



LOAN APPLICATION FORM

ARK ASSET MANAGEMENT AUSTRALIA LTD
Level 3, Building 7
Botanicca Corporate Park
570-588 Swan St
Richmond VIC 3121

www.arkasset.com.au
AFSL 476209



APPLICATION TYPE (Based on Borrowers income)

PAYG/Investor OR Company/Property Developer

APPLICANT – INDIVIDUAL 1

Borrower Guarantor

Individuals full name	Date of Birth	/	/
Home address			
Postal address			
Telephone: Home	Work	Mobile	
Email			
Drivers licence number			
Occupation			
Current employer			
Gross annual income			
Name of any Company you act as a Director (if applicable)			
Name of any Trusts you act as a Trustee for (if applicable)			
Name of all beneficiaries			
1)			
2)			

Are you registered for GST? Yes No

APPLICANT – INDIVIDUAL 2

Borrower Guarantor

Individuals full name	Date of Birth	/	/
Home address			
Postal address			
Telephone: Home	Work	Mobile	
Email			
Drivers licence number			
Occupation			
Current employer			
Gross annual income			
Name of any Company you act as a Director (if applicable)			
Name of any Trusts you act as a Trustee for (if applicable)			
Name of all beneficiaries			
1)			
2)			

Are you registered for GST? Yes No



APPLICANT – COMPANY 1

Borrower Guarantor

Company name

Trading name

Trust (if applicable)

Registered address

Telephone: Home Work Mobile

Email

ABN ACN

Date company was registered

Director(s) full name

1.

2.

Principle activity

Name of any Trust the company acts as a Trustee for

Name of all beneficiaries

1.

2.

APPLICANT – COMPANY 2

Borrower Guarantor

Company name

Trading name

Trust (if applicable)

Registered address

Telephone: Home Work Mobile

Email

ABN ACN

Date company was registered

Director(s) full name

1.

2.

Principle activity

Name of any Trust the company acts as a Trustee for

Name of all beneficiaries

1.

2.



FUNDING REQUIREMENTS OF AN INTEREST ONLY LOAN

FACILITY 1			
Loan amount	\$		
Loan type	New	Refinance	Increase
	Construction	Development	
Construction loan – period of construction		years	
Loan purpose			
Deposit paid (property purchased)	\$		
Existing lender, if refinancing			
Solicitors details (purchasing)			
Fee schedule (include Council contribution and all consultancy fees)			

FACILITY 2			
Loan amount	\$		
Loan type	New	Refinance	Increase
	Construction	Development	
Construction loan – period of construction		years	
Loan purpose			
Deposit paid (property purchased)	\$		
Existing lender, if refinancing			
Solicitors details (purchasing)			
Fee schedule (include Council contribution and all consultancy fees)			



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SECURITY PROPERTY DETAILS

The applicant acknowledges that ARK Asset Management Australia Ltd requires satisfactory property valuations in relation to each security property and agrees that such valuation report (s) will be at the cost of the applicant.

PROPERTY 1

Address				
Nature				
Property type (please circle)	Residential		Commercial	
If Residential – type of security	House	Unit	Land	Other (please specify)
If Commercial – type of security	Office	Land	Retail	Other (please specify)
Title details	Volume	Folio		
Current owners				
Property description				
Purchase price or estimated value	\$			
If refinancing, payout figure	\$			
If development, expected end value	\$			
Contact details for valuation purposes				

PROPERTY 2

Address				
Nature				
Property type	Residential		Commercial	
If Residential – type of security	House	Unit	Land	Other (please specify)
If Commercial – type of security	Office	Land	Retail	Other (please specify)
Title details	Volume	Folio		
Current owners				
Property description				
Purchase price or estimated value	\$			
If refinancing, payout figure	\$			
If development, expected end value	\$			
Contact details for valuation purposes				



BACKGROUND ON BORROWER

Brief description of the borrower's employment or investment background. Please comment on any adverse credit history or taxation liabilities.

ACCOUNT INFORMATION

Summary of all loans to other financial institutions

COMPANY OVERVIEW

Describe the business in which you operate, including property already developed.

Describe the property assets you currently own:

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LOAN SERVICEABILITY

Describe from what source interest only loan payments will be met.



