



Fax to details	Introducer details
<p>To: Personal Loan Referral Centre</p> <p>Fax: 1300 884 712</p> <p>Date: _____</p> <p>Pages (inc cover): _____</p> <p>PLRC Contact details:</p> <p>Email: plrc@ge.com</p> <p>Phone: 1300 883 712</p>	<p>Introducer Name: _____</p> <p>Introducer Company: _____</p> <p>Introducer Code/Flex ID No: _____</p> <p>Contact phone: _____</p> <p>Contact fax: _____</p> <p>Preferred contact method for loan decision:</p> <p>Email address: _____</p> <p>SMS/Mobile: _____</p>
<p><small>This document and the following pages are intended solely for the named addressee, are confidential and may contain legally privileged information. The copying or distribution of them or any information they contain by anyone other than the named addressee is prohibited. If this transmission has been received by other than the named addressee, please telephone us immediately and return it by mail to the below address. We shall refund any costs you incur in doing so.</small></p>	

## This form is to be used when completing a Personal Loan referral to GE Money.

**Please ensure that the following information is completed prior to faxing:**

Customer's name: \_\_\_\_\_

GE Privacy Consent signed – Broker/Referrer's name must be inserted in privacy document.

GE Money Personal Loan Application complete

2 most recent payslips (if available) or last 2 years Profit and Loss Accounts for self-employed applicants.

If last 2 payslips not available – please provide reason:

\_\_\_\_\_

Customers preferred contact number: \_\_\_\_\_

Is a Brokerage fee to be paid from this loan: Yes/No

If Yes, How much is this fee? \_\_\_\_\_

Note: GE Money allows a maximum of – \$200 for loans \$0 - \$5,000  
 \$350 for loans \$5,001 - \$10,000  
 \$500 for loans \$10,001 and above

Additional Comments:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



Fax completed Loan Application form to 1300 884 712. Contact our Introducer Support Team on 1300 883 712.

### Introducer Details

Introducer Name  
 Title (MR/MRS/MISS/MS)  Given Names  Surname  Introducer Code (M)   
 Introducer/Aggregator Company Name   
 Email Address  Mobile Number  Fax Number

### Application Details

Date (DD/MM/YYYY)  /  /  Time (HH:MM)  /   
 How much would you like?  \$ Purpose? (Please be specific)

### Personal Details - 1<sup>st</sup> Applicant

Borrower Details  
 Surname  Title  Sex   
 First Name:  Middle Name   
 Date of Birth (DD/MM/YYYY)  /  /  Number of dependants  Marital Status   
 Driver's Licence Number  Is partner or spouse working full time?

### Personal Details - 2<sup>nd</sup> Applicant

Borrower Details  
 Surname  Title  Sex   
 First Name  Middle Name   
 Date of Birth (DD/MM/YYYY)  /  /  Driver's Licence Number

### Current Residential Address Details

(Please complete where applicable)  
 Property Name  Lot Number  Unit Number  Street Number   
 Street Name  Street Type (e.g. Hwy, Rd, St, Ave)  Suburb/City  Postcode  State   
 Length of Time at Address Years  Months  Telephone (Include area code)  Mobile   
 Residency status (e.g. A Buyer/Renter/Boarder/Other)  Mortgage/Agent/Landlord's Name

### Employment Information - 1<sup>st</sup> Applicant

Occupation   
 Name of Employer  Telephone (Include area code)  Suburb/City   
 Length of Employment Years  Months  Employment Status (e.g. Full-Time, Part-Time, Casual, Seasonal, Temporary)  Hours Worked Per Week (Excluding Overtime)   
 Name of Previous Employer  Telephone (Include area code)  Suburb/City   
 Length of Previous Employment Years  Months   
 Second Job (If applicable)  
 Occupation  Name of Employer  Telephone (Include area code):   
 Suburb/City  Years  Months  Employment Status (e.g. Full-Time, Part-Time, Casual, Seasonal, Temporary)   
 Accountant's Name (If self-employed)  Length of Employment  Accountant's Telephone (If self-employed)



