



RIVWEST FINANCE LIMITED

Head Office: 50 Talbragar Street,
PO Box 1192, Dubbo NSW 2830
Ph: 02 6882 0090 or 02 6884 3922
Fax: 02 6884 7628 | Email: admin@rivwest.com
ACN: 073 358 666 | ABN: 85 073 358 666
Australian Credit Licence Number 386803

Type of Facility Sought	CONSUMER SECURED LOAN
Introducer	
Contact Name	
Phone Number	

Personal Details

Applicant 1

Applicant 2

Surname:.....

Full Given Names:.....

Current address:

Mailing address:.....

.....

Time at current address:.....

Previous address:

(If at current address for less than 3 years)

.....

Phone Numbers: (H).....

(W).....

(M).....

Date of Birth:.....

Drivers Licence No:.....

Marital Status:

Ages of dependents:

Residence?

(Own, buying, renting, boarding?)

Employment

Occupation:.....

Perm/Casual/Temp:

Employer:

Address:

.....

Net wage after tax..... W/F/M..... W/F/M

Length of employment:.....

Previous employer:.....

(If less than 3 years with current employer)

Address:

.....

EQUIPMENT TO BE FINANCED	New		Used		Year	
Full description inc make, model						
Any extras?						
Supplier Name:						
Supplier Phone & Fax Numbers						

FINANCE DETAILS			
Purchase Price (including GST)			
Less any deposit or trade			
Amount to be financed			
Term Required		Advance or Arrears	
Residual / Balloon		Payment Frequency	

YOUR BANK & BRANCH NAME			
B.S.B.		Account Number	
Contact Name			

ANY FINANCE COMPANY REFERENCES				
Name of Finance Company	Phone Number	Mths to run	\$ per mth	Finance Type

NEAREST RELATIVE NOT LIVING WITH YOU			
Name:			
Address:			
		Phone:	

CHANGE IN FINANCIAL SITUATION	
Do you foresee any changes to your income that will decrease your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. pending retirement, work changes due to family circumstances, returning to study, etc)	
YES <input type="checkbox"/>	NO <input type="checkbox"/> If YES, what is the nature of the expected change? <i>Please detail.</i>

STATEMENT OF ASSETS & LIABILITIES

NAMES:

ADDRESS:

LIABILITIES	CURRENT OWING	ASSETS	VALUE
Bank Overdraft Bank: Limit:\$	\$	Cash on Hand	\$
Creditors/unpaid accounts	\$ \$	Bank Balances Bank: Bank:	\$ \$
Mortgages/Loans/ Personal Loans		Term Deposit Bank:	\$
Bank / Repayment / Frequency		Shares	\$
\$	\$	Debentures	\$
\$	\$	Real Estate and Property (Details)	
\$	\$		\$
\$	\$		\$
\$	\$		\$
\$	\$		\$
Hire Purchase / Equipment Leases		Motor Vehicles & Trucks/trailers	
Company / Payment / Frequency		Year Make Model	
\$	\$		\$
\$	\$		\$
\$	\$		\$
\$	\$		\$
\$	\$		\$
		Plant / Machinery / Equipment	\$
Credit Cards		Livestock / Pools	\$
Limit \$	\$	Stock (& W. I. P.)	\$
Limit \$	\$	Debtors	\$
Limit \$	\$	Furniture	\$
Any Other Liabilities		Any Other Assets (Details)	
	\$		\$
	\$		\$
Total Liabilities	\$	Total Assets	\$
		Surplus (Deficiency)	\$

I/We declare that the foregoing information is true and correct as at the date below, and that I/we am/are not (a) undischarged bankrupt(s) and that there are no outstanding judgments or claims against me/us.

