

Application for Loan

FINANCIAL
\$OLUTIONS



Do you really need a loan today?*

It can be expensive to borrow small amounts of money and borrowing may not solve your money problems.

Check your options before you borrow:

- For information about other options for managing bills and debts, ring 1800 007 007 from anywhere in Australia to talk to a free and independent financial counsellor
- Talk to your electricity, gas, phone or water provider to see if you can work out a payment plan
- If you are on government benefits, ask if you can receive an advance from Centrelink:
Phone: 13 17 94

The Government's [MoneySmart](#) website shows you how small amount loans work and suggests other options that may help you.

*This statement is an Australian Government requirement under the National Consumer Credit Protection Act 2009.

What documents do I need to submit with this application?

The application will require you to submit a minimum of 3 documents;

- **Proof of ID** – Drivers licence, Passport or ID card
- **Latest Payslip**
- **The last 90 days of bank statements**

We also require any outstanding bills you have to strengthen the application submission. This helps verify your identification and the reason for the loan.

Unit 42/1 Macquarie Street, Parramatta, NSW 2150
Ph: 02 9633 1670 Fax: 02 9633 1701
Email: info@fairwealthaustralia.com

The Loan Details	
Loan Amount Applying For	\$
Primary Reason for Application *	
Secondary Reason for Application (if any)	
Have you had 2 or more short-term loans with any other lenders in the past 90 days?	Yes / No
Introduce yourself to us	
Full Name*	
Date of Birth *	
Address *	
Mobile Phone *	
Home Phone	
Email *	
Marital Status *	
Partners Employment Status	
Number of dependents *	
Your Employment Details	
Your Employment Status *	
Payment Frequency *	Weekly / Fortnightly / Monthly
I get Paid (after Tax) *	
When do you get paid next?	
Occupation *	
Name of Organisation *	
Work Location *	
Do you receive Government Benefits?	Yes / No Amount per week \$

Your Expenses	
Current Outstanding Bill Cost (to support the amount you are applying for)	\$
Residential Status *	Rent / Board / Mortgage / N/A
How much are you paying? *	\$ Weekly / Fortnightly / Monthly
Do you have any Credit Cards? *	Yes / No \$ Weekly / Fortnightly / Monthly
Do you have any personal loans? *	Yes / No
Please state the following: 1. Which lender? 2. Outstanding Balance? 3. Repayment amount/frequency	
Ongoing Living Expenses	
Include all your ongoing living expenses	
Food / Groceries	\$ Weekly Fortnight Month
Utilities	\$ Weekly Fortnight Month
Transport	\$ Weekly Fortnight Month
Entertainment	\$ Weekly Fortnight Month
Education	\$ Weekly Fortnight Month
Outstanding bills amount	\$ Weekly Fortnight Month
About Your Credit Rating	
Have You been refused a loan in the last 12 months?	Yes / No
Have You been listed for Section 9 or Bankruptcy	Yes / No
Do you have a credit rating problem?	Yes / No
The information I have given is true and accurate	Yes / No
I have accessed and read the Credit Guide (copy attached)	Yes / No
I have read and I agree Privacy Consent & Electronic Authorisation (copy attached)	Yes / No

Your account details

Please provide your bank details for the account you would like the funds transferred into once approved.

Account Name *	
BSB *	
Account Number *	

Document Checklist

Please ensure you submit the following documents with your loan so it can move forward for an approval

Drivers licence *	Proof of ID is required to submit this application
Payslip *	We only need the latest copy
90 Days of bank statements *	The account which you get paid or your everyday account
Outstanding bills	Needed if application is over \$2,000

Additional Comments

Please leave any additional comments you have about your loan application that you would like noted for the loan assessor.

--	--

Repayment Details

Preferred Frequency	Weekly / Fortnightly / Monthly
Preferred Amount	\$

Signature:

Date:

By signing this application, you agree to our privacy statement outlined below and that you have received a credit guide.



Credit Guide

For SACC

Version One: 1 July 2017

Financial Solutions

ABN 95 740 263 642

Corporate Credit Representative 500747 of

The Welfare Fund Limited

ABN 25 155 698 105

Australian Credit Licence 423 050

About this Credit Guide As a licensed credit provider, we are required to give you a credit guide as soon as practicable after it becomes apparent to us that a credit contract is likely to be entered into. The guide includes information about us, our responsible lending obligations, and our dispute resolution process.

Suitability Assessment

Under the National Consumer Credit Protection Act, we must not enter into a credit contract with you, or increase the credit limit of a credit contract with you, if the contract is unsuitable for you.

The contract will be unsuitable for you if, at the time the contract is entered into or the credit limit is increased, it is likely that:

- You will be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship; or
- The contract will not meet your requirements or objectives.

We must make an assessment whether the contract will be unsuitable for you before entering into a credit contract with you or increasing the limit of an existing credit contract.

You can request a copy of our assessment. We must give you a copy (at no charge to you):

- Before entering the credit contract or before the credit limit is increased, if you make the request before then;
- Within 7 business days, if your request is made within 2 years of entering into the contract or the credit limit increase, and
- Otherwise, within 21 business days.

We do not need to give you a copy of the assessment if:

- Your request is made more than 7 years after entering into the contract or the credit limit increase; or
- The credit contract is not entered into or the credit limit is not increased.

Dispute Resolution

Financial \$olutions offers its customers both an internal and an external dispute resolution process that are readily accessible and free.

When Does a Dispute Arise?

A dispute arises if you make a complaint to Financial \$olutions about a product or service and you are not satisfied with the response that you receive.

