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FINANCE LOAN APPLICATION

BIKE MAKE & MODEL: _____ **New or used:** New / Used
 BIKE PRICE: \$ _____
 ACCESSORIES: \$ _____
 DEPOSIT TO APPLY: \$ _____ Deposit Method: Trade-in / Cash or Card Payment
 TOTAL TO FINANCE = \$ _____

Number of Years for Loan (please circle one): 2yrs / 3yrs / 4yrs / 5yrs
 Preferred Loan Repayment (please circle one): Weekly / Fortnightly / Monthly

It is a requirement by the finance company for a secured loan to have Motorcycle Insurance in place for all bikes under finance for settlement purposes. As part of your approval, you will be provided an Insurance Quote with supporting information for you to consider.

FINANCE LOAN APPLICATION

*If a Joint Application is required, a Finance Loan Application Form is to be completed by each applicant.

APPLICANT

First Name: _____ Middle Name/s: _____ Surname: _____

Mobile / Home Ph: _____ Email: _____

Date of Birth: ____/____/____ Gender: Male / Female / Other

Marital Status (please circle one): Single / Married / Defacto / Divorced / Widowed

Residency Status (please circle one): Australian Citizen / Australian Permanent Resident / Other: _____

Country of Citizenship if Not Australia: _____

Other Country/s of Residency if Not Australia: _____

(where an individual resides other than Australia for greater than 3mths of the year):

Drivers Licence No: _____ Expiry Date: ____/____/____ Hold Current Riders Licence: Y / N

No. of Children under 18 in your care: _____

Current Residential Address details: A total of 3 years of living arrangements is required. If the first property is less than 3 years, please supply previous living arrangements until 3 years is reached:

Current Address: _____ Suburb: _____ P/Code: _____

Living Arrangements (circle one): Own Home / Mortgage / Renting / Boarding or Sharing / Living with Parents

Time at this Address: ____yrs ____mths If Renting, Are you on the Rental lease: Y / N

If Renting, how many people in total are on the Rental Lease (inc yourself): _____

Full Rent on Lease per Week: \$ _____ Real Estate Agency Name if Renting: _____

Previous Address: _____ Suburb: _____ P/Code: _____

Living Arrangements (circle one): Own Home / Mortgage / Renting / Boarding or Sharing / Living with Parents

Time at this Address: ____yrs ____mths **Real Estate Agency Name if Renting:** _____

Previous Address: _____ Suburb: _____ P/Code: _____

Living Arrangements (circle one): Own Home / Mortgage / Private Rental / Boarding or Sharing / Living with Parents

Time at this Address: ____yrs ____mths **Real Estate Agency Name if Renting:** _____

REFERENCES

Please supply 1 reference - Must be a Relative not currently living with you:

1. Full Name: _____ Contact Ph: _____ Relationship: _____

Address: _____ Suburb: _____ P/Code: _____

EMPLOYMENT DETAILS: A total of 3 years of employment is required. If first employment is less than 3 years, please supply previous employment history until 3 years is reached:

Current Employer Company Name: _____

Address: _____ **Suburb:** _____ **P/Code:** _____

Employer Phone: _____ **Employment Type:** F/Time P/Time Casual Contract Self Empl.

Length of time Employed: ____yrs ____mths **Job Title:** _____

How often do you get paid: Weekly / Fortnightly / Monthly

Gross Wage per Year: \$ _____ *Please provide your last 2 x Payslips or ATO Notice of Assessment if Self Employed*

Other Gross Income per Year: \$ _____ **Details:** _____

Any Other current Income (rental properties / investments or a second job you may have).

Any other income advised, you must be able to show proof of income (i.e rental income requires min 6mths rental statements from a real estate agent).

Previous Employer Company Name: _____

Address: _____ **Suburb:** _____ **P/Code:** _____

Employer Phone: _____ **Employment Type:** Permanent Casual Temp Contract Self Empl.

Length of time Employed: ____yrs ____mths **Job Title:** _____

Previous Employer Company Name: _____

Address: _____ **Suburb:** _____ **P/Code:** _____

Employer Phone: _____ **Employment Type:** Permanent Casual Temp Contract Self Empl.

