

Verdia Application Form

VERDIA

Important:

- Please complete all details of application form to enable prompt processing
- When completed please return to afp@verdia.com.au
- A certified copy of trust and drivers licence may be required at settlement

ENTITY DETAILS

Entity name

Entity type (please tick one): Pty Ltd Sole trader Partnership

ACN

ABN

Address

Time at current address

If less than 2 years at current address, please provide previous address

Address status: Owned Mortgaged Leased

If owned or mortgaged: Value of property \$ Amount outstanding \$

Current bank/financier name (please tick one):

ANZ CBA NAB Westpac Other (please specify)

Postal address (if different to current address)

Phone number

Email

If there is a trust involved, please complete below information. Please provide a certified copy of the Trust.

TRUST DETAILS

Trust name

ABN

Please list all beneficiaries of trust

Settler of trust

FACILITY DETAILS

Amount to fund (inc GST) \$	Requested Finance Product	Term of Finance
Name of Installer to be paid		
Type of Equipment being funded		

INDIVIDUAL / DIRECTOR DETAILS

First name	Middle name	Surname
Email		Date of birth / /
Aust. citizen/perm resident: <input type="checkbox"/> Yes <input type="checkbox"/> No		
Marital status (please tick one): <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> De facto		
Number of dependents	Drivers licence number	Drivers licence expiry date / /
Current residential address		
How long at current address?		
Residential status (please tick one): <input type="checkbox"/> Own <input type="checkbox"/> Mortgage <input type="checkbox"/> Rent <input type="checkbox"/> Board		
If owned or mortgaged: What is value of property? \$		What is debt of property? \$
If less than 2 years at current address, please provide previous address		
How long at previous address?	Mobile phone number	

INDIVIDUAL / DIRECTOR DETAILS

First name	Middle name	Surname
Email		Date of birth / /
Aust. citizen/perm resident: <input type="checkbox"/> Yes <input type="checkbox"/> No		
Marital status (please tick one): <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> De facto		
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How long at current address?		
Residential status (please tick one): <input type="checkbox"/> Own <input type="checkbox"/> Mortgage <input type="checkbox"/> Rent <input type="checkbox"/> Board		
If owned or mortgaged: What is value of property? \$		What is debt of property? \$
If less than 2 years at current address, please provide previous address		
How long at previous address?	Mobile phone number	

PRIVACY DISCLOSURE STATEMENT & CONSENT

Overview

Verdia Pty Ltd, ABN: 26600746923 ('we', 'us', 'our') collects information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you for those purposes.

Privacy Disclosure Statement and Consent

We are collecting credit and personal information (information) about you, as applicable:

- To source for you, or a company of which you are a director:
 - Consumer credit for personal, household, domestic or residential investment purposes;
 - Commercial credit for business purposes; or
 - Other services stated in this Privacy Disclosure Statement and Consent (Consent); or
- To support a guarantor application you will provide.

As your broker, we require the information we collect from you to assess your credit, or guarantor, application or the credit application of a company of which you are a director, source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

Your information - Collection and Credit Reporting Body ('CRB') Disclosures

When we collect information from you in the credit application process, we use that information in a number of ways to assess your credit application and to source a suitable credit provider or lessor and/or insurance provider. We may:

- Disclose your identification information to a CRB if you wish us to obtain a report on your behalf;
- Use any information the CRB provides in that report to assist us to preliminarily assess your consumer credit or guarantor application
- Disclose your personal information to an insurer or insurers to source any insurances you wish to obtain
- Disclose your credit information to a credit provider or credit providers to apply for finance on your behalf

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

Credit Providers

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule at the end of this document.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, from one or more CRBs.

The website of each credit provider contains details of each CRB with which it deals and other detail about information held about you and describes your key rights. This detail may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', and includes -

- That the CRB may include information the credit provider discloses about you to other credit providers to assess your credit worthiness
- That, if you become overdue in making consumer credit payments or you commit a serious credit infringement, the credit provider may disclose that information to a CRB
- How you can obtain the credit provider's and/or CRB's policies about managing your credit information
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws
- Your right to request a CRB not to undertake pre- screening for purposes of direct marketing by a credit provider
- Your right to request a CRB not to release information about you if you believe you are a victim of fraud

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact the credit provider and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

Your rights

You have the right to ask:

- Us to provide you with all the information we hold about you
- Us to correct the information we hold if it is incorrect
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email)
- The CRB not to use your information for direct marketing assessment purposes, including pre-screening
- The CRB to provide you with a copy of the information it holds about you

You can gain access to the information we hold about you by contacting Simon Drumm at the address above or by phone on 0447 174 555 or email at simondrumm@verdia.com.au.

