarding?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Rent paid per month	\$				\$			
Contact details of Landlord etc								
Name								
Address								
Mothers Maiden name (security purposes)								

Next of Kin – Not living at same address		
PLEASE GIVE TWO REFEREE'S.	Referee 1	Referee 2
Surname		
Given Name / Middle Name		
Residential Address:		
	P/code:	P/code:
Telephone:	Private:	Private:
	Business:	Business:
	Mobile:	Mobile:
Relationship		

Liabilities – Monthly * If not enough space please attach a separate sheet listing ALL other liabilities					
Liability Type	Description/Lender	Loan/Limit	Balance	Monthly	Closing
		\$	\$	\$	<input type="checkbox"/>
		\$	\$	\$	<input type="checkbox"/>
		\$	\$	\$	<input type="checkbox"/>

Assets * If not enough space please attach a separate sheet listing ALL other assets				
Asset Type	Description	Under Finance		Value
		<input type="checkbox"/>	Yes <input type="checkbox"/> No	\$
		<input type="checkbox"/>	Yes <input type="checkbox"/> No	\$
		<input type="checkbox"/>	Yes <input type="checkbox"/> No	\$
		<input type="checkbox"/>	Yes <input type="checkbox"/> No	\$

Signature (1): _____

Signature (2): _____

Default Information

	Applicant 1		Applicant 2	
Do you have any defaults?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are they paid	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If paid, who with and how much?		\$		\$
		\$		\$
		\$		\$

PRIVACY ACT

PRIVACY STATEMENT & CONSENT

I/We acknowledge that I/we have made an application for credit from HomeSec Finance Express Pty Ltd ABN 19 079 939 610 "HomeSec". HomeSec may use the personal information I/we provide for the purpose of providing and/or obtaining credit subject to the provisions of the Privacy Act, I/we may have access to personal information collected and held by HomeSec and any Lenders in relation to an application. I/We may contact these companies for access to my/our personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise HomeSec to give and obtain from credit providers in relation to an application for credit, and 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 this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

By signing the acknowledgment below, I/we agree and consent HomeSec and a Lender using and disclosing the personal information it collects about me/us for the purposes set out above (subject to any restrictions imposed on HomeSec and the Lender by Privacy Act 1988):

The Lender will usually or may disclose personal information of the kind it collects about me/us to relevant parties.

By signing the acknowledgment below, I/we agree and consent to any such disclosures of your collected personal information by HomeSec and the Lender, regardless of when or how the information was collected, even though some of the organisations may be overseas.

If and to the extent that HomeSec and the Lender does so in a manner and for purposes that conform with the Privacy Act, by signing the acknowledgment below, I/we agree and consent to:

- the Lender obtaining information about my/our commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons.
- to the Lender giving to and receiving from any credit provider with which the application is lodged, and any credit providers named in a credit report issued by a credit reporting agency, information about my/our credit worthiness, provided that the information is given or received for the purpose of assessing the application; and
- to HomeSec and/or the Lender obtaining a commercial and/or consumer credit report containing personal information about me/us from a credit reporting agency using that report or any information derived from the report in assessing the Lender's application in respect of either consumer credit or commercial credit provided by a Lender, and for any other purposes permitted under the Privacy Act.

SIGNATURE OF APPLICANT / GUARANTOR

I/we declare that I am/we are over the age of 18 and the information contained in this application is 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:

Signature (1):	<input type="text"/>	Print Name:	<input type="text"/>	Date:	<input type="text"/>
Signature (2):	<input type="text"/>	Print Name:	<input type="text"/>	Date:	<input type="text"/>

Signature (1): _____

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Signature (2): _____

Almost there!

Things you need to send back with this application.

- **Copy of Drivers License & Medicare Card for each borrower.**
(if no drivers license, a copy of some official photo id... eg: Passport or Keypass)
- **Proof of current home address. (minimum of 2 items required)**
(Eg: rates notice, tenancy agreement, gas or electricity bill with borrowers name/s & address on it)
- **Proof of Income.**
(2 Payslips if employed. If you are self employed, we require 2 years tax returns, & bank statements. If you receive a pension, please enclose a Centrelink notice)
- **3 Months of bank statements.** (ie: Most recent statements. Preferably no more than 3 weeks old)
- **Copy of Car Rego** (needs to be current and show Rego Number, VIN & Engine Number)
- **Please provide explanation of any defaults**
- **2 Referee's need to be written on application.** (One is required to be a friend or relative NOT living with you)

TIP: If you don't have access to a scanner or photocopier to copy your license & other non-paper items, try taking a clear close up photo and emailing it through to applications@homesec.com.au.

Additional items if you are buying a Motor Vehicle from a CAR YARD or DEALERSHIP....

Security: Motor Vehicle

- **Copy of Tax Invoice from dealer**
- **Copy of Contract of Sale from dealer**
- **12 months comprehensive car insurance (only required once approved)**

Additional items if you are buying a car PRIVATELY or REFINANCING CURRENT CAR LOAN...

Security: Motor Vehicle, THE FOLLOWING MUST BE SUPPLIED:

- **Details of vehicle ie: make, model, series, year, km's etc**
- **Copy of Tax Invoice from seller**
- **Copy of sellers drivers license and bank details**
- **RACV report on vehicle**
- **Certificate of Registration**
- **Roadworthy certificate**
- **12 months comprehensive car insurance (only required once approved)**

All Done!

Now it's time to fax, scan or post it all back to our office for a super quick response.

Signature (1): _____

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Signature (2): _____