Length of time Employed: ____yrs ____mths **Job Title:** _____

CURRENT LIABILITIES (IN YOUR NAME OR JOINT LOANS)

LIABILITIES	FINANCE COMPANY NAME (i.e CBA, ANZ etc)	FULL REPAYMENT AMOUNT PER MONTH	JOINT LOAN
Mortgage		\$ /mth	YES / NO
Mortgage		\$ /mth	YES / NO
Car Loan		\$ /mth	YES / NO
Personal Loan		\$ /mth	YES / NO
Other Loans		\$ /mth	YES / NO
Other Loans		\$ /mth	YES / NO

CREDIT CARDS:

ISSUED BY: (CBA, ANZ etc)	CARD TYPE (Please Circle or advise if other)	CREDIT LIMIT
	Visa / MasterCard / AMEX / Other:	\$
	Visa / MasterCard / AMEX / Other:	\$
	Visa / MasterCard / AMEX / Other:	\$

OTHER (If you have any Afterpay / Zippay / Open Pay Accounts OPEN in your name please advise below):

AFTERPAY	CREDIT LIMIT: \$	
ZIP PAY / ZIP MONEY	CREDIT LIMIT: \$	
OTHER BUY NOW PAY LATER:	CREDIT LIMIT: \$	NAME OF OTHER BNPL PRODUCT:
INTEREST FREE PAYMENTS	CARD ISSUER:	CREDIT LIMIT: \$

GENERAL LIVING EXPENSES: Please list your Monthly general living expenses below:

DESCRIPTION	MONTHLY EXPENSE:
FOOD & DRINKS (INCLUDING GROCERIES / TAKEAWAY / RESTAURANTS)	\$ /MTH
TRANSPORT & FUEL	\$ /MTH
PHONE & INTERNET	\$ /MTH
MEDICAL & OTHER INSURANCE COSTS	\$ /MTH
CLOTHING & FOOTWEAR	\$ /MTH
RECREATION & OTHER SPENDING	\$ /MTH

ASSETS YOU OWN: This Section MUST be completed to assist in your Loan Application.

If you have No Assets, please write "NONE":

Asset Type (House, Car, Boat, Bike etc)	Approx. Re-Sale Value	Original Loan Value (If No Loan enter "None")	Approx. Remaining Loan Value
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$

IMPORTANT: When submitting an application for finance, please ensure all information is true and accurate. All details will be confirmed via a credit check, and any information knowingly withheld may result in an application being declined.

PRIVACY NOTIFICATION

BOQ Finance* (being the BOQ Finance group of companies which includes BOQ Finance (Aust) Limited ABN 56 065 745 735 or BOQ Credit Pty Limited ABN 92 080 151 266) ("we", "our", "us" or "BOQ Finance") collects, uses and discloses your personal information, including credit-related information, to consider and assess this application and for other related purposes.

Our Privacy Policy, found at www.boq.com.au or obtain a copy by calling 1300 55 72 72, sets out how we collect and use your information, how you can access and correct information we hold about you (including credit reports and other credit information), how you can lodge a complaint and how your complaint will be handled.

If you wish to find out more information, or raise any specific or general concerns about us and our Privacy Policies, the contact details are as follows:

Bank of Queensland Privacy Officer
GPO Box 898 Brisbane QLD 4001
Telephone: **1300 55 72 72**
Email: privacy@boq.com.au

Why we collect your information

We collect your information to:

- Consider any application you make to us now and in the future
- Confirm your identity and manage our relationship with you
- Provide, manage and improve our products and services
- Conduct reviews of your facility
- Tell you about other products and services you might be interested in
- Comply with relevant laws both in Australia and overseas, for example the Anti-Money Laundering and Counter-Terrorism Financing Act, State/territory property laws and the responsible lending provisions of the National Consumer Credit Protection Act
- To assist you to participate in rewards programs.

We may collect your Tax File Number (TFN) in order to calculate our tax withholding obligations. You are not required to provide your TFN, but if you do not, we may be required to withhold amounts from you and remit them to the Australian Taxation Office.

We may also require sensitive information about your health if you apply for assistance due to financial hardship caused by illness or injury. We will not collect sensitive information about you without asking for your permission.

