

APPLICATION FOR FUNDING

YOUR BUSINESS

Company or Business Name:

ABN:

ACN:

Name of Trust (If applicable):

Registered Business Name:

Business Address:

Business Phone:

Business Fax:

Mobile:

Alt Phone:

Type of Business:

Email Address:

Yrs in Business:

No. of Staff:

Date Inc: (dd/mm/yyyy)

Web Address:

Related or Associated Entities Name(s):

Relationship:



Fast & Flexible Finance for Business

- Accelerate your cashflow
- No need to mortgage the family home
- Fast 24 hour approval



**We say yes
more often**

DIRECTORS AND SHAREHOLDERS; PARTNERS OR SOLE TRADER

1. Individuals Full Name (Directors, Applicants, Shareholders)

Previous or other names:

Director: Yes No Share holding %

Home Address:

D.O.B. (dd/mm/yyyy)

Drivers Licence No.

2. Individuals Full Name (Directors, Applicants, Shareholders)

Previous or other names:

Director: Yes No Share holding %

Home Address:

D.O.B. (dd/mm/yyyy)

Drivers Licence No.

3. Individuals Full Name (Directors, Applicants, Shareholders)

Previous or other names:

Director: Yes No Share holding %

Home Address:

D.O.B. (dd/mm/yyyy)

Drivers Licence No.

4. Individuals Full Name (Directors, Applicants, Shareholders)

Previous or other names:

Director: Yes No Share holding %

Home Address:

D.O.B. (dd/mm/yyyy)

Drivers Licence No.

BANKERS AND ADVISERS

Bankers Name:

Bankers Address:

Phone:

Manager:

Accountants Name:

Accountants Address:

Phone:

Manager:

SALES ANALYSIS

Turnover last financial year:

Forecast Annual Turnover:

Number of Active Customers:

Number of invoices raised per month:

Average number of days to collect invoices:

90 Days plus balance:

\$ value of credit claims received over the last 3 months:

How did you hear about FactorONE:

CUSTOMER (DEBTOR) INFORMATION

What is currently owed to you from your debtors: \$

What terms do you normally provide to your debtors: Days

Do you sell on consignment basis: Yes No

Do you have your debtors insured:

Do you have signed proof of delivery:

List any debtors who are also suppliers to your business:

What percentage of your sales are provided on credit terms: %

What discount, if any, do you give for early payment: %

Do you sell on a sale or return or exchange basis: Yes No

Do you obtain purchase orders: Yes No

Do you invoice on a progress claim / milestone basis: Yes

DETAILS OF 5 LARGEST DEBTORS

Debtor Name	ABN	Payment Terms	Credit Limit	Currently Outstanding

EXISTING FINANCE FACILITIES

Bank/Financier	Type of facility	Limit	Current Balance	Security

TAXATION / SUPERANNUATION

	Total	Current	Overdue
GST			
PAYG			
Payroll tax			
Superannuation			

CREDIT HISTORY

Do you have any tax arrears? Yes No If YES, give details

Do you or the company have arrangements with creditors, financiers or ATO? Yes No If YES, give details

Is any legal action(s), pending? Yes No If YES, give details

ENCLOSURES

	Check
2 Yrs Financial Statements (Profit and Loss and Balance sheet) if available	
Aged Receivables (i.e. Aged Debtors Report)	
Aged Payables (i.e. Aged Creditors Report)	
Sample Invoice/Purchase Order/Proof of Delivery/Remittance Advice	

PRIVACY DISCLOSURE AND CONSENT

OVERVIEW

FactorONE, a division of Scottish Pacific Business Finance Pty Ltd (ACN 008 636 388) ("we", "us", "our") collects personal information about you for the purposes you agree to in this Privacy Disclosure and Consent. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and disclose personal information about you for those purposes.

PRIVACY DISCLOSURE STATEMENT

We collect personal information about you:

- to determine whether we should provide a facility which includes the provision of commercial credit to you and, if we decide to provide it, to assist in the provision of the facility. This includes the assessment of the application, managing the account, recovering money and dealing with security you give; or
- to determine whether we should provide a facility which includes the provision of commercial credit to a person with which you are associated (for example as a director or shareholder) and to assist in the provision of the facility. If a guarantee may be given we are collecting the personal information to determine whether we should accept it and, when it is given, we collect the personal information to deal with or enforce our rights under the guarantee and any security which may be given to secure it.

The main consequence for you if all or some of the personal information is not collected by us is that we may be unable to process your (or the person's) application, we may decide not to provide a facility or we may decide to restrict or end a facility.

We may collect personal information about you from someone other than you. The personal information could be collected from the person we have provided or may provide a facility to, CRBs, brokers and other introducers, and public registers.

We may disclose personal information to a CRB; government authorities and others as required or authorised by law; your broker or other introducer; a person we introduce to you; our and your legal, financial and other adviser or representative; persons (such as mailing houses, mercantile agents, archivers and valuers) who provide a service to us; insurers and underwriters; financiers and parties to a securitisation arrangement; a potential or existing guarantor; a person who owes a debt which we have purchased (or have a security interest in) in connection with a facility we provide and that person's advisers; and a body corporate which is related to us. Generally we do not disclose personal information to a person overseas although we may do so in some circumstances, such as if a related body corporate, guarantor or debtor is overseas.