## Employment Information – 2<sup>nd</sup> Applicant

Occupation

Name of Employer  Telephone (Include area code)  Suburb/City

Length of Employment Years  Months  Employment Status (e.g. Full-Time, Part-Time, Casual, Seasonal, Temporary)  Hours Worked Per Week (Excluding Overtime)

Name of Previous Employer  Telephone (Include area code)  Suburb/City

Length of Previous Employment Years  Months

Accountant's Name (If self-employed)  Accountant's Telephone (If self-employed)

## Cost of Living Analysis

### Tell us about your monthly income and expenses

1st Applicant Net Monthly Income  \$

2nd Applicant Net Monthly Income  \$

Additional Monthly Income (e.g. rent, allowance)  \$

A) Total Monthly Net Income  \$

B) Monthly Household Living Expenses (e.g. entertainment, utility bills, food etc)  \$  
*If partner/spouse is not signing the loan, and they are in full-time employment, use 50% of the joint monthly living expenses.*

C) Monthly Rent/Mortgage Payment  \$

D) Total Expenses (B+C)  \$

E) Monthly Disposable Income (E=A-D)  \$

## Liabilities

### Tell us about your current financial commitments, including all credit cards

Loan Type (e.g. Mortgages, Car Loan, Credit Cards, Personal Loans, GE Money Loans)	Loans/Debits with which Company	Limit/Amount Borrowed	Current Balance	Monthly Payment	Original Loan Term
<input type="text"/>	<input type="text"/>	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/>

## Assets

### Property Market Value

	Value	Insured (Yes/No)	Insurer	Insurance Expiry Month	Insurance Expiry Year
Home Building	<input type="text"/> \$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Contents	<input type="text"/> \$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Assets	<input type="text"/> \$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Auto Details

Year	Make	Model & Variant (i.e. SS, XS)	Klms	Sedan/Wagon	Insured (Yes/No)	Insurer	Insurance Expiry
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Disbursement Acknowledgement if a Broker Fee is to Be Paid

I/we acknowledge that a Broker Fee of  \$ is to be paid to my/our Broker from the proceeds of the loan for which I/we are applying.



## Important Privacy Notice

### Disclosures to, and consents by, the applicant(s):

#### 1. Consent to the use of my personal information to make an application for the Credit Facility

By applying to GE Personal Finance Pty Ltd (ABN 54 008 443 810) trading as GE Finance and Insurance ("GE Money"), I am or will be providing personal information about me and other persons (such as my spouse/partner) to the persons listed in the schedule (if any) as the Introducer as well as to GE Money. I acknowledge that this personal information, and any other personal information the Introducer and/or GE Money collects about me ("my personal information") will be used by the Introducer to make my application to GE Money for the credit facility ("Credit Facility"). I acknowledge that where such an application is made to GE Money, GE Money will use my personal information to enable it to assess my application for a Credit Facility and, if my application is approved, for the subsequent administration of the Credit Facility. I acknowledge that GE Money may use my personal information to enable a commission to be paid to the Introducer.

I consent to the Introducer and separately to GE Money (and each of its related companies) using and disclosing my personal information for this purpose and acknowledge that, without this information, the Introducer may be unable to process, and GE Money may be unable to process or accept my application or to operate or administer the Credit Facility.

#### 2. Consents to additional uses of my personal information

I consent to GE Money (and each of its related companies) using or disclosing my personal information for the following additional purposes of performing administrative tasks and managing business operations; providing services to me in relation to this or other products or services; telling me about products or services of GE Money or other organisations; product development and research; risk assessment, management and modelling; fraud and crime prevention; keeping guarantors informed about the status of the Credit Facility; enabling any insurers to whom I apply for insurance to assess my application (where I have applied for such insurance cover) and, if my application is approved, for the initial establishment and then the subsequent administration of that insurance; complying with legislative and regulatory requirements; and building and maintaining relationships with me, including the resolution of any disputes.