If you choose not to provide us with all the information we request, or the information provided is incorrect or incomplete, we may not be able to provide you with the requested products and services.

How we collect and share your information

Your information is collected directly from you wherever possible. We may also need to collect information from and share information with other entities including credit providers, employers, financial advisers, our white label partners, your insurers, mortgage insurers, brokers, government agencies (e.g. Centrelink), guarantors, our corporate partners, service providers administering online verification of your identity, to identify illegal activities and fraud prevention, and credit reporting bodies (CRBs). We may also share your information with any other person named as an applicant such as a co-borrower, business owner or director in this application.

Sometimes we may need to exchange your personal information with our service providers and other third parties who may be located outside Australia in countries including New Zealand, Philippines, India, Singapore, The United States of America, United Kingdom, Spain, Israel, Finland, Canada, Mongolia, Costa Rica, Bulgaria, and The Netherlands.

Exchange - credit reporting bodies

We may exchange your personal information with credit reporting bodies (CRBs) in order to, for example, obtain a credit report about you on one or more occasions for the purposes of assessing an application for consumer or commercial credit, reviewing an existing consumer or commercial credit facility, disclosing any failure by you to meet your payment obligations in relation to any credit facility, the fact that you have committed fraud or other serious credit infringement, and considering whether or not to accept you as a guarantor or security provider or continuing to accept you as a guarantor or security provider.

CRBs may include information that we have provided them to other credit providers to assist them to assess your creditworthiness. You can ask a CRB not to disclose the credit information that it holds about you without your consent for a "ban period" of 21 days if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud. If a ban period is active at the time you submit your application to enter into this agreement, or any time during the life of this agreement, you consent to us accessing your credit information from a CRB.

CRBs may use your credit information to respond to requests from credit providers to "pre-screen" you for marketing. You can ask a CRB not to do this, although we may still (unless you request otherwise) provide you with direct marketing.

Co-Borrower

It is important that you understand the difference between being a co-borrower and a guarantor. Co-borrower: As a Co-borrower you are equally responsible for the repayment of the loan. Where the other borrower/s won't or can't repay the loan, you are responsible for repaying the whole loan. This can affect your credit eligibility. Guarantor: A guarantor provides a guarantee, which is a promise to repay the borrower's debt if they are unable to do so. Certain legal protections may apply to a guarantor that would not otherwise apply to a co-borrower.

By signing below you acknowledge that:

You agree to the collection, use and sharing of your information before, during or after the provision of credit as outlined here and in the Privacy Policy.

- You agree to us obtaining one or more credit reports about you from Credit Reporting Bodies which may include:
- credit information (a "consumer credit report"); or
- information concerning your commercial credit activities or commercial creditworthiness (a "commercial credit report").
- If you apply for a credit card, then in respect of that credit card application you acknowledge that by consenting to Citigroup disclosing your personal information to overseas recipients, those recipients may not be subject to obligations similar to the Australian Privacy Principles.
- You agree fees payable in relation to this application (including application fees, valuation fees and search fees) may still be payable if the application does not proceed.
- If you are a co-borrower entering into a loan, you understand the risks associated with this and you understand the difference between being a co-borrower and a guarantor.
- If you provide us with documentation which includes personal information about a person who is not a borrower to the application (for example, a statement of a joint account), you confirm that you have obtained their consent to provide this information to us.
- All the information you have provided to us is complete and correct and that we may rely on this information for the purpose of assessing this application.
- Where there are changes to your personal details, you agree to notify us as soon as possible.

Please put your initial or tick this box if you do not wish to receive any marketing material from BOQ Finance or its related companies and corporate partners.

This form is not an offer or acceptance of credit.

ACKNOWLEDGEMENT

Signature

Date:

Print Name

This document may be by signed by any person using an electronic signature (being an electronic method of signing that identifies the person and indicates their agreement and intention to sign this document) ("Electronic Signature"), and each party agrees to sign this document in electronic form and consents to each party signing the document using an Electronic Signature. Provision of a copy of this document or any other document contemplated by this document bearing an original or Electronic Signature by electronic mail in portable document format (.pdf) form or by any other electronic means will have the same effect as physical exchange of the paper document bearing an original or Electronic Signature. Any document so provided will be binding on each party as if it were physically executed.