Signature:	Signature:
Name:	Name:
Date:	Date:

STATEMENT OF INCOME AND EXPENDITURE

INCOME Monthly			EXPENSES - Average Monthly	
Base Salary	Gross p/annum	Net per month	Credit Commitments	
Applicant 1	\$	\$	Home Loans	\$
Applicant 2	\$	\$		\$
			Personal Loans	\$
<u>Other Income</u>				\$
Regular Overtime		\$	Car Loans	\$
Work Allowances		\$		\$
Commissions		\$	Credit Cards	\$
				\$
Pensions		\$	Store Cards /	\$
Government Benefits		\$	Interest free deals	\$
	Type eg FTB			
Child Support		\$	Rent / Board	\$
Dividends		\$	Motor Vehicle	\$
			Motor Vehicle 2	\$
Interest		\$		
			Rates / Water	\$
			Phone / Mobiles	\$
<u>Rent Received</u>			Internet / Pay TV	\$
Monthly gross \$	by 75%	\$	Electricity / Gas	\$
			Food / Personal	\$
			Entertainment	\$
			Home & Contents Insurance	\$
			Life Insurance	\$
			Medical Insurance	\$
			Income Protection	\$
Total Income		\$	Education	\$
Less Total Expenditure		\$	Child Care	\$
Sub - total		\$	Child Support	\$
Less this application		\$	Any Other Expenses	\$
Monthly Surplus		\$	Total Expenditure	\$

I/We declare that the foregoing information is true and correct as at the date below:

Signature:	Signature:
Name:	Name:
Date:	Date:

PRIVACY - NOTICE AND CONSENT

Meaning of words: In this document:

- “we”, “us” and “our” refers to RIVWEST FINANCE LIMITED ABN 85 073 358 666 Australian Credit Licence Number 386803, and also includes any credit provider that we act for as agent;
- “you” refers to the persons who are applying for credit from us or proposing to act as a guarantor, or who are directors of a company that is applying for credit from us; and
- words defined in the Privacy Act 1988 (Cth) have the same meaning.

Our contact details: You can contact us as follows:

Office address: 50 Talbragar Street, Dubbo NSW 2830

Mailing address: P O Box 1192, Dubbo NSW 2830

Phone: 02 6882 0090 Free call 1800 820 090 Fax 02 6884 7628

Email: admin@rivwest.com

Your acknowledgements and consents: By signing this document you acknowledge and agree to the statements in this document.

Why we collect personal information: We may collect personal information about you for the following purposes:

- to answer an enquiry from you;
- to provide you with the service you requested;
- to enable us to develop, administer and manage our services and businesses;
- to assess your application and manage your account with us;
- to engage a credit reporting body to conduct a credit and reference check;
- to assess your creditworthiness;
- billing purposes and collection of debts;
- statistical purposes;
- future promotional and marketing purposes including direct marketing purposes;
- for research purposes to better improve our website, products or services;
- any other customer support purposes;
- to notify credit providers of a default by you of your agreement with us;
- to deal with complaints; and
- to enforce our rights when you are in breach.

Collection required by law: Collection of some personal information about you may also be required or authorised by or under an Australian law. These laws include:

- the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), which requires us to collect personal information about you when verifying your identity;
- the National Consumer Credit Protection Act 2009 (Cth), which requires us to make inquiries about you when assessing an application for credit by you; and
- the Personal Property Securities Act 2009 (Cth), under which we may need to collect personal information about you to record a security interest on the Personal Property Securities Register.



If you do not provide personal information: The main consequences for you if all or some of the personal information is not collected by us are that we may not be able to provide services to you, or be able to provide them to the same standard. In the case of a credit application, we may not be able to make a decision whether to provide credit to you if you do not give us the information we request.

Collecting information about you from someone else: We may collect personal information about you from someone else, such as from a credit reporting body or another credit provider when we are assessing your credit application or collecting a debt you owe. We may contact your Accountant and obtain copies of your financial statements and taxation returns. We may obtain information from the Land & Property Information Department regarding any land and property that you own or lease.

Employer Contact: You agree that we may obtain confirmation of employment and income from your current and past employers.