I consent to the Introducer using or disclosing my personal information for the following additional purposes of performing administrative tasks and managing business operations and providing services to me in relation to this or other products or services.

**However, apart from telling me about features of the Credit Facility (from time to time), neither GE Money (or any of its related companies) nor the Introducer will send me information about other products or services of GE Money or any of its related companies, if I ask them not to. I may ask GE Money not to by writing to GPO Box 2264, Melbourne, VIC 8060, or by advising the GE Money branch where my account is held. I may ask the Introducer not to by contacting them at the address specified in the Schedule.**

#### 3. Disclosures of my personal information

I understand that the Introducer and separately GE Money (and each of its related companies) may disclose my personal information to each other and to their related companies; credit reporting agencies; other financial institutions and credit providers; property valuers; service providers (including delivery companies, mail houses, mortgage introducers and debt collectors); guarantors or prospective guarantors of my obligations under my Credit Facility (including for the purpose of helping that person to assess whether to act as my guarantor); persons who may purchase (or who may be interested in purchasing) any interest in obligations I may owe GE Money under the Credit Facility and any persons who manage or provide GE Money with funding, credit or liquidity support or other such services in relation to the Credit Facility; Australia Post and other organisations through whom I choose to make payments to GE Money (or any of its related companies); and other entities to whom the Introducer or GE Money (or any of its related companies) is required by law, or authorised by me, to disclose my personal information; and, subject to the Privacy Act 1988 (Cth) (the "Privacy Act") and the other terms of this Notice, I consent to any such disclosures of my personal information regardless of how or when that information was collected.

#### 4. Other consents relating to the assessment of my credit capacity

If and to the extent that the Introducer or GE Money does so in a manner and for purposes that conform with the Privacy Act:

(a) I agree to the Introducer or GE Money obtaining information about my commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Introducer or GE Money using that information in assessing my application for credit; and

(b) I also agree to the Introducer or GE Money giving to and receiving from any credit providers named in this credit application and any credit providers named in a credit report issued by a credit reporting agency, information about my credit arrangements, provided that the information is given or received to assess an application for credit made by me to the recipient credit provider or to assess my credit worthiness or to notify the other credit provider of a default by me; and

(c) I also agree to the Introducer or GE Money obtaining a credit report containing my personal information about me from a credit reporting agency and to the Introducer or GE Money using that report or any information derived from the report in assessing this application and to GE Money using that report to collect payments overdue under any Credit Facility granted by me by GE Money, and for any other purposes permitted under the Privacy Act.

I also acknowledge that, subject to the provisions of the Privacy Act, the Introducer or GE may otherwise disclose to any person any information concerning a credit facility granted to me or the conduct of that credit facility.

### Disclosures and Consents of the Guarantor(s)

#### 5. Consent to the use of my personal information to support an application for the Credit Facility

In connection with an application to GE Money for the Credit Facility, I am or will be providing personal information about me to the Introducer as well as to GE Money. I acknowledge that some or all of this personal information and any other personal information the Introducer and/or GE Money collects about me ("my personal information") will or may be used by the Introducer to support an application to GE Money for the Credit Facility, and that where such an application is made to GE Money, GE Money will use my personal information to help it to assess whether to accept me as guarantor for the Credit Facility applied for by the Applicant, in the enforcement of the guarantee (if necessary) and to pay a commission to the Introducer. I consent to each of the Introducer and GE Money using and disclosing my personal information for this purpose and acknowledge that, without this information the Introducer may be unable to submit the application for the Credit Facility to GE Money, and GE Money may be unable to process or accept the application for the Credit Facility.

#### 6. Consent to additional uses of my personal information

I understand that the Introducer and separately GE Money and each of its related companies may disclose my personal information and any other information they collect about me to each other and to: their related companies; credit reporting agencies; other financial institutions and credit providers; service providers; and the Applicant.