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ASSET & LIABILITIES

ASSETS	APPLICANT 1	APPLICANT 2
	Name:	Name:
CURRENT ASSETS		
Cash in bank	\$	\$
Managed funds	\$	\$
Shares and debentures	\$	\$
Superannuation	\$	\$
Total Current Assets	\$	\$
FIXED ASSETS		
Machinery/equipment/stock	\$	\$
Furniture and fixtures	\$	\$
Residential property (provide address details and estimation of value)		
1.	\$	\$
2.	\$	\$
Residential investment property (provide address details and estimation of value)		
1.	\$	\$
2.	\$	\$
3.	\$	\$
4.	\$	\$
Commercial property (provide address details and estimation of value)		
1.	\$	\$
2.	\$	\$
3.	\$	\$
4.	\$	\$
Commercial investment property (provide address details and estimation of value)		
1.	\$	\$
2.	\$	\$
3.	\$	\$
TOTAL FIXED ASSETS	\$	\$
OTHER ASSETS		
Motor vehicle (s)	\$	\$
Goodwill	\$	\$
Other	\$	\$
Total Other Assets	\$	\$
TOTAL ASSETS	\$	\$



	APPLICANT 1	APPLICANT 2
LIABILITIES		
Overdraft (limit)	\$	\$
Residential property (provide address details and amount of liability)		
1.	\$	\$
2.	\$	\$
Residential investment property (provide address details and amount of liability)		
1.	\$	\$
2.	\$	\$
3.	\$	\$
4.	\$	\$
Commercial property (provide address details and amount of liability)		
1.	\$	\$
2.	\$	\$
3.	\$	\$
4.	\$	\$
Commercial investment property (provide address details and amount of liability)		
1.	\$	\$
2.	\$	\$
3.	\$	\$
Leasing	\$	\$
Margin loans	\$	\$
Credit/Charge cards (limits)	\$	\$
Tax liability	\$	\$
Other loans & liabilities	\$	\$
TOTAL LIABILITIES	\$	\$

I/We certify that the above is a full and true statement of my/our assets, liabilities, income and expenditure as at ____ / ____ / 20____

Signature of person making statement

Signature of person making statement

Full name of person making statement

Full name of person making statement

Date declaration signed

Date declaration signed



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____ / ____ / 20 ____

____ / ____ / 20 ____

DECLARATION AS TO PURPOSE OF CREDIT

I/we declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business or investment purposes.

IMPORTANT INFORMATION

This declaration is only required for investment/business loans

You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may lose your protection under the consumer credit code.

This Declaration must be signed by all borrowers to be effective.

BORROWERS DETAILS

I/We agree to provide declarations of purpose of the credit whenever required by the Lender.

Signature of person making declaration	Signature of person making declaration
Full name of person making declaration	Full name of person making declaration
Date declaration signed ____ / ____ / 20____	Date declaration signed ____ / ____ / 20____

Have you, or your spouse, ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors? If so, provide details	Yes	No
Have you, or your spouse, ever been shareholders or officers of any company of which a manager, receiver, and/or liquidator has been appointed? If so, provide details	Yes	No
Is there any unsatisfied judgement entered in any court against you, your spouse, or any company of which either you or your spouse are or were a shareholder or officer? If so, provide details	Yes	No
Has any application in respect of this loan ever been submitted by you or any other person to any other lender? If so, provide details	Yes	No
Has any applicant in respect of this loan ever been a party to a loan, credit card, rental agreement or other credit facility that has been in arrears greater than one payment? If so, provide details	Yes	No
Has any applicant in respect of this loan ever been insolvent, bankrupt or ever been a party to a Part IX, Part X arrangement or is there an unsatisfied statutory demand in bankruptcy outstanding? If so, provide details	Yes	No

PRIVACY ACT CONSENT

A. NOTICE OF DISCLOSURE OF YOUR CREDIT INFORMATION TO A CREDIT REPORTING AGENCY

Under the Privacy Act a Credit Provider is allowed to give a Credit Reporting Agency personal information about your credit application. We collect, hold and use, information related to your commercial and consumer creditworthiness from Dun & Bradstreet (w: www.dnb.com.au | e: pac.austral@dnb.com.au | t: 1300 734 806), a credit reporting body, for all purposes permitted by law. We also disclose information to them. This activity is conducted for the purpose of assessing your credit capacity, eligibility or history in connection with an application or an obligation as a guarantor, collecting payments from you, and managing our credit relationship. Creditworthiness information includes information that is both positive (like payment information) and negative (like defaults or serious credit infringements that we may disclose to credit reporting bodies if you fail to pay us). Our privacy policy and the credit reporting body's privacy policy (see our websites) have more information on how we, and the credit reporting body, manage personal information, including creditworthiness information. The policies also include how you can access, correct, and make complaints about personal information, request that your information is not used for credit pre-screening, and request a ban on use of credit information where you have been a victim of fraud.

