

NEW APPLICATION ASSET FINANCE

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To: Liberty Financial
Fax number: 09 375 0716
From:
Company:
Phone:
Facsimile:
Date & pages:

APPLICATION CHECKLIST & NOTES

Application checklist (as applicable)

- Current statement of all loans to be paid out
- Legible copy of drivers licence/ passport
- Tax returns/ Accountant prepared financials
- Trust deed

Background and purpose of funding (please attach separate sheets if necessary)

PRODUCT SELECTION

Term (≤ 5 years) Settlement date
Payment type P&I IO Vendor LMVT Private

IMPORTANT NOTICE

This Application contains the (i) above Cover Sheet (ii) Application Information, (iii) Loan Purpose Statement, (iv) Privacy Disclosure and Consent and (v) Application Declaration (collectively called "New Application"). The New Application is addressed to each of Liberty Financial Ltd, Secure Funding Ltd and their associated entities (collectively called the "Credit Provider"). Each of the Consents and Declarations contained in the New Application are addressed to and are for the benefit of each party collectively defined as the Credit Provider.

APPLICANT INFORMATION

COMPANY/TRUST DETAILS

Applicant status	Please circle in what capacity is this Company/Trust applying: Borrower / Guarantor					
If Company... <small>(company/partnership / sole trader)</small>	Business name (and trading name if different)					
Co. number & start date	Company #:	or	Partnership	or	Sole trader	date (MM/YYYY):
Physical address	Street:	Suburb:	Town/City:	P/code:		
Postal address	Street:	Suburb:	Town/City:	P/code:		
Registered office	Street:	Suburb:	Town/City:	P/code:		
Director names	List names or applicant #s:					
Shareholders	List names or applicant #s & shareholding (%):					
If Trust...	Trust name:					
Commence date	MM/YYYY:					
Trustee	List names or applicant #s:					
Adult beneficiaries	List names or applicant #s:					
Unit holders	List names or applicant #s & ownership (%):					

PERSONAL DETAILS

APPLICANT 1

APPLICANT 2

	APPLICANT 1	APPLICANT 2
		<input type="checkbox"/> Tick if spouse
Applicant status	Applicant is a: Borrower / Guarantor	Applicant is a: Borrower / Guarantor
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr
First/Middle name		
Surname		
Date of birth		
Marital status	<input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	<input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Driver's licence	State: No: Exp: /	State: No: Exp: /
Dependants	# of: Ages:	# of: Ages:
Contact information (2 minimum)	Home: Work: Mobile: Fax: Email:	Home: Work: Mobile: Fax: Email:
Current home address	Street: Suburb: Pcode:	Street: Suburb: Pcode:
Current residential status	<input type="checkbox"/> Owner/Buyer <input type="checkbox"/> Boarding <input type="checkbox"/> Renting <input type="checkbox"/> Free accom. <input type="checkbox"/> With parents <input type="checkbox"/> Other	<input type="checkbox"/> Owner/Buyer <input type="checkbox"/> Boarding <input type="checkbox"/> Renting <input type="checkbox"/> Free accom. <input type="checkbox"/> With parents <input type="checkbox"/> Other
Time here	MM/YYYY:	MM/YYYY:
Permanent residency held	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Nearest relative not living with applicant	Name: Address: Phone: Relationship:	Name: Address: Phone: Relationship:

BUSINESS/TRUST INCOME

FULL SIGNED FINANCIALS OR TAX RETURNS (For last two financial years ending March 31)

	Current Year - Financials for	month	Year Income - Financials for	month
	/ / ended		/ / ended	
Company financials	Net profit:	\$	Net profit:	\$
	Interest expense:	\$	Interest expense:	\$
	Non-cash expenses:	\$	Non-cash expenses:	\$
	Extra superannuation:	\$	Extra superannuation:	\$
Trust income & distribution	Gross salary to owner:	\$	Gross salary to owner:	\$
	Stated annual income:	\$	Stated annual income:	\$
	Declared profit:	\$	Declared profit:	\$
	Gross salary to owner:	\$	Gross salary to owner:	\$
	Interest expense:	\$	Interest expense:	\$