Subject to the Privacy Act and the other terms of this Notice, I consent to any such disclosures regardless of how or when that information was collected.

#### 7. Other consents relating to the assessment of my credit capacity

If and to the extent that the Introducer and GE Money does so in a manner and for purposes that conform with the Privacy Act:

(a) I agree to the Introducer and GE Money obtaining information about my commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Introducer or GE Money using that information in assessing the application for credit; and

(b) I also agree to the Introducer and GE Money giving to and receiving from any credit providers named in this credit application and any credit providers named in a credit report issued by a credit reporting agency, information about my credit arrangements, provided that the information is given or received to assess an application for credit made to the recipient credit provider or to assess my credit worthiness; and



## Important Privacy Notice Continued

(c) I also agree to the Introducer and GE Money obtaining a credit report containing my personal information about me from a credit reporting agency and to the Introducer or GE Money using that report or any information derived from the report in assessing the application, and for any other purposes permitted under the Privacy Act, including the assessment of whether to accept me as a guarantor in respect of the Credit Facility.

### Other Consents and Acknowledgements of Each of the Applicant(s) and Guarantor(s):

#### 8. Transfers of information overseas

I agree to the transfer of my personal information by GE Money (and each of its related companies) to organisations overseas, but only for use in connection with any of the purposes that GE Money (and each of its related companies) are authorised to use my personal information.

#### 9. Access to information provided to GE

Subject to the provisions of the Privacy Act, I acknowledge that I may have access to my personal information collected and held by the Introducer and

GE Money (and its related companies). I acknowledge that I can enquire as to the identity of each related company of GE Money and may contact GE Money for access to my personal information by contacting my GE Money branch. I may contact the Introducer for access to my personal information held by the Introducer by contacting the Introducer at the address shown in the Schedule.

#### 10. Employer Authorisation

I consent to the Introducer or GE Money disclosing my personal information to any employer named in my application for the Credit Facility to verify information I have provided in respect of that application. I also consent to any such employer disclosing information to GE Money for the purpose of GE Money verifying information I have provided in respect of that application. I also consent to any such employer disclosing information to the Introducer or GE Money for the purpose of GE Money verifying that information. These consents apply to any disclosure already made as part of the income verification process in connection with my application.

## GE Money MasterCard Application

By ticking this box, I, being the first named applicant only for the Credit Facility, apply to GE Finance Australasia Pty Ltd for a GE Money MasterCard and consent to:

1. GE Finance Australasia Pty Ltd performing a preliminary credit review of me and possibly requiring me to provide further information and to sign further application documentation; and
2. My personal information (including any report received from a credit reporting agency) being disclosed to GE Finance Australasia Pty Ltd for the purpose of assessing my application for a GE Money MasterCard and GE Finance Australasia Pty Ltd using my personal information for that purpose.

I acknowledge that I do not have to provide this consent for the purpose of assessing my application for the Credit Facility but that without this information GE Finance Australasia Pty Ltd will not be able to assess my application for a GE Money MasterCard.

## Declaration

Where I am an applicant for the Credit Facility, paragraphs 1 to 4 and 8 and 9 apply to me. Where I am a guarantor or prospective Guarantor of the Credit Facility applied for, paragraphs 5 to 9 apply to me. Where this Notice is signed by two or more persons, it is to be read as given by each of us individually. I have read and agree and consent to the matters set out above as they apply to me.

List the full names and addresses or contact details of each Introducer.

## Schedule (List the full names and addresses or contact details of each introducer)

Name

Address (or contact)

Name

Address (or contact)

### Applicant(s) to sign here

#### Applicant 1

Name

Signature

Date

#### Applicant 2

Name

Signature

Date

### Guarantor(s) to sign here

#### Guarantor 1

Name

Signature

Date

#### Guarantor 2

Name

Signature

Date