



**Ph: 1300 665 906**

**[www.foxfinancegroup.com.au](http://www.foxfinancegroup.com.au)**

## INSTRUCTIONS

### **Personal Loan Process & Supporting Document**

Please note without the applicable documents below this application cannot proceed.

#### **Checklist**

Fully completed application and signed privacy act (sign at point 6 & bottom left)

Ensure you include a **home** phone number as this will increase your chance of approval

Enlarged clear copy of drivers license FRONT & BACK

2 most recent pay slips with year to date figure (YTD)

Rates notice of any properties owned/mortgaged **OR** rent receipt

Last 3 months statements on any debt to be refinanced

Please scan & email the completed application form, privacy act & supporting documents to [info@foxfinancegroup.com.au](mailto:info@foxfinancegroup.com.au)

If you have any questions please contact: 1300 665 906

## CUSTOMER APPLICATION

TITLE:		
FULL NAME: <small>AS APPEARS ON LICENSE</small>		
D.O.B.		GENDER:
MARITAL STATUS:		DEPENDANTS:
DRIVERS LICENCE # : <small>SPECIFY IF NOT AUSTRALIAN</small>		STATE/EXPIRY DATE:            /
HOME NUMBER:		MOBILE:
EMAIL ADDRESS:		
RESIDENCY STATUS	PERMANENT / STUDENT VISA / WORKING VISA	
HOW DID YOU HEAR ABOUT FOX FINANCE GROUP?		

## RESIDENCE

BUYING/BOARDING/RENTING/PARENTS:	
STREET ADDRESS:	
SUBURB:	POST CODE:
TIME AT ADDRESS-(YEARS & MONTHS)	
LANDLORD/AGENT <small>NAME/CONTACT NUMBER IF APPLICABLE:</small>	
PREVIOUS ADDRESS: <small>IF LESS THAN 3 YRS AT CURRENT</small>	
SUBURB:	POSTCODE:
TIME AT ADDRESS-(YEARS & MONTHS)	

## EMPLOYMENT DETAILS:

COMPANY NAME:		
POSITION / TITLE		
ADDRESS:		
SUBURB / POST CODE:		
LANDLINE CONTACT NO:		
TIME IN JOB-YEARS/MONTHS		
NETT MONTHLY INCOME:	Wage:\$	Other:\$
EMPLOYMENT STATUS:	FULLTIME / PART-TIME / CASUAL /SELF EMPLOYED	
COMPANY NAME: <small>IF LESS THAN 3 YEARS AT CURRENT JOB :</small>		
POSITION / TITLE		
ADDRESS:		
SUBURB / POSTCODE:		
CONTACT NAME & PHONE NUMBER:		
TIME IN PRIOR JOB-YEARS/MONTHS	/	
Do you have your own ABN?	ABN:	

ASSETS	VALUE	LIABILITIES	LENDER	MTHLY PAYMENT	TOTAL OWING
PROPERTY:	\$	MORTGAGE		\$	\$
ADDRESS:		RENT/BOARD		\$	\$
SAVINGS:	\$	LOANS:		\$	\$
CAR:	\$	PERSONAL:		\$	\$
MODEL:		CAR LOAN:		\$	\$
Furniture:	\$	CREDIT CARD		\$	\$
OTHER ASSETS:	\$	CREDIT CARD		\$	LIMIT/BAL
SHARES/ INVESTMENTS	\$	INTEREST FREE LOANS		\$	

Please list additional assets on a separate page

### AMOUNT TO FINANCE

FULL AMOUNT TO BE FINANCED \$

PURPOSE OF LOAN:

### DETAILS OF PREVIOUS CREDIT HISTORY (FINALISED LOANS)

### IF APPLICABLE –DESCRIPTION OF DEFAULTS / PART 9 /BANKRUPTCY

WHICH BANKS DO YOU HAVE ACCOUNTS WITH? (List all banks you have accounts with)

### PERSONAL REFERENCE (Not living with you) (Name, address & landline phone number)

1)

NOTE: PLEASE INCLUDE ANY FUTURE INFORMATION THAT SUPPORTS YOUR APPLICATION


X .....

.....

