

Application for Guarantor

Guarantor Details

I,
 of Postcode

request the APS Benefits Group Ltd grant a personal loan of \$

to

of Postcode

and in consideration for which I agree to sign the Precontractual Statement (contract) thus becoming jointly and fullseverally liable for the payment of the loan granted.

Guarantor marital status is:

If married or defacto, please advise partner's name

Age (.....) Date of Birth My relationship to the borrower is that of

Number of years at current address If less than 12 months, please advise previous address

Previous address..... Postcode

Please indicate: Buying / Renting / Own

Drivers Licence Number State

am employed by

Employer's Address

My occupation is and have been employed for years

I am employed My gross income is \$ per fortnight.

Telephone numbers Business..... Home

Mobile.....Email

Please attach a copy of a recent payslip.

This request shall not become binding until after this application has been accepted and the Precontractual Statement is signed by me. I hereby authorise the APS Benefits Group Ltd to refer to "VEDA Advantage" and any other credit provider as defined by the Privacy Act (1988), in order to assess my credit rating in relation to the proposed application.

Dated this day of Two thousand and

Signed in the presence of

.....

(Signature of Witness)

Name of Witness (Please Print)

Income information

(per fortnight)

Gross income	Applicant 1	Applicant 2	Total
Wages (as per pay slips)	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>
Centrelink Income	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>
Rental income	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>
Other income (please specify)	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>
Total	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>

Assets

(The combined assets of both applicants)

Real estate (please list the address)	State	Postcode	Value
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Savings or deposit accounts (please provide the name of the financial institution)			Balance
<input type="text"/>			<input type="text" value="\$"/>
Motor vehicles (please provide the year, make and model of each vehicle)			Value
<input type="text"/>			<input type="text" value="\$"/>
<input type="text"/>			<input type="text" value="\$"/>
Furniture and household contents			Value
<input type="text"/>			<input type="text" value="\$"/>
Shares (please provide the name of listed company and number of shares owned)			Value
<input type="text"/>			<input type="text" value="\$"/>
Superannuation			Value
<input type="text"/>			<input type="text" value="\$"/>
Other assets (please specify)			Value
<input type="text"/>			<input type="text" value="\$"/>
<input type="text"/>			<input type="text" value="\$"/>
Total assets			<input type="text" value="\$"/>

Liabilities

(The combined liabilities of both applicants)

Home loans (please list the financial institution(s))

Balance owing

Fortnightly payment

Interest rate

Personal loans (please list lenders name(s))

Balance owing

Fortnightly payment

Interest rate

Personal loans (please list the lender name(s))

Balance owing

Fortnightly payment

Interest rate

Car loans (or hire purchase or lease)

Balance owing

Fortnightly payment

Interest rate

Other loans (please list the lender name(s))

Balance owing

Fortnightly payment

Interest rate

Credit cards (list the financial institution(s))

Limit

Balance owing

Fortnightly payment

Interest rate

Other commitments

Fortnightly payment

Rent/Board

Child support maintenance

HECS/HELP Fees

Furniture/ Equipment rental

Other (please specify)

Other (please specify)

Total liabilities

Balance owing

Fortnightly payment

Declarations and agreements

I/We the Applicant(s) named herein,

1. Being a member(s) of, or eligible to become a member(s) of the APS Benefits Group Limited (hereinafter referred to as the "APS Benefits Group" or the "Group") apply for a loan as detailed in this application and I/we will, if this application is approved, immediately apply for membership of the Group and comply with the Group's Constitution, Articles of Association and By-Laws.
2. Understand I/we must not enter into any contractual or legal commitment, which relies on the approval of this application until the APS Benefits Group has given written approval.
3. Have not relied in any way on any representation or warranty of any kind made by the APS Benefits Group or any delegate, officer, employee, agent or contractor of the APS Benefits Group in relation to the terms of the proposed credit applied for, this application or the acceptance of this application by the APS Benefits Group.
4. Agree that the APS Benefits Group may give information regarding my/our application details with my/our employer, estate agent or other related entity (as defined in the Corporation Law) of the APS Benefits Group.
5. Acknowledge that the authorisations referred to in this application shall continue in full force and effect until all credit made available to me/us for credit has been discharged in full.
6. DO SOLEMNLY AND SINCERELY DECLARE THAT I/WE ARE NOT UNDISCHARGED BANKRUPT(S) AND THAT THE SEVERAL STATEMENTS AND ANSWERS TO QUESTIONS MADE IN THIS APPLICATION ARE TRUE AND CORRECT IN EVERY PARTICULAR.