Internal Dispute Resolution

To use our internal dispute resolution procedure, you should address a letter, email or fax detailing the dispute to:

Name: Financial \$olutions

Mail: Suite 42, 1 Macquarie Street, PARRAMATTA NSW 2150

Fax: (02) 9633 1701

Email: af@fsol.com.au

If our Customer Representative is able to resolve the dispute he or she will promptly notify you in writing of the outcome and provide reasons for the outcome. If you are still not satisfied with the outcome of a dispute, or it is not resolved in a timely manner you can refer the matter to our external dispute resolution scheme.

External Dispute Resolution

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

You must attempt to resolve your complaint with us before contacting our external dispute resolution scheme. If you have a complaint which remains unresolved after speaking to Member Representative, you can contact our external dispute resolution provider or get legal advice.

Our external dispute resolution provider is:

Name: Credit and Investments Ombudsman
Mail: PO Box A252, Sydney South, NSW 1235
Phone: (02) 9273 8455
Fax: (02) 9273 8445
Email: info@cio.org.au
Website: www.cio.org.au

Further information regarding CIO including their Terms of Reference is available from their office or on their website.

FURTHER INFORMATION OR QUESTIONS

For more information regarding Financial Solutions or any of the products and services outlined in this guide, contact us on (02) 9633 1670.

Contact us

Financial Solutions, Unit 42, 1 Macquarie Street, PARRAMATTA NSW 2150

ABN: 95 740 263 642
Australian Credit Licence: 423 050
Tel: (02) 9633 1670
Website: www.fsol.com.au
Email: generalenquiries@fsol.com.au

Privacy Consent

You consent to us (Financial Solutions Pty Ltd ABN 95 740 263 642 our related bodies corporate, affiliates and agents) and some other entities collecting, using, holding and disclosing personal information and credit-related information about you. You can find out more about how we deal with your privacy by viewing our privacy policy. You can also ask for a copy of your privacy policy by contacting us on 02 9633 1670. The policy sets out how you can access or seek to correct your information, and complain about our privacy practices.

WHAT INFORMATION DO WE COLLECT?

'Personal information' includes any information or an opinion about an identified individual, or an individual who is reasonably identifiable. 'Credit information' includes information such as the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information.

We may collect, use, hold and disclose personal information and credit-related information about you for the purposes of providing you with credit and managing that credit, direct marketing of products, enhancing services offered by us or any of our associates and other related purposes. Your information will be held by us and some of our third-party service providers so that we can provide the services to you. You can gain access to the information held about you by contacting us. You have the right to request not to receive direct marketing material by advising us at any time. We are required to collect your information by law (including the Anti-Money Laundering and Counter-Terrorism Financing Act 2006) and if you do not provide your personal information and credit-related information, we may be unable to provide you with a loan or other services.

By Consenting you agree to the following

By consenting, you agree that we, and any of our associates and/or service providers on our behalf can do any of the following at any time.

1. Credit-related information: Collect, hold, use and disclose credit-related information about you to assess an application for consumer credit and manage that consumer credit. As required by law, we will obtain the last three months bank transactions on the date you apply for a loan, and if relevant, further bank transactions for a reasonable period after that date, for the purpose of assessing any future loan application.

2. Personal information: Collect, hold, use and disclose personal and credit-related information about you. This includes disclosure to third parties such as our service providers, associates, credit reporting bodies, debt collectors, contractors (including any of our overseas associates who may assist us in providing our products and services to you) and people considering acquiring or taking an interest in our business or assets.

3. Employment information: Collect, hold, use and disclose employment information and income confirmation from your current or previous employers.

4. Exchanging information with credit reporting bodies: We may exchange your personal information and credit-related information with the credit reporting bodies listed in our privacy policy (eg. Equifax (w: equifax.com.au | e: This includes obtaining a credit report for

the purpose of assessing your application and managing the credit provided. Information we provide may include advice that payments are no longer overdue; that in our opinion you have committed a serious credit infringement (in specified circumstances only); be used in a credit report about you which the credit reporting body provides to other organisations (such as other lenders) to help them assess your creditworthiness. The details of the credit reporting bodies that we use, and how you can contact those credit reporting bodies is set out in our privacy policy.

5. Customer identification: Disclose personal information about you to an organisation, including credit reporting bodies, for the purpose of verifying your identity against the information held on your credit file (including online verification). If we use these methods and are unable to verify your identity in this way we will let you know. We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant registries using third party systems and record the results of that matching. Should you not agree to have your identity verified by these means, please contact us so that we can discuss other options with you.

6. Storage and security: Store your personal information and credit-related information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

7. Cookies, pixels, click re-directs and tag containers: Use cookies, pixels, click re-directs and tag containers to collect information about your browser usage which in certain circumstances may be sufficient to reasonably identify you and/or constitute sensitive information.

Electronic Communication Authorisation

By consenting to electronic communication:

you agree that we will send:

- any notice of change to your loan contract;
- copies of documents including but not limited to your loan contract;
- any notices, statutory disclosures (including the Information Statement and Credit Guide) unless prohibited by law to be sent electronically; or
- Statements of Amounts Owing, to you electronically, by either:
 - sending them to your nominated electronic address; or
 - sending notification to your nominated electronic address, that a notice or document is available for you
- you may withdraw your consent to electronic communications at any time, if you provide us with alternative suitable means of communication with you.

by circling 'I Agree', you give your consent to Electronic Communication and to the use and disclosure of your personal and credit information as disclosed above