Disclosure of personal information: We usually disclose personal information of the kind collected by us to:

- related companies of ours;
- distributors and introducers of our products and services;
- credit reporting bodies;
- other credit providers and insurers;
- service providers including mailhouses, printers, call centres, marketing companies, and technology providers;
- government bodies;
- persons who act as your guarantor or who provide security for credit to you;
- debt collectors and assignees of your debts;
- a recognised external dispute resolution scheme of which we are a member; and
- our professional advisors, including our lawyers, valuers, auditors, accountants and Trust Companies.

You agree that we may disclose personal information about you to these persons for the purposes for which we collect it where permitted by law, including the Privacy Act. You acknowledge that we may provide your personal information to these persons when required by law.

Credit reporting bodies: The credit reporting body that we are likely to disclose your personal information to is:

Equifax
Equifax – Customer Resolutions
PO Box 967 North Sydney NSW 2059
Phone: 138 332
www.equifax.com.au

Disclosure to us for commercial credit and guarantees: A credit reporting body may disclose credit reporting information about you to us if we request the information:

- to assess an application for commercial credit made by you to us;
- to collect overdue payments in relation to commercial credit provided by us to you;
- to assess whether to accept you as a guarantor in relation to credit provided by us to another person or credit for which an application has been made to us by another person.



Disclosure to us for permitted purpose: A credit reporting body may also disclose credit reporting information about you to us for a purpose permitted by the Privacy Act. This includes assessing an application for consumer credit by you.

Disclosure by us to other credit providers: We may disclose credit eligibility information about you to another credit provider with an Australian link for any of the following purposes:

- to assess an application for credit by you;
- to assess you becoming a guarantor;
- to assess your creditworthiness;
- to notify credit providers of a default by you of your agreement with us; or
- to advise credit providers of the status of your agreement with us, where you are in default with credit providers.

Disclosure by us to a guarantor or security provider: We may disclose credit eligibility information about you if we have provided credit to you or you have applied to us for credit, and the disclosure is to a person with an Australian link for the purpose of that person considering whether to offer to act as a guarantor or to offer property as security for the credit. We may also disclose this information to a person with an Australian link who is a guarantor in relation to credit provided by us to you, or who has provided property as security for such credit.

Personal information you give us about another person: If there is another person named in an application for credit, you may need to provide their personal information to us. You warrant that the other person has consented to the collection of their personal information by us for the reasons it is being collected.

Privacy policy: Our privacy policy has information about how you may access personal information about you that we hold and seek the correction of such information, and how you may complain about a breach of the Australian Privacy Principles or any registered privacy code that may bind us. Our privacy policy also explains how we will deal with such a complaint. You can get a copy of our privacy policy online at www.rivwest.com

You can request us to provide you with a copy of the policy in an alternative form such as a hard copy.

Credit reporting policy: Our credit reporting policy includes information about credit reporting, including:

- the credit reporting bodies to which we are likely to disclose your credit information;
- how credit reporting information is used and your rights in relation to credit reporting information;
- information about how you can access credit eligibility information about you held by us;
- information about how you may seek the correction of credit information or credit eligibility information held by us; and
- how you may complain about a failure by us to comply with Part IIIA of the Privacy Act or the Credit Reporting Privacy Code, and how we will deal with such a complaint.



You can get a copy of our credit reporting information policy by phoning us on 02 6882 0090 or freecall 1800 820 090. You can request us to provide you with a copy of the policy in an alternative form such as a hard copy.

Direct marketing: You consent to receiving direct marketing communications from us, or if you do not want to receive them, please tick the box under your name when signing below.

Customer signature

Customer signature

Print name

Print name

Date signed

Date signed

Only tick this box if you do not want to receive direct marketing communications

Only tick this box if you do not want to receive direct marketing communications

Customer signature

Customer signature

Print name

Print name

Date signed

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Only tick this box if you do not want to receive direct marketing communications

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