NOTIFICATIONS

Our privacy policy is available at www.factorone.net.au. If you request a copy in a particular form (for example in hard copy) we will, free of charge, take reasonable steps to give you a copy in that form.

The privacy policy contains information about how you may access personal information about you which we hold and seek the correction of that information. The privacy policy also contains information about how you may complain about a breach of the Australian Privacy Principles or the Credit Reporting Privacy Code, and how we will deal with the complaint.

The privacy policy includes our policy about the management of credit information and credit eligibility information. It contains information about how you may access the credit eligibility information about you that we hold; how you may seek the correction of credit information or credit eligibility information about you that we hold; how you may complain about our failure to comply with Division 3 of Part IIIA to the Privacy Act or the Credit Reporting Privacy Code; and how we will deal with such a complaint. It also specifies whether we are likely to disclose credit information or credit eligibility information to entities that do not have an Australian link and, if relevant and practicable, the countries in which those entities are likely to be located.

The privacy policy includes information about credit reporting, including the CRBs to which we are likely to disclose your credit information, and a statement of notifiable matters. The key issues contained in that statement are the way a CRB can use the credit information; the disclosure which we can make to the CRB; how you can obtain our policy about the management of credit-related personal information and the CRB's policy about the management of credit-related personal information; your right to access information from us, to request that we correct information and make a complaint to us; your right to request CRBs not to use their credit reporting information for the purposes of pre-screening of direct marketing; and your right to request the CRB not to use or disclose credit reporting information about you if you believe, on reasonable grounds, that you have been, or are likely to be, a victim of fraud.

IDENTITY VERIFICATION

The AML Law requires that we verify the identity of certain individuals. To assist us in doing that we can give a CRB the individual's name, residential address and date of birth and request that the CRB provide an assessment of whether that personal information matches (in whole or in part) personal information held by the CRB. If we are required to verify your identity we would like to obtain that assessment from a CRB. To obtain the assessment we will disclose your name, residential address and date of birth to the CRB and request the assessment. The CRB will prepare the assessment and provide it to us. The CRB may use the personal information about you, and personal information held by the CRB that is the names, residential addresses and dates of birth of other individuals, for the purposes of preparing the assessment. We will only request the assessment and disclose the personal information if you expressly agree. You do not have to agree and if you do not agree we will verify your identity in another way as permitted by the AML Law.

We may verify an individual's identity by using the Document Verification Service ("DVS") of the Commonwealth of Australia to compare the individual's identifying information with a government record. Our access to and use of the DVS may involve use of third party systems and services. We will only use the DVS to verify your identity if you expressly agree.

PRIVACY DISCLOSURE AND CONSENT (continued)

CONSENT

By signing below you consent to:

- us receiving, using and disclosing your personal information as outlined in this form and our privacy policy subject to the Privacy Act and the Credit Reporting Privacy Code;
- a CRB disclosing credit reporting information to us, at our request, for a commercial credit related purpose;
- us collecting your personal information from someone other than you;
- us, if we have provided credit to you or you have applied to us for credit, disclosing credit eligibility information to a person for the purpose of that person considering whether to offer to act as a guarantor in relation to the credit or to offer property as security for the credit;
- us disclosing credit eligibility information about you to a person who is a guarantor in relation to credit provided by us to you or has provided property as security for that credit;
- us disclosing personal information about you to another credit provider so long as the information is either not about your activities in relation to consumer credit or is credit reporting information. You also consent to us obtaining information of that type from another credit provider. The disclosure or obtaining must be for the purpose of assessing an application made by a person for commercial credit;
- us making a request to a CRB so that we may obtain an assessment from the CRB which will be used to verify your identity for the purposes of the AML Law. You also consent to the disclosure of personal information so that we may obtain the assessment;
- us using DVS to verify your identity, including by accessing information on the matching of data;
- you consent to us or any organisation we authorise using or disclosing information (other than sensitive information) about you for the purpose of direct marketing. The Privacy Act imposes restrictions on that use and you will, in particular, have an opt-out right; and
- us sending electronic messages to you. If you are not the person to whom we provide commercial credit you also consent, on behalf of that person, to us sending electronic messages to that person.

If you consent to the disclosure of personal information (other than credit eligibility information) to a person (other than a CRB) who is not in Australia, sub-clause 8.1 of Schedule 1 to the Privacy Act will not apply to the disclosure. You consent to that disclosure.

If you provide personal information to us about any other individual you confirm that you are authorised to provide that information.

Your consents and obligations continue until we have agreed to you revoking them.

CONTACT DETAILS

We can be contacted by e-mail to privacy@factorone.net.au or by letter posted to GPO Box 9969, Sydney, New South Wales 2001 (attention Privacy Contact Officer).

DEFINITIONS

"AML Law" means the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, the AML/CTF Rules (as defined in that Act) and any regulations made under that Act. "CRB" means credit reporting body. "You" means each person who signs below. Words which are defined in the Privacy Act 1988 have the same meaning in this form.

I(We) declare the information provided above and in this Application to be true and correct.

Name: (PLEASE PRINT) <input type="text"/>	Signature <input type="text"/>
Date of Birth: (dd/mm/yyyy) <input type="text"/> <input type="text"/> <input type="text"/>	Date Signed: (dd/mm/yyyy) <input type="text"/> <input type="text"/> <input type="text"/>

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