We will provide you with a copy of our Privacy Policy if you ask us.

Disclosure and Consent

By signing below, you agree we may:

- Use your personal and credit information:
 - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director
 - To source any finances you required
 - To source any insurances you require
 - As the law authorises or requires;
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require;
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you obtain the finance and insurances required;
- Provide your information, including your credit report(s), to one or more of the credit providers specified in the Schedule of Credit Providers below so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor
- Provide credit information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;
- Disclose your personal and credit information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us. ; and
- Disclose your personal information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

You also agree and consent to, as appropriate:

- A CRB disclosing consumer credit information to one or more credit providers specified in the Schedule of Credit Providers below for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor
- A credit provider disclosing your credit information (including information obtained by it from a CRB) to a guarantor, or a prospective guarantor
- A credit provider disclosing to another credit provider, for a particular purpose, information it holds about you

Where the applicant, or guarantor, is a company of which you are a director, you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

Authorisation

By signing below, you also authorise us to make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a CRB. That information will assist us in providing our services to you. This authorisation ceases when we undertake a task on behalf of a credit provider.

Applicant/Guarantor 1

Signature: _____
 Name: _____
 Date Signed: / /

Applicant/Guarantor 2

Signature: _____
 Name: _____
 Date Signed: / /

Applicant/Guarantor 3

Signature: _____
 Name: _____
 Date Signed: / /

Applicant/Guarantor 4

Signature: _____
 Name: _____
 Date Signed: / /

Authorised Contacts

Accountant: _____
 Solicitor: _____

Schedule of Credit Providers

Name of Credit Provider	Website
Westpac	www.westpac.com.au
St. George	www.stgeorge.com.au
Bank of Melbourne	www.bankofmelbourne.com.au
BankSA	www.banksa.com.au
Capital Finance	www.capitalfinance.com.au

Strategic Alliance

COVID-19 Impact Assessment

APPLICANT INFORMATION

Customer Name: *Click or tap here to enter text.*

SECTION A - COVID-19 IMPACT ASSESSMENT

Given recent events relating to COVID-19, it is important we assess any impacts to the applicant's business. The following additional questions are mandatory and must be addressed in detail in all loan applications until further notice

Q1: Have you requested/received COVID-related payment deferrals with any financier? YES NO

If Yes, which Financier

*If answered 'Yes' please contact your Lending Specialist to discuss further.
If answered 'No' progress to Q2.*

Q2: Has your business cashflow been negatively impacted by COVID-19?

Yes If answered 'Yes' please complete Questions 3,5-8
No If answered 'No' please complete Question 4 and Question 8

Q3: Do you have concerns that you not have the ability to service existing debts along with this additional transaction?

Yes Please contact your Lending Specialist to discuss further.
No Progress to Q5.

Q4: If answered 'No' in Q2 please provide details as to why there has been no impact (e.g. fixed contracts, industry not impacted, new contracts/work due to COVID-19 etc):

Q5: If answered 'Yes' in Q2 please detail how cashflow has been negatively impacted.

Q6 : Given negative cashflow impacts, does proceeding with request make sense for your business in current COVID-19 environment? If 'Yes' please advise.

Click or tap here to enter text.

Q7. Given negative cashflow impacts, will you be able to service debt on a Principal and Interest basis without needing to seek payment relief?

Click or tap here to enter text.

Q8. Are you reliant on another industry impacted by COVID-19 to supply goods and services? How is this impacting your business and are alternatives available?

Click or tap here to enter text.

SECTION B: Applications >\$250k or complex in nature

Documents

Attached (Y or N)

Asset & Liability Statement

(For Director / Guarantors, include all personal debts e.g. credit cards, personal loans, mortgages)

YES NO

Accountant prepared Financial Statements for the last 2 years

(Not more than 12 months old)

YES NO

2 years tax returns for Individual Beneficiaries / Guarantors

(If the applicant is a Trust)

YES NO

Business Commitment Schedule

(Including business loans, overdrafts and credit cards)

YES NO

Latest ATO Business Activity Statement (BAS)

(At the date of this form, the ATO has extended the due date for the March 2020 BAS. If not available, the latest monthly bank statement should be provided).

YES NO

Most recent Transaction Account Bank statements - 3 month

(required when transaction will exceed \$250k)

YES NO

Customer signature/date: