

	Primary Applicant	Co-Borrower
First Name		
Middle Name		
Surname		

Date of Birth		
Licence Number		
Card Number		
Licence Expiry		
Marital Status		
Dependants		

Mobile		
Home Phone		
Email		

Current Address		
Time at Address		
Residential Status	<input type="checkbox"/> Own <input type="checkbox"/> Buy <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Parents	<input type="checkbox"/> Own <input type="checkbox"/> Buy <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Parents
Landlord / Lender		

Minimum 3 Years Address History Required

Previous Address		
Time at Address		
Residential Status	<input type="checkbox"/> Mortgage <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Parents	<input type="checkbox"/> Mortgage <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Parents
Landlord / Lender		

Previous Address		
Time at Address		
Residential Status	<input type="checkbox"/> Mortgage <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Parents	<input type="checkbox"/> Mortgage <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Parents
Landlord / Lender		

Occupation		
Employer		
Work Phone		
Contact Person		
Start Date		
Income	\$ <input type="checkbox"/> Net <input type="checkbox"/> Gross	\$ <input type="checkbox"/> Net <input type="checkbox"/> Gross
Frequency	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually
Status	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual <input type="checkbox"/> Self-Employed - ABN: <input type="checkbox"/> Contractor - ABN:	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual <input type="checkbox"/> Self-Employed - ABN: <input type="checkbox"/> Contractor - ABN:

Minimum 3 Years Employment History Required

Occupation		
Employer		
Work Phone		
Contact Person		
Time at Job		
Status	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual <input type="checkbox"/> Self-Employed <input type="checkbox"/> Contractor	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual <input type="checkbox"/> Self-Employed <input type="checkbox"/> Contractor

Occupation		
Employer		
Work Phone		
Contact Person		
Time at Job		
Status	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual <input type="checkbox"/> Self-Employed <input type="checkbox"/> Contractor	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual <input type="checkbox"/> Self-Employed <input type="checkbox"/> Contractor

Occupation		
Employer		
Work Phone		
Contact Person		
Time at Job		
Status	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual <input type="checkbox"/> Self-Employed <input type="checkbox"/> Contractor	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual <input type="checkbox"/> Self-Employed <input type="checkbox"/> Contractor

Rent / Board

Landlord: \$ ☐ Per/Week ☐ Per/Month

Mortgage

Lender			
Repayment	\$	\$	\$
Original Amount	\$	\$	\$
Current Balance	\$	\$	\$
Property Value	\$	\$	\$
Rental Income	\$	\$	\$

Finance / Loans

Lender			
Repayment	\$	\$	\$
Original Amount	\$	\$	\$
Current Balance	\$	\$	\$
Loan Purpose			

Credit Cards / Buy Now Pay later (BNPL)

Lender			
Card Type	<input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> BNPL	<input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> BNPL	<input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> BNPL
Credit Limit	\$	\$	\$
Balance	\$	\$	\$

Assets & Values

Previous Finance & Loans

General Living Expenses – Basics (Monthly)			
Groceries	\$	Registration	\$
Electricity / Gas Utilities	\$	Clothing	\$
Water / Land Rates	\$	Mobile / Internet	\$
Transport / Petrol	\$	Child Maintenance	\$
General Living Expenses – Discretionary (Monthly)			
Restaurants / Take Away	\$	Entertainment	\$
Childcare	\$	Insurance (Home, Life, Car)	\$
Private School Fees	\$	Other:	\$
Alcohol / Tobacco	\$	Other:	\$
General Living Expenses – Luxury (Monthly)			
Holiday	\$	Donations	\$
Housekeeping	\$	Other:	\$
Gambling	\$	Other:	\$

Details of Nearest Relative (Not Living at Same Address)

First Name	
Surname	
Relationship	
Address	
Phone / Mobile	
Email	

Bank Account Details for Direct Debit

Bank	
BSB Number	
Account Number	

Signature/Date		
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AUSTRALIAN MOTORCYCLE AND MARINE FINANCE PTY. LTD.

