



LOAN APPLICATION FORM

LOAN APPLICATION CHECKLIST

These documents are required by Rock Power Finance Division to support a loan application. Providing these documents with the application will speed up the application process and make for an earlier settlement if approved:

A. Required for every application:

- A fully completed Rock Power Finance Division Loan Application Form (Ensure that signatures are provided where required)
- 100 Points of ID for each Applicant (Clear & Legible) (See Appendix A)
- A fully explained and supported Finance Take-Out Method (How are you going to pay back the loan if approved?) (See SECTION D below)
- A fully itemised explanation & support documentation of what the funds are being used for (See SECTION D below)
- An explanation of any known problems with credit file where applicable (See SECTION D below)
- Current Rates Notice for each security

B. Required where applicable:

- Proof of Income (BAS, Last 3 x months Trading Statements/Letter from Accountant)
- Copy of tax portal printout for each Borrower
- Current Body Corp Statement on each security (Showing status of arrears if any)
- Current Statement from each Mortgagee on each security (Showing status of arrears if any)
- A recent valuation / market appraisal of each security
- Current Rental Statements and/or current lease if property is rented, including details of Rental Agreement
- Copy of Trust Document (where applicable)
- Real-Estate agent appointment to sell the property being used as part of repayment of loan if approved
- Copy of contract of sale (in case property being purchased)

Instructions – please complete this application form and return it by email to admin@rockpower.com.au

A. INDIVIDUALS' DETAILS

Individual 1

Title: Mr. Mrs. Ms Miss Dr

Family Name:

Given Name(s):

Capacity of Applicant: Director Shareholder Mortgagor

Present Home Address:

State: Postcode:

Tel (Work): Tel (Mobile):

Email Address for Loan Correspondence:

Date of Birth: Driver's License No: Occupation:

Individual 2

Title: Mr. Mrs. Ms Miss Dr

Family Name:

Given Name(s):

Capacity of Applicant: Director Shareholder Mortgagor

Present Home Address:

State: Postcode:

Tel (Work): Tel (Mobile):

Email Address for Loan Correspondence:

Date of Birth: Driver's License No: Occupation:

B. COMPANIES/TRUSTS

Name:

Partnership Company Trust Borrower Joint Applicants Guarantor

ACN

Postal Address:

State: Postcode:

Trading Address:

State: Postcode:

Phone Number: Fax Number:

Incorporation Date: Principal Activity:

C. ADVISORS DETAILS

SOLICITOR

Name of Firm:

Address:

State:

Postcode:

Telephone:

Email:

Contact name:

ACCOUNTANT

Name of Firm:

Address:

State:

Postcode:

Telephone:

Email:

Contact name:

BROKER

Name of Firm:

Contact Name:

Telephone:

Email:

D. DETAILS OF LOAN REQUIRED

Loan Amount required:

Term (Months):

Expected Settlement Date:

Loan Purpose:

Loan Repayment Strategy (e.g. refinance, sale of property etc):

Are you aware of any problems with your credit file?

Have you applied for credit with any other Lender? Please provide details.

E. SECURITY OFFERED FOR THE LOAN (Copy this page for any additional securities)

Property 1

Address:

State:

Postcode:

Zoning:

Folio Identifier

Use of Property:

Owner Occupied

Investment Property

Ownership of Property:

Being Purchased

Already Owned

\$ _____
Estimated Value or Purchase Price:

\$ _____
Rental Value per Week (if applicable):

Registered Owner:

Mortgage on Property:

First Mortgage

Second Mortgage

\$ _____
Amount

Contact Name for our Valuer to gain access to property:

Tel (Bus. Hours):

Tel (After Hours):

Tel (Mobile):

Property 2

Address: _____

State: _____ Postcode: _____

Zoning: _____ Folio Identifier: _____

Use of Property: Owner Occupied Investment Property

Ownership of Property: Being Purchased Already Owned

\$ _____ \$ _____

Estimated Value or Purchase Price: Rental Value per Week (if applicable): Registered Owner: _____

Mortgage on Property: First Mortgage Second Mortgage \$ _____

Amount

Contact Name for our Valuer to gain access to property: _____

Tel (Bus. Hours): _____ Tel (After Hours): _____ Tel (Mobile): _____

Property 3

Address: _____

State: _____ Postcode: _____

Zoning: _____ Folio Identifier: _____

Use of Property: Owner Occupied Investment Property

Ownership of Property: Being Purchased Already Owned

\$ _____ \$ _____

Estimated Value or Purchase Price: Rental Value per Week (if applicable): Registered Owner: _____

Mortgage on Property: First Mortgage Second Mortgage \$ _____

Amount

Contact Name for our Valuer to gain access to property: _____

Tel (Bus. Hours): _____ Tel (After Hours): _____ Tel (Mobile): _____

F. PERSONAL FINANCIAL STATEMENT for _____

(Duplicate this page if required)

Liabilities	Value of Liability	Assets	Value of Asset
Mortgage with: _____ @ _____ per month	\$ _____	Property at: _____	\$ _____
Mortgage with: _____ @ _____ per month	\$ _____	Property at: _____	\$ _____
Mortgage with: _____ @ _____ per month	\$ _____	Property at: _____	\$ _____
Car leasing with: _____ @ _____ per month	\$ _____	Motor Vehicle: _____	\$ _____
Overdraft with: _____	\$ _____	Deposit Paid on Property: _____	\$ _____
Other loans: _____ @ _____ per month	\$ _____	Cash at bank: _____	\$ _____
Credit Card Limit: \$ _____ @ _____ per month	\$ _____	Personal Effects: _____	\$ _____
		Business Value	\$ _____
		Shares and Investments	\$ _____
		Other Assets	\$ _____
Total Liabilities	\$ _____	Total Assets	\$ _____
		Surplus Assets	\$ _____