B. AGREEMENT UNDER THE PRIVACY ACT 1988 (CTH)

Section 18L (4) to Section 18N (1) (bg) – agreement to seek commercial credit information, agreement to seek credit information, guarantors agreement, agreement to use credit report for collecting overdue payments, agreement seeking from or giving to other credit providers details of credit worthiness and agreement disclosing information to parties involved in mortgage securitisation arrangements.

To: Numberwan Finance Pty Ltd, ARK Asset Management Australia Ltd and their credit providers (all collectively referred to as the “Credit Provider”) and the relevant Mortgage Insurer nominated by the Credit Provider.

You are hereby authorised to:

1. Give a Credit Reporting Agency personal information about my credit application. I have been informed of the information that may be disclosed;
2. Obtain a report about my commercial activities or commercial credit worthiness from a Credit Reporting Agency;
3. Obtain from a Credit Reporting Agency a Credit Report containing personal credit information about me in relation to commercial credit provided;
4. Obtain a Credit Report containing personal information about me in relation to the collection of overdue payments of the commercial credit provided;
5. Provide information to a Mortgage Insurer to assess the approval of insurance;
6. Obtain a Credit Report containing personal information to assess whether to accept me as a Guarantor, for credit applied for, or provided to, the borrower and this arrangement remains in force until the credit facility covered by the borrower's application ceases;
7. Give to and seek from any Credit Provider named in this credit application and any named in a credit report obtained, information about my credit arrangements;
8. Disclose information about my personal credit worthiness to persons involved in funding mortgage credit.

DATED the _____ day of _____ 20_____

Borrower signature	Borrower signature
Print name	Print name
Guarantor signature	Guarantor signature
Print name	Print name
Company (print name)	A.C.N.

For and on behalf of the above company:



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Directors Signature

Date

ADDITIONAL REQUIREMENTS

1. Commitment fee or as otherwise advised. This fee will be deducted from the establishment fee OR refunded if the application is declined.
2. Completed and signed application form inclusive of the Asset and Liabilities statement and Privacy Act consent form.
3. Completed and signed Identification record for a statutory to an account (reference from acceptable referee)
4. Copy of rates notices for security
5. Copy of contract of sale for properties being purchased
6. Copy of the company constitution and rules
7. Copy of any trust deed that the borrower or guarantor acts as a trustee
8. Copy of last 6-months loan statements for security being refinanced.
9. Australian Tax returns for the director (s) and business entity for the last two financial years. (Inclusive of balance sheet and profit & loss statement)
10. Confirmation of rental income for investment properties.
11. Financial statements.
12. Cash flow projections.
13. Letter from the borrower's accountant certifying that all income tax, GST, PAYG tax has been paid and that there are no returns outstanding due to the ATO.
14. Copy of the past 3 months bank statements showing wages or salary being credited.
15. Copy of the Income Tax Return balance account from the ATO for the past 4 years.
16. Part of the application includes an S21 identification record. The S21 form was introduced as part of the Anti-Money Laundering and Counter-Terrorism Financing Bill 2006.
 - a) The S21 form requires you to take 100 points of ID, as listed below, along with the S21 form to an acceptable referee, which are listed on the last page of this application. The referee will examine the original identification you provide and sign the form.
 - b) You **must** send the original completed S21 form to us with a copy of the identification used by the referee when submitting the application.

Document Type	Point Value
Birth Certificate	70
Current Passport	70
Citizenship Certificate	70
Drivers Licence	40
Australian Student Photo ID Card issued by a tertiary education institution.	40
Pension or concession card	40
Name and address confirmed by current employer (within last 2 years)	35
Public Utilities record (1 only)	25
Medicare Card	25
Financial Institution passbook, debit or credit card (1 only)	25



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