Customer signature

Date

PLEASE SCAN AND EMAIL THIS COMPLETED APPLICATION  
ALONG WITH ANY REQUESTED SUPPORTING DOCUMENTS TO:

[info@foxfinancegroup.com.au](mailto:info@foxfinancegroup.com.au)

PERSONAL AND CREDIT INFORMATION PRIVACY ACT 1988 (AS AMENDED)  
AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS AND MANAGE PERSONAL INFORMATION

I/We appoint Fox Finance Group Pty Ltd ABN 93185639920, and its associated entities, ("Fox Finance Group") and any independent contractors it has appointed to assist in providing services to me/us ("Contractors") as my/our agents to arrange, and assist in the management of, finance and/or insurance facilities as detailed in Section 5 hereof. I understand and agree that Fox Finance Group and Contractors may pay to, or receive from, third parties, fees and/or benefits in relation to this appointment and the provision of these services.

In this document:

- the term "finance" refers to any form of financial accommodation including, but not limited to, loans, leases, rentals or hiring.
- the term "insurance" refers to any form of insurance facility including, but not limited to, motor vehicle comprehensive, loan protection, equity protection ("gap"), title, or mechanical breakdown warranty.
- the term "associated entities" refers to (but is not limited to) any financial aggregator that Fox Finance Group has a agreement with.

If the purpose of the application is to arrange insurance facilities only, then sections 1,2 and 3 will not apply.

**1. ACKNOWLEDGEMENT OF DISCLOSURE OF CREDIT INFORMATION TO A CREDIT REPORTING AGENCY**

I/We agree that under Section 18E(8)(c) of the Privacy Act, a Credit Provider which Fox Finance Group and Contractors may approach in arranging my/our finance (hereinafter an "Approached Credit Provider"), may give a credit reporting agency certain personal information about my/our application for finance.

The information which may be given to an agency is covered by Section 18E(1) of the Act and includes:

- Such permitted particulars about me/us which allow me/us to be identified;
- The fact that I/we have applied for finance and the amount;
- The fact that the Credit Provider is a current credit provider to me/us;
- Payments which become overdue more than 60 days, and for which collection action has commenced;
- Advice that payments are no longer overdue;
- Certain cheques drawn by me/us which have been dishonoured more than once;
- In specific circumstances, that in the opinion of the Credit Provider, I/we have committed a serious credit infringement;
- That finance provided to me/us by the Credit Provider has been paid or otherwise discharged.

By virtue of this declaration, I/we understand that Fox Finance Group and/or Contractors have informed me/us of the disclosure policy to a credit reporting agency of information about me/us by Approached Credit Providers and so authorise such disclosures.

**2. AGREEMENT / AUTHORITY FOR AN APPROACHED CREDIT PROVIDER TO PERFORM CERTAIN PERMITTED ACTIONS CONCERNING A FINANCE APPLICATION OR TRANSACTION**

I/We agree that, if it is considered relevant in assessing my/our application for personal credit, an Approached Credit Provider may obtain a report about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons.

I/We agree that, if it is considered relevant in assessing my/our application for commercial credit, an Approached Credit Provider may obtain from a credit reporting agency a credit report containing personal credit information about me/us.

I/We agree that an Approached Credit Provider may give to and seek from any credit providers named in the accompanying finance application, and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or commercial credit reporting agency respectively, information about my/our personal or commercial credit arrangements. I/We understand that this information can include any information about me/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.

**3. AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS**

For the purposes of arranging the finance which is the subject of my/our application, the details of which appear below, I/we authorise Fox Finance Group and Contractors to obtain, on my/our behalf, a report about my/our consumer and commercial credit worthiness from a credit reporting agency or a commercial credit reporting business or from a credit provider named in my/our application or referred to in such reports.

I/We also authorise Fox Finance Group and Contractors to pass on the above obtained reports to such Approached Credit Providers as are appropriate, for their consideration of this application.

**4. COLLECTION AND MANAGEMENT OF PERSONAL INFORMATION**

I/We acknowledge and agree that:

- a) it is necessary for Fox Finance Group and Contractors to collect personal information regarding me/us from both ourselves and other parties, to enable Fox Finance Group and Contractors to apply, on my/our behalf, for the finance and insurance facilities requested. I/We understand that if I/we do not provide the information then Fox Finance Group and Contractors will not be able to seek the requested facilities from Approached Credit Providers and Insurers.
- b) the information collected may be disclosed to, and used by, Fox Finance Group, Contractors, Approached Credit Providers and Insurers to the degree that each entity considers reasonable and necessary in considering and arranging the requested facilities.
- c) Fox Finance Group, Contractors, Approached Credit Providers and Insurers may provide information collected as above to any parties (such as referees, employers etc) named in the application to the extent they deem necessary to assist in assessing and arranging the requested facilities.
- d) Fox Finance Group may retain the information obtained and, at its discretion, provide to me/us, from time to time information about Fox Finance Group products and services. The provision of this information may be by telephone, mail or electronic media (such as e-mail).