PRIVACY ACT AUTHORISATION AND DISCLOSURE

PERSONAL INFORMATION

Australian Motorcycle and Marine Finance Pty. Ltd. ABN 85 603 969 875 ("AMMF") may collect personal information from you. AMMF will use, disclose and make accessible your personal information in accordance with its Privacy Policy, the Privacy Act 1988, the Australian Privacy Principles and this authorisation.

AMMF AND CREDIT REPORTING BODIES

You authorise AMMF to give to and seek personal information about your credit arrangements or obtain a consumer or commercial credit report containing information about you from any credit reporting body including but not limited to:

- your name, sex, date of birth, current address and last two addresses, current or last known employer and driver's licence number;
- the fact that you have entered into or propose to enter into a credit agreement with AMMF, the type of credit agreement, the credit limit or the amount of credit that you have or will obtain in accordance with the credit agreement and your monthly repayment history;
- that you have drawn cheques for \$100.00 or more which have been dishonoured more than once;
- that court judgments and/or bankruptcy orders have been made against you;
- transaction history which includes a summary report of your transactional records with your banking or financial institution;
- that you are 60 days or more overdue in making a payment to AMMF and that steps have been taken to recover all or any part of the money that you owe; and
- that, in AMMF's opinion, you have committed a serious credit infringement.

You authorise AMMF to give to and seek credit reports and other information about your credit arrangements from:

- credit providers named in any application by you or Agreement between you and AMMF; and
- any credit providers that may be named in a credit report issued by a credit reporting body.

Your authorisation entitles AMMF to exchange information about your credit worthiness, credit standing, credit history and credit capacity.

USE OF YOUR PERSONAL INFORMATION

Credit reports, identification verification assessments with a document issuer or official record holder and other personal information AMMF obtains about you including your credit arrangements from a credit reporting body or credit provider may be used by AMMF for the following purposes:

- to have your identity information checked and verified with a document issuer or Official Record Holders via third party systems and services;
- to assess your application;
- to collect payments that are overdue;
- to notify a credit provider if you breach an agreement with AMMF;
- to exchange personal information with other credit providers as to the status of your account where you are in breach of a contract with a credit provider;
- to assess your credit worthiness;
- to allow a credit reporting agency to create a file about you;
- to administer your account;
- to monitor your performance or compliance under any agreement for sale or supply of goods or services connected to the provision of credit by AMMF;
- any other purpose permitted or required by law.

PEOPLE WE MAY EXCHANGE YOUR PERSONAL INFORMATION WITH

You authorise AMMF to give to and seek personal information about you from:

- any person or organisation named by you in the application or provided by you from time to time;
- your proposed guarantor(s), mortgaged goods insurer(s) and other insurance providers;
- AMMF's related companies and joint venture partners;
- any of your guarantors, mortgaged goods insurers, introducers, consultants, brokers or any supplier of goods and services including suppliers of goods and services of which AMMF is a linked credit provider;
- AMMF's collection agents, external legal firms, a credit reporting body, data providers or an unrelated debt recovery organisations if you are in breach of any agreement with AMMF; or
- AMMF's related companies and organisations which service your account or any agreement you have with AMMF.
- Identity service check providers.

You also authorise your accountant to release and disclose your financial information to AMMF, AMMF's related companies, joint venture partners and its agents and you authorise government authorities which hold your driver's licence and/or motor vehicle registration information to confirm your address details to AMMF, AMMF's related companies, joint venture partners and authorised agents. If you do not provide the information requested or do not give your authority for the use of the information, AMMF may decline your application.

Sometimes, AMMF may need to provide your personal information to or obtain personal information about you from persons located overseas, for the same purposes under "Why We Collect Your Personal Information", which is contained within the AMMF Privacy Policy (<https://www.ammf.com.au/home/ammf-privacy-and-disclaimers>).

The countries we usually disclose your personal information to include India, Japan, New Zealand, Singapore and the Philippines.

MARKETING

You authorise AMMF, AMMF's related companies, joint venture partners and agents and contractors to use your personal information for marketing, planning and product development purposes by AMMF, AMMF's related companies and joint venture partners. You can request that you do not receive direct marketing communications.

OBTAINING OUR PRIVACY POLICY, ACCESSING AND CORRECTING YOUR INFORMATION

AMMF's Privacy Policy contains information about how you can access and correct your personal information.