CURRENT PAYE EMPLOYMENT

APPLICANT 1

APPLICANT 2

Employer name & address		
Employer contact name & phone		
Employment status	<input type="checkbox"/> Full time <input type="checkbox"/> On probation <input type="checkbox"/> Seasonal <input type="checkbox"/> Part-time <input type="checkbox"/> Casual <input type="checkbox"/> Student <input type="checkbox"/> Contract Exp: /	<input type="checkbox"/> Full time <input type="checkbox"/> On probation <input type="checkbox"/> Seasonal <input type="checkbox"/> Part-time <input type="checkbox"/> Casual <input type="checkbox"/> Student <input type="checkbox"/> Contract Exp: /
Industry		
Occupation		
Start date	DD/MM/YYYY:	DD/MM/YYYY:
Annual gross income	Salary: \$ Other: \$	Salary: \$ Other: \$

OTHER INCOME (EG. PENSION, GOVERNMENT ALLOWANCE, SUPERANNUATION, DIVIDENDS/INTEREST, BOARD)

Source	Type/Description	Applicant #	Payment	Total for Last Yr
			\$ per mth	\$
			\$ per mth	\$
			\$ per mth	\$
			\$ per mth	\$
			\$ per mth	\$
			\$ per mth	\$

ASSETS

OWNED BY* OFFER AS SECURITY

ASSETS

Real Estate	Address:	Pcode:	\$		
Other Real Estate	Address:	Pcode:	\$		
Bank balances			\$		
Vehicle #1 (not traded)	Year/Make/Model/Description:		\$		
Vehicle #2 (not traded)	Year/Make/Model/Description:		\$		
Plant & Equipment	#1 Year/Make/Model/Description:		\$		
	#2 Year/Make/Model/Description:		\$		
	#3 Year/Make/Model/Description:		\$		
Other			\$		

*C = Applicant Company, T = Applicant Trust, 1 = Applicant #1, 2 = Applicant #2, 0 = Other.

LIABILITIES

MORTGAGES

MORTGAGE 1

MORTGAGE 2

Lender name						
Balance & limit (if any)	\$	\$		\$	\$	
Monthly payment	\$			\$		
Loan use	<input type="checkbox"/> Personal	<input type="checkbox"/> Business/Investment		<input type="checkbox"/> Personal	<input type="checkbox"/> Business/Investment	
Refinance amount	\$			\$		
Security (list property #s)	Property(ies) #:			Property(ies) #:		
Arrears history (current or past for any arrears in last 12 months and tick if ever Default, Judgement, Writ or Other Infringement)	<input type="checkbox"/> Current arrears of	<input type="checkbox"/> Monthly payments		<input type="checkbox"/> Current arrears of	<input type="checkbox"/> Monthly payments	
	<input type="checkbox"/> Past arrears of up to	<input type="checkbox"/> Monthly payments		<input type="checkbox"/> Past arrears of up to	<input type="checkbox"/> Monthly payments	
	<input type="checkbox"/> Default	<input type="checkbox"/> Judgement	<input type="checkbox"/> Expired PLAN	<input type="checkbox"/> Default	<input type="checkbox"/> Judgement	<input type="checkbox"/> Expired PLAN
Liabe parties (only if any non-applicants are liable for this loan)	Applicants:	% Non-applicants:	%	Applicants:	% Non-applicants:	%