IF SUCH INFORMATION IS NOT REQUIRED THEN I/WE UNDERSTAND THAT THIS PROVISION MAY BE CANCELLED BY DELETING AND INITIALLING THIS CLAUSE OR BY LATER ADVISING FOX FINANCE GROUP IN WRITING, AT ITS HEAD OFFICE ADDRESS OF PO BOX 582, CALOUNDRA QLD 4551.

- e) Fox Finance Group may disclose relevant parts of my/our personal information to third parties it engages, to assist in the provision of its services to me/us including mailing houses and IT contractors.
- f) The appointment provided herein is an ongoing one and if an Approached Credit Provider or Insurer has, as a result of an application on my/our behalf by Fox Finance Group or Contractors, provided facilities to me/us then that Credit Provider or Insurer is authorised to provide information to Fox Finance Group and Contractors from time to time relating to the subsequent conduct of the facility.
- g) I/We can gain access to the personal information I/we have provided, or obtain more information on the Fox Finance Group Privacy Policy at [www.foxfinancegroup.com.au](http://www.foxfinancegroup.com.au) or by contacting Fox Finance Group at any branch or at the Head Office PO Box 582, Caloundra Qld 4551.

**5. FACILITIES SOUGHT**

Purpose: To arrange Finance and/or Insurance Facilities: Finance Amount: \_\_\_\_\_

**6. EXECUTION**

I/we acknowledge that I/we have read and fully understand the contents of this document. I/We also warrant that the personal information provided by me/us in our application is true and correct and understand that Fox Finance Group and Contractors will be relying on the integrity of same in seeking to arrange the facilities required.

Full Name	Signature	Date



**7. GUARANTOR PARTIES AGREEMENT**

I/We agree that the Approached Credit Provider may seek a credit report concerning me/us from a credit reporting agency to assess whether to accept me/us as a guarantor of the finance commitments for the above-named Applicant Parties (Section 18K(1)(c)).

I/We also agree to Fox Finance Group, Contractors, Approached Credit Providers and Insurers collecting, retaining, disclosing and using my/our personal information to the degree and for the purposes described in paragraphs 4 and 5 above.

I/We understand that I/we can obtain access to the personal information I/we have provided as described in paragraph 4 above.

Guarantors Agreement:

Full Name	Signature	Date



**FURTHER AUTHORISATION AND CONSENTS – THESE CLAUSES ARE ONLY OPERATIVE WHEN COMPLETED AND SIGNED BY ALL PARTIES**

**AUTHORISATION TO PROVIDE PERSONAL INFORMATION TO A THIRD PARTY**

I/We agree that Fox Finance Group and Contractors may also disclose to the undermentioned third party personal information which it has received about me/us relating to the progress and ultimate decision by the Approached Credit and/or Insurance Provider/s on my finance and/or insurance application. Such information may include:

- The type of facilities which are being considered and/or offered by the Approached Credit and/or Insurance Providers
- The actual decision on the application/s by the Approached Credit and/or Insurance Providers.
- The reasons supporting any decisions made by the Approached Credit and/or Insurance Providers, including such personal information as may have been obtained by Fox Finance Group, Contractors and/or the Approached Credit and/or Insurance Providers that has, in the opinion of Fox Finance Group or Contractors, had any influence on the decision made by the Providers.

In providing this authority, I/we acknowledge that Fox Finance Group and Contractors have no control over the personal information once it is passed to the third party, and consequently can not be held responsible or liable in any way for the use or misuse of the information by the third party.

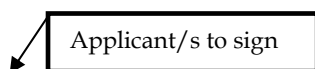
**The Third Party:**

Name: \_\_\_\_\_ Address \_\_\_\_\_

This consent extends to employees, servants and agents of the above-nominated Third Party.

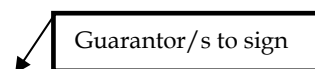
**AGREED BY :**

Applicants:



Name	Signature	Date

Guarantors:



Name	Signature	Date