You can access AMMF's Privacy Policy at AMMF's website (<https://www.ammf.com.au/home/ammf-privacy-and-disclaimers>).

You can also request a copy of AMMF's Privacy Policy or access and correct your personal information by:

- contacting AMMF Customer Service on 1300 263 123; or
- writing to:
The Privacy Officer
Australian Motorcycle and Marine Finance Pty. Ltd.
Locked Bag 79
WETHERILL PARK, NSW 2164

RESOLVING CONCERNS

If you believe the privacy of your personal information has been compromised, you are entitled to complain to AMMF.

AMMF's Privacy Policy contains information about how you can make a complaint.

PROVIDING PERSONAL INFORMATION ABOUT OTHERS

If you provide personal information about another individual, you agree that you will inform the individual that personal information about them has been supplied to AMMF, why it has been provided and that they can contact AMMF to obtain access to or correct their personal information or get a copy of AMMF's Privacy Policy.

CONTINUING CONSENTS AND AUTHORITIES

I am authorised to provide this information to AMMF and AMMF may use or disclose this information before, during or after the term of any agreement you have with AMMF.

☐

Tick here if you do not wish to receive direct marketing communication from AMMF, its related companies, its agents or contractors

BORROWER'S DETAILS:

Family Name:

Full First Name:

Signature:

Date of signature:

CREDIT GUIDE

ABOUT US

Australian Motorcycle and
Marine Finance Pty. Ltd.
ABN 85 603 969 875
Australian Credit
Licence Number 472918
Trading As 'Australian Motorcycle
Finance' and 'Australian Marine
Finance'

489-493 Victoria Street
Wetherill Park, NSW 2164
Tel: 1300 263 123

ABOUT THIS CREDIT GUIDE

As an Australian Credit Licence holder engaging in credit activities, we are required to give you this Credit Guide as soon as practicable after it becomes apparent to us that we are likely to enter a credit contract with you.

The guide includes information about us, our assessment process to determine your suitability for credit and our dispute resolution process.

INQUIRIES, VERIFICATION AND ASSESSMENT

Prior to entering into a credit contract with you we:

- must make inquiries about your requirements and objectives in relation to your financial situation and contract;
- take steps to verify the information you provide regarding your financial situation; and
- make an assessment on whether the credit contract is not suitable for you.

A credit contract will be unsuitable if at the time it is entered into:

- it is likely that you will be unable to comply with your financial obligations under the credit contract, or could only do so with substantial hardship; or
- the contract does not meet your requirements or objectives.

We are prohibited from entering into a credit contract if we assess it to be unsuitable for you.

COPY OF THE ASSESSMENT

Provided we enter into a credit contract with you, we must provide you with a copy of our assessment (at no cost to you) upon your request, prior to entering into the contract or within the following timeframe:

REQUEST MADE	ASSESSMENT PROVIDED
Within 2 years of credit provided	Within 7 business days of requests
Within 7 years of credit provided	Within 21 business days of requests
7 years after credit provided	A copy of our assessment not required to be provided

IF YOU HAVE A PROBLEM OR COMPLAINT

We are committed to providing you with superior service. The resolution of problems and complaints is a priority for us and we offer both an internal and external dispute resolution process. These services are readily accessible and free.

If you have not received the level of service you expect or you have a complaint, please raise the matter with our Customer Services or Collections team members or their respective managers on Tel: 1300 263 123 and they will try and resolve your problem or complaint quickly and fairly.

If you are not satisfied with their response you can escalate the matter by writing to:

DISPUTE RESOLUTION OFFICER

- Australian Motorcycle and Marine Finance Pty. Ltd. Locked Bag 79
Wetherill Park, NSW 2164
- complaints@ammf.com.au

If you are not satisfied with the outcome of your complaint, you may be able to refer the complaint to the Australian Financial Complaints Authority (AFCA) scheme:

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)

- GPO Box 3
Melbourne, VIC 3001
- Tel: 1800 931 678
- Email: info@afca.org.au
- Website: www.afca.org.au

The AFCA scheme is a free service established to provide you with an independent mechanism to resolve specific complaints. You can obtain further details about AFCA on request.

CONTACT US

For more information about us or anything referred to in this Guide please contact us on Tel: 1300 263 123.



**CALL US ON:
1300 263 123**