G. STATEMENT BY BORROWER/S

	Yes	No
• Have you or your spouse ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
• Have you or your spouse ever been shareholders or officers of any company of which a manager, receiver or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
• Is there any unsatisfied judgment entered in any court against you, your spouses or any company of which either of you or your spouse are or were a shareholder or officer?	<input type="checkbox"/>	<input type="checkbox"/>
• Have you or your spouse ever been registered with the CRAA as in default?	<input type="checkbox"/>	<input type="checkbox"/>
• Are you the director or shareholder of any companies?	<input type="checkbox"/>	<input type="checkbox"/>

I confirm that the above information is complete and correct.

Signature of Applicant

Signature of Applicant

Print Name

Print Name

Date

Date

Rock Power Pty Ltd may give information about you to a credit reporting agency, for the following purposes:

- to obtain a consumer credit report about you , and/or
- to allow the credit reporting agency to create or maintain a credit information file containing information about you.
- The information is limited to:
 - identity particulars - your name, gender, address (and the previous two addresses) date of birth, name of employer, and drivers licence number.
 - your application for credit or commercial credit - the fact that you have applied for credit and the amount.
 - the fact that Rock Power Pty Ltd is a current credit provider to you.
 - advice that your loan repayments are no longer overdue in respect of any default that has been listed.
 - information that, in the opinion of Rock Power Pty Ltd you have committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with your credit obligations).
 - Dishonored cheques - cheques drawn by you for \$100 or more which have been dishonored more than once.
 - that credit provided to you by Rock Power Pty Ltd has been paid or otherwise discharged.

Period to which this understanding applies

This information may be given before, during or after the provision of credit to you.

Statement by Applicant(s) For Credit

Please read carefully before signing. Where there is more than one applicant, each applicant must sign.

1. Giving information to a Credit Reporting Agency (Section 18E (8)(c) Privacy Act 1988)

Rock Power Pty Ltd has informed me that it may give certain personal information about me to a credit-reporting agency.

2. Access to Commercial Credit Information (Section 18L (4) Privacy Act 1988)

I/We agree that Rock Power Pty Ltd may obtain information about me/us from a business which provides information about the commercial credit worthiness of persons for the purpose of assessing my/our application for consumer credit.

3. Access to Consumer Credit Information (Section 18K (1)(b) Privacy Act 1988)

I/We agree that Rock Power Pty Ltd may obtain a consumer credit report containing information about me from a credit-reporting agency for the purpose of assessing my/our application for commercial credit.

4. Exchange of Credit Worthiness Information (Section 18N(9) Privacy Act 1988)

I/We agree that Rock Power Pty Ltd may exchange information with its associated brokers, investors, syndicated lenders (without limitation) as well as those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency for the following purposes;

- to assess an application by me/us for credit
- to notify other credit providers of a default by me/us
- to exchange information with other credit providers as to the status of this loan where I am in default with other credit providers
- to assess my/our credit worthiness.

I/we understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.

I/we hereby apply to establish credit facilities with Rock Power Pty Ltd and agree to abide by the attached terms and conditions. I/we understand that a credit check will be undertaken as part of this application and that I/we have read and understood the acknowledgement and authority regarding the Privacy Protection of Information.

Signature of Applicant

Signature of Applicant

Print Name

Print Name

Date

Date

DECLARATION OF PURPOSE

(Regulation 68, National Consumer Credit Protection Regulation 2010; Section 13(5), National Credit Code)

TO: Rock Power Pty Ltd (ACN 629 150 938) ("the Credit Provider")

LOAN TO: _____ ("the Applicants")

LOAN AMOUNT: _____

I/We declare that the credit to be provided to me/us by the Credit Provider is to be applied wholly or predominantly for:

- (a) business purposes; or
- (b) Investment purposes other than investment in residential property.

IMPORTANT

You should only sign this declaration if this loan is wholly or predominantly for:

- a) business purposes; or
- b) Investment purposes other than investment in residential property.

By signing this declaration you may lose your protection under the National Credit Code.

Signature of Applicant

Signature of Applicant

Print Name

Print Name

Date

Date

Please ensure that all details are completed in full. Only fully completed applications can be assessed by Rock Power



APPENDIX A - 100 POINTS OF IDENTIFICATION GUIDE

ONE DOCUMENT MAY BE SUPPLIED FROM THE FOLLOWING:

Birth Certificate	70 points
Citizen Certificate	70 points
Australian Passport (current or expired within the last two years)	70 Points
International Passport (current)	70 points

ONE DOCUMENT MAY BE SUPPLIED FROM THE FOLLOWING:

Australian Driver's Licence	40 points
State or federal government employee identity	40 points
Centrelink or social security card	40 points
Tertiary education institution photo identity	40 points
Department of veteran affairs card	40 points

UP TO FOUR DOCUMENTS MAY BE SUPPLIED FROM THE FOLLOWING:

Medicare card	25 points
Property Lease/rental agreement	25 points
Council rates notice	25 points
Property insurance papers	25 points
A public utility bill	25 points
Motor vehicle registration/insurance	25 points
A financial institution debit/credit card	25 points
A financial institution passbook/statement	25 points
Professional or trade association card	25 points