OTHER SECURED LOANS

OTHER SECURED LOAN 1

OTHER SECURED LOAN 2

Lender name						
Balance & limit (if any)	\$	\$		\$	\$	
Monthly payment	\$			\$		
Loan use	<input type="checkbox"/> Personal	<input type="checkbox"/> Business/Investment		<input type="checkbox"/> Personal	<input type="checkbox"/> Business/Investment	
Refinance amount	\$			\$		
Security description						
Arrears history (current or past for any arrears in last 12 months and tick if ever Default, Judgement, Writ or Other Infringement)	<input type="checkbox"/> Current arrears of	<input type="checkbox"/> Monthly payments		<input type="checkbox"/> Current arrears of	<input type="checkbox"/> Monthly payments	
	<input type="checkbox"/> Past arrears of up to	<input type="checkbox"/> Monthly payments		<input type="checkbox"/> Past arrears of up to	<input type="checkbox"/> Monthly payments	
	<input type="checkbox"/> Default	<input type="checkbox"/> Judgement	<input type="checkbox"/> Repo	<input type="checkbox"/> Default	<input type="checkbox"/> Judgement	<input type="checkbox"/> Repo
Liabe parties (only if any non-applicants are liable for this loan)	Applicants:	% Non-applicants:	%	Applicants:	% Non-applicants:	%

LIABILITIES (Continued)

UNSECURED LOANS

UNSECURED LOAN 1

UNSECURED LOAN 2

Lender name				
Balance & limit (if any)	\$	\$	\$	\$
Monthly payment	\$		\$	
Loan use	<input type="checkbox"/> Personal	<input type="checkbox"/> Business/Investment	<input type="checkbox"/> Personal	<input type="checkbox"/> Business/Investment
Refinance amount	\$		\$	
Type of loan	<input type="checkbox"/> O/draft	<input type="checkbox"/> Line of credit	<input type="checkbox"/> P/loan	<input type="checkbox"/> C/card
Arrears history	<input type="checkbox"/> Current arrears of	<input type="checkbox"/> Monthly payments	<input type="checkbox"/> Current arrears of	<input type="checkbox"/> Monthly payments
Current arrears of	<input type="checkbox"/> Past arrears of up to	<input type="checkbox"/> Monthly payments	<input type="checkbox"/> Past arrears of up to	<input type="checkbox"/> Monthly payments
(current or past for any arrears in last 12 months and tick if ever Default, Judgement, Writ or Other Infringement)	<input type="checkbox"/> Default	<input type="checkbox"/> Judgement	<input type="checkbox"/> Default	<input type="checkbox"/> Judgement

OTHER LIABILITIES

	Co./App #1/App #2	Payment amount	Next due date	Arrears owing (if any)	TBPO
Lease payment	Co./App #1/App #2	\$		\$	<input type="checkbox"/>
Unpaid tax	Co./App #1/App #2	\$		\$	<input type="checkbox"/>
Council rates	Co./App #1/App #2	\$		\$	<input type="checkbox"/>
Creditors	Co./App #1/App #2	\$		\$	<input type="checkbox"/>
Contingent liabilities (eg. Guarantees)	Co./App #1/App #2	\$		\$	<input type="checkbox"/>
Other	Co./App #1/App #2	\$		\$	<input type="checkbox"/>

ARREARS EXPLANATION (IF APPROPRIATE)

Please provide reasons for current or past arrears

Explanation 1

For current arrears

For past arrears

Explanation 2

For current arrears

For past arrears

LOAN PURPOSES

ASSET

INVOICE AMOUNT (EX GST)

Purchase asset #1	Year/Make/Model		\$
	Description		
	New or Used		
	Registration		
	VIN/Chassis		
	Kilometres/Hours		
	Vendor	<input type="checkbox"/> LMVT	<input type="checkbox"/> Private
	Offered as security	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Purchase asset #2	Year/Make/Model		\$
	Description		
	New or Used		
	Registration		
	VIN/Chassis		
	Kilometres/?		
	Vendor	<input type="checkbox"/> LMVT	<input type="checkbox"/> Private
	Offered as security	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Purchase asset #3	Year/Make/Model		\$
	Description		
	New or Used		
	Registration		
	VIN/Chassis		
	Kilometres/?		
	Vendor	<input type="checkbox"/> LMVT	<input type="checkbox"/> Private
	Offered as security	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Less trade (if any)	Description:		\$
TOTAL REQUIRED TO PURCHASE ASSETS (excluding GST)			\$

LIABILITIES

Refinance existing liabilities	(As noted in liabilities section)		\$
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OTHER

Description:		\$
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COSTS

Description:		\$
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PLEASE ENTER TOTAL LOAN AMOUNT TO SATISFY ALL LOAN PURPOSES		\$
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IMPORTANT PRIVACY STATEMENT AND CONSENT

The Privacy Act 1993 regulates the way a credit provider uses personal information. The credit provider needs certain information about you so that the credit provider can assess your loan application. This section tells you how the credit provider might use the information you have given and what other information the credit provider might seek. Please read it carefully.