Notice of disclosure of your credit information to a credit reporting agency (Privacy Act 1988)

GIVING INFORMATION TO A CREDIT REPORTING AGENCY (SECTION 18 E (1) (8) (C) PRIVACY ACT 1988)

The APS Benefits Group may give information about you to a credit-reporting agency to obtain a consumer credit report about you and/or to allow the credit-reporting agency to create/maintain a credit information file containing information about you. This information is limited to:

- Identity particulars your name, gender, date of birth, address (past and present), name of employer and drivers licence number.
 - The fact that you have applied for credit, the amount and that the Group is a credit provider to you.
 - Loan repayments that are overdue by more than sixty days, and for which debt collection action has been started.
 - Advice that loan repayments are no longer overdue in respect of any default that has been listed.
 - Cheques for an amount greater than \$100 drawn by you which have been dishonoured more than once.
 - The opinion of the Group that you have committed a serious credit infringement.
 - That the credit provided for by the Group has been paid or otherwise discharged.
- So that my application can be assessed, I consent to you and your service provider, Equifax Verification Exchange®: collecting, using and disclosing my personal information to my employers (or to payroll or other service providers who might act on behalf of my employers) to identify me; and
- collecting and using my employment income, history and related information from such parties to allow you to verify those matters.

I consent to Equifax Verification Exchange® using and disclosing my personal information in accordance with its Verification Exchange Collection Statement.#

the Verification Exchange Collection Statement reference is a hyperlink to <https://www.equifax.com.au/hrsolutions/pdf/ve-collection-statement.pdf>

AUTHORITY FOR THE GROUP TO OBTAIN AND USE CERTAIN INFORMATION

To enable the APS Benefits Group to assess my/our application for personal credit or for the purpose of collecting overdue payments from me/us to the APS Benefits Group. I/we authorise the Group to obtain from a credit reporting agency a credit report containing personal information about me/us in relation to personal credit provided by the APS Benefits Group.

EXCHANGING INFORMATION WITH OTHER CREDIT PROVIDERS (SECTION 18N (1) (b) PRIVACY ACT 1988)

I/We agree to the APS Benefits Group checking information about me/us with any credit provider named in my/our application for credit, and with other credit providers that may be named in a credit report issued by a credit reporting agency, for any of the following purposes:

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

I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give to or receive from each other under the Privacy Act 1988.

I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give to or receive from each other under the Privacy Act 1988.

AGREEMENT THAT THE GROUP MAY SEEK COMMERCIAL AND CONSUMER CREDIT INFORMATION (SECTIONS 18L (4), 18K (1) (b) PRIVACY ACT 1988)

If relevant, I/we agree to the APS Benefits Group obtaining a report about my/our commercial activities/credit worthiness from a business which provides information about the commercial credit worthiness of persons, and I/we agree to the APS Benefits Group obtaining from a credit reporting agency a credit report containing personal information about me/us in relation to commercial credit provided by the APS Benefits Group.

AUTHORITY FOR PROPOSED GUARANTOR TO SEEK INFORMATION (SECTION 18N (1) (ga)-(ii) PRIVACY ACT 1988)

I/we agree that the APS Benefits Group may give to a person who is currently a guarantor, or whom I/we have indicated is considering becoming a guarantor, a credit report containing information about me/us for the purpose of the prospective guarantor deciding whether to act as guarantor or to keep the existing guarantor informed about the guarantee and I/we understand that the information disclosed can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act including a credit report.


PRIVACY

The APS Benefits Group is committed to ensuring the confidentiality and security of your personal information. This information is being collected for the purposes of processing your application and assisting us with improving our service to you. If the information is not provided, the APS Benefits Group may be unable to process your application. It may be necessary for us to disclose your information to consultants we engage, such as lawyers, accountants, actuaries, and credit reporting agencies, or to regulatory authorities, if required by law. You have the right to access and alter any of the personal information concerning yourself in accordance with the Act. This information will not be on sold or made publicly available. Please direct any enquiries to our Privacy Officer on 1300 131 809. Our full privacy policy is available on www.apsbenefitsgroup.com.au


A member who is paying loan installments for his/her spouse through his/her salary must also sign the loan contract as a co-borrower, thus becoming jointly and severally liable for the full repayment of this loan.

What are my financial circumstances?	YES	NO	N/A
Do you anticipate an increase to your expenses/liabilities over the next 12 months (excluding this application)?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you anticipate a decrease in your income during the next 12 months (ie extended unpaid leave)?	<input type="checkbox"/>	<input type="checkbox"/>	
If you operate a business, do you anticipate a reduction in your income/profit during the next 12 months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you unable to meet your current financial commitments?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you aware of any information relevant to your application that has not been provided and could have an adverse impact on your financial circumstances?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you aware of any future change in your employment which may adversely affect your ability to meet your current and future financial obligations?	<input type="checkbox"/>	<input type="checkbox"/>	

Applicant 1

Title	Given name(s)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>
 Signature		Date
<hr/>		<input type="text"/>

Applicant 2

Title	Given name(s)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>
 Signature		Date
<hr/>		<input type="text"/>

When you're done, email the guarantor application to:
loans@apsbenefitsgroup.com.au