

1. BORROWER

Company	Individual
Name:	Name:
A.C.N / A.B.N:	Date of Birth:
Address	Address:
Nature of practice:	Profession:
Years trading:	Date qualified:
Trust Name (if applicable)	Drivers Licence No
Phone Number	Phone Number
Fax Number	Fax Number
Email address	Email address

2. GUARANTORS

Guarantor 1	Guarantor 2
Name:	Name:
Date of Birth:	Date of Birth:
Address	Address
Profession:	Profession:
Date qualified:	Date qualified:
Drivers Licence No	Drivers Licence No
Phone Number	Phone Number
Fax Number	Fax Number
Email address	Email address

3. INDIVIDUAL STATEMENT OF POSITION

NAME:	DATE: / /	NAME:	DATE: / /
Assets		Assets	
Cash	\$	Cash	\$
Property	\$	Property	\$
Motor Vehicle	\$	Motor Vehicles	\$
Other	\$	Other	\$
Total Assets	\$	Total Assets	\$
Liabilities		Liabilities	
Overdraft	\$	Overdraft	\$
Loans	\$	Loans	\$
Leases	\$	Leases	\$
Other	\$	Other	\$
Total Liabilities	\$	Total Liabilities	\$
Net Assets	\$	Net Assets	\$

4. FACILITY LIMIT

Facility Limit Requested	\$	Existing Limit to be increased to	\$
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5. SECURITY (you will be requested to change your code on activation)

Mothers Maiden Name	Four digit security code _ _ _ _
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6. DIRECT DEBIT AUTHORITY

DIRECT DEBIT REQUEST To: Experien Pty Ltd A.C.N 110 704 464 (user ID 218940).

I / We acknowledge that this Direct Debit Request is governed by the terms and conditions of the Direct Debit Request – Service Agreement of Experien Pty Ltd. I / We request that moneys due in terms of the repayment arrangements under this facility be drawn under the Direct Debit System from my/our account details are below. I understand that a direct debit fee will apply to drawings. I / We enclose a copy of the most recent bank statement to confirm ownership of the account detailed below or such other account to be credited with drawings under the facility.

Title of Account

BSB

Type of Account

Account #

7. DECLARATIONS BY BORROWER AND GUARANTOR

General

By signing this application, the Borrower and each Guarantor requests Experien to make an assessment of my / our credit worthiness to provide a credit facility on terms and conditions. I / We declare that all information provided to Experien is true and correct and not misleading in any respect. Should the credit facility be approved, by virtue of requesting the first drawdown under the proposed facility I/we confirm that I/we have / has received and understood the terms and conditions of the facility and agree to be bound by them.

Business Declaration

The Borrower declares that the credit facility to be provided is wholly or predominantly for business or investment purposes (or for both purposes). By signing the application form you may **lose** your protection under the Consumer Credit Code.

Privacy Declaration (we also refer you to our website www.experien.com.au)

Agreement that Experien may seek consumer and commercial credit information (Section 18K (1) (b) Privacy Act 1988) – If Experien considers it relevant to assessing my / our application for consumer and commercial credit I / we agree to Experien obtaining from a credit reporting agency a credit report containing personal credit information about me / us in relation to credit provided by Experien.

Exchanging information with other creditor providers (Section 18N (1) (b) Privacy Act 1988) – I / We agree to Experien obtaining from and exchanging with other credit providers personal information about me / us whose names I / we may have provided including agents, broker, financial consultant, accountant, lawyer or other advisor acting in connection with any financing provided or proposed to be provided or that may be named in a credit report for the purpose of assessing my / our application for consumer and commercial credit made to Experien. I / We permit and authorise Experien authorised to give personal information to any party connected to the credit facility including any institution involved in funding by way of securitisation.

Agreement to a credit provider being given a consumer and commercial credit report to collect overdue payments on commercial credit (Section 18K (1) (h) Privacy Act 1988) – I / We agree that Experien may obtain a consumer and commercial credit report about me / us from a credit reporting agency for the purposes of collecting overdue payments relating to credit owed by me / us.

8 NOTICE TO GUARANTORS – Before you sign / What you need to understand

You should read the terms and conditions as outlined below

You should obtain independent legal advice

You should consider obtaining financial advice

You should make sufficient enquiries about the Borrower's character, credit worthiness and financial position

By signing this form you are giving your guarantee which makes you individually and personally liable for the repayment of the facility provided to the Borrower together with all reasonable costs and expenses of enforcing the guarantee and indemnity.

If the Borrower cannot pay and you are unable to pay you could lose everything you own.

Failure to meet your obligations under the guarantee may result in an adverse credit rating being recorded with an external credit rating agency.

9 SIGNATURE where Borrower is a Company (to be executed by all directors)

Name of Director & Guarantor	Signature & Date	Name of Witness	Signature & Date
Name of Director & Guarantor	Signature & Date	Name of Witness	Signature & Date

10 SIGNATURE where Borrower is an Individual (Ensure you read the declarations above)

Timothy James Gray			
Name of Borrower	Signature & Date	Name of Witness	Signature & Date
Name of Guarantor	Signature & Date	Name of Witness	Signature & Date