Pursuant to the Privacy Act 1993, the following is brought to your attention: (i) this application collects personal information about you and will be received by, reviewed and retained by the actual Credit Provider; (ii) unless the loan is ultimately approved and made by another Credit Provider, the Credit provider for this Application may be Secure Funding Limited, or Liberty Financial Limited, both of Level 7, 45 Queen Street, Auckland, New Zealand; (iii) if the ultimate Credit Provider is an associated entity of Secure Funding Limited or Liberty Financial Ltd, then Secure Funding Limited or Liberty Financial Ltd of the above address is the agent that collects this information and the agency that retains the information will be the actual Credit Provider – as at the time of making this Application the name and address of the actual Credit Provider (if it is not Secure Funding Limited or Liberty Financial Ltd) is not ascertainable – you will be advised of the name and address of the actual Credit Provider (if it is not Secure Funding Limited or Liberty Financial Ltd) as soon as it is practicable to do so; (iv) the information is being collected so the Credit Provider can assess your loan application; (v) the Credit provider may decline your loan application if you do not correctly provide all of the requested information; and (vi) you have rights of access to, and correction of, any information held by the Credit Provider.

In making this application and signing below, I/we authorise: (i) The use of the personal information to advise me/us of other products or services; (ii) The release to the credit provider of all my/our current personal information held by (a) any credit provider or credit reference agencies, (b) any other person or body in order to verify the details contained in this application and to check my/our credit status and (c) our previous or current employer/s regarding our employment history and income; (iii) The credit provider to disclose to any credit provider, any entity related to a credit provider, any other credit providers credit reference agencies, any mortgage insurance provider, any risk management product provider, any mortgage broker, any external service provider with whom the credit provider is considering entering into or has entered into contractual relations or any other finance organisation expressly authorised by me/us, at any time, personal information relevant to the function or activity of that person; and (iv) The credit provider to supply at their discretion, details of this application or any loan details to a guarantor or proposed guarantor, for the purpose of the prospective guarantor deciding whether to act as a guarantor or to keep the current guarantor informed about the guarantee.

I/We declare that I/we (i) acknowledge and accept the provisions and authorisations pursuant to the Privacy Act 1993 detailed above, (ii) have not withheld any information including information on my/our financial position, commitments, income, employment or credit history which might affect the credit provider's decision in respect to this application and (iii) acknowledge that this application is the property of the credit provider.

<div style="border: 1px dashed black; height: 20px; width: 100%;"></div>		<div style="border: 1px dashed black; height: 20px; width: 100%;"></div>	
Applicant 1: Name		Applicant 2: Name	
<div style="border: 1px dashed black; height: 40px; width: 100%;"></div>		<div style="border: 1px dashed black; height: 40px; width: 100%;"></div>	
Applicant 1: Signature	Date	Applicant 2: Signature	Date

SIGNING INSTRUCTIONS

For a company, two directors to sign. If only one director, signature is to be witnessed and witness name to be printed. All guarantors to sign. If a trust, all trustees to sign.

APPLICANT DECLARATIONS

The undersigned hereby applies for the loan described herein to be secured by the property described herein and represents that all statements made in this application are true and correct and understands that the credit provider is relying on the information that I/we supply them and that it is my/our responsibility to be accurate in giving that information. We agree that this application can only proceed with a valuation of the subject security by a qualified valuer selected by the credit provider, at the expense of the undersigned and without implied obligation on the part of the credit provider. The undersigned further agrees to pay all necessary expense, including legal costs, incurred in obtaining this loan. It is agreed that by accepting this application the credit provider is not obligated to grant a loan or any other financial accommodation. We note that the mortgage will require general insurance coverage against hazards equal, at least, to the value of the property improvements. Such insurer shall be acceptable to the credit provider, who has sole discretion for rejection without grounds. I/We declare that I/we, undersigned, am/are over the age of 18 at the time of the execution of this application and acknowledge that this application is being made to credit provider and it's successors and assigns. I/We consent to the credit provider paying commissions relating to this loan. I/We have read and agree to the use and disclosure of personal information about me/us as set out in the Important Privacy Statement & Consent.

- Q1 Has the applicant, finalised any commitments to a financial institution in the last 12 months? Yes* No
- Q2 Has the applicant or a company with which the applicant is associated have any current or past debts other than to financial institutions that are or were in default of the payment arrangement? Yes* No
- Q3 Have any of the applicants ever been declared bankrupt or insolvent or petitioned for bankruptcy, been advised to seek bankruptcy or aware of anyone petitioning for the applicant's bankruptcy? Yes* No
- Q4 Is the applicant a shareholder or officer of any private company of which an administrator, receiver, manager and/or liquidator is currently appointed or has a petition for winding up? Yes* No
- Q5 Has any applicant or a company with which any applicant is or was associated ever had a property foreclosed upon or given title or deed in lieu thereof through mortgagee sale proceeding? Yes* No
- Q6 Does the applicant have any outstanding applications for finance other than this application? Yes* No

I confirm where security is a residential property (delete as applicable):

- ★ I am not registered for GST and will not be with respect to the security property subject to the mortgage under this agreement;
- ★ I am/will be registered for GST but the security property is not/will not be used for the purposes of a taxable activity;
- ★ I am/will be registered for GST and the security property is/will be used for the purposes of a taxable activity.
- ★ Not applicable, no residential property provided as security.

<input type="text"/>		<input type="text"/>	
Applicant 1: Name		Applicant 2: Name	
<input type="text"/>		<input type="text"/>	
Applicant 1: Signature	Date	Applicant 2: Signature	Date

SIGNING INSTRUCTIONS

For a company, two directors to sign. If only one director, signature is to be witnessed and witness name to be printed. All guarantors to sign. If a trust, all trustees to sign.

*DECLARATION EXPLANATIONS (Complete only if YES to any of Q1-Q6 on page 8)

Q1

Name of Credit Provider: _____

Monthly Pmt: \$ _____ Date finalised: _____ / _____

Contract: Credit card / Personal loan / Mortgage / Other _____

Infringement (if any): Default / Judgement / Coll'n / PLAN _____

Name of Credit Provider: _____

Monthly Pmt: \$ _____ Date finalised: _____ / _____

Contract: Credit card / Personal loan / Mortgage / Other _____

Infringement (if any): Default / Judgement / Coll'n / PLAN _____

Q2

Circle infringement type: Default/Judgement /Coll'n/PLAN _____

Circle current status: Paid / Unpaid / Arrangement _____

Name of creditor: _____

Amount of infringement: \$ _____ Tick if
to be paid out

Date finalised: _____ / _____

Circle infringement type: Default / Judgement / Coll'n / PLAN _____

Circle current status: Paid / Unpaid / Arrangement _____

Name of creditor: _____

Amount of infringement: \$ _____ Tick if
to be paid out

Date finalised: _____ / _____

Q3

Reason for bankruptcy: _____

Start date: _____ Discharge date: _____

Amount to finalise: \$ _____

Reason for bankruptcy: _____

Start date: _____ Discharge date: _____

Amount to finalise: \$ _____

Q4

Company number: _____

Reason for appointment: _____ Tick if
to be paid out

Amount to finalise: _____

Company number: _____

Reason for appointment: _____ Tick if
to be paid out

Amount to finalise: _____

Q5

Paid off date: _____

Reason for foreclosure: _____ Tick if
to be paid out

Amount to finalise: _____

Paid off date: _____

Reason for foreclosure: _____ Tick if
to be paid out

Amount to finalise: _____

Q6

Name of Credit Provider: _____

Amount: \$ _____

Monthly payment: \$ _____

Name of Credit Provider: _____

Amount: \$ _____

Monthly payment: \$ _____