



Please complete & fax back to Semco Financial on (02) 9833 9777

Credit Application Form

Semco Sales Rep:
Phone:

Company / Partnership / Trust Details

Company Partnership Trust Sole Trader
(Tick All That Apply)

Trading Name			A.B.N.	
Company Name			A.C.N.	
Trust Name			Trustee	
Trading Address	(Where The Equipment Will Be Kept)			
Postal Address				
Type Of Business			Time Established	
Phone Numbers	BH	AH		FAX

Applicant / Guarantor 1

Given Name/s		Surname		
Date Of Birth	Drivers Licence No:	Phone Numbers		
			H	W
Residential Address (No P.O. Boxes)			Time At Address	
			[] yrs [] mths	
Suburb / Town	State	Post Code		

Applicant / Guarantor 2

Given Name/s		Surname		
Date Of Birth	Drivers Licence No:	Phone Numbers		
			H	W
Residential Address (No P.O. Boxes)			Time At Address	
			[] yrs [] mths	
Suburb / Town	State	Post Code		

Applicant / Guarantor 3

Given Name/s		Surname		
Date Of Birth	Drivers Licence No:	Phone Numbers		
			H	W
Residential Address (No P.O. Boxes)			Time At Address	
			[] yrs [] mths	
Suburb / Town	State	Post Code		

Applicant / Guarantor 4

Given Name/s		Surname		
Date Of Birth	Drivers Licence No:	Phone Numbers		
			H	W
Residential Address (No P.O. Boxes)			Time At Address	
			[] yrs [] mths	
Suburb / Town	State	Post Code		

Accountant

Name / Firm	
Phone	
Fax	

Bank

Bank	
Branch	

Equipment To Be Financed

(This Section To Be Completed By Dealer)
 (Please ensure **ALL** items to be financed are listed with adequate detail)

Asset 1

New / Used		Make	Model	
Year		Description		
Hours / Bales etc.				

Asset 2

New / Used		Make	Model	
Year		Description		
Hours / Bales etc.				

Pricing

	Asset 1	Asset 2
Sale Price (inc GST)		
Total Sale Price		Estimated Delivery Date
Trade in		Trade Payout
Cash Deposit		Financier
Amount to be financed		Net Trade

Are Group Taxes, GST, Employee Entitlements (inc Super) Current Yes

STATEMENT OF PERSONAL ASSETS & LIABILITIES

(This Should Include All Assets Not Listed On Your Balance Sheet & All Real Estate Current Market Values)

THIS SECTION MUST BE COMPLETED BY ALL APPLICANT/S

Applications without this section completed or with the words "refer accountant" in this space may be unnecessarily delayed.

Assets <small>(Include Details Such As Address etc.)</small>	Value	Liabilities	Amount Owing	Total Annual Payments
Residence		Mortgages (1)		
Farm		(2)		
Other Real Estate: Address:		(3)		
Address:		(4)		
Address:		(5)		
Cash At Bank		Commercial Bills		
Plant & Equipment		Financier		
Inventory		Other Loans		
Other		Credit Cards		
		Overdraft		Limit
TOTAL (A)		TOTAL (B)		
NET ASSETS (A – B)				

Applicant Background

Please provide any additional information which may be relevant to your application::

I/We certify that assets listed above are owned solely by me/us unless otherwise indicated. I/We declare that the information given on this form is true and correct. I/We are not undisclosed bankrupt(s) and that there are no unsatisfied judgements against me/us.

Signature _____ Signature _____ Signature _____ Signature _____

Print Name: _____ Print Name: _____ Print Name: _____ Print Name: _____

Date: ____/____/____ Date: ____/____/____ Date: ____/____/____ Date: ____/____/____

Privacy Act Authorisations and Acknowledgments and Declaration and Signing by Applicant

This part must be read and signed by each individual, and the directors of each company, comprising the Applicant listed in this Finance Application. By signing this Finance Application, I / we **acknowledge** and give **consent** to Semco Financial Pty Ltd (ACN 063 999 842) ("Semco Financial") and any credit provider to whom this deal is referred, to the following:

Any reference to:

"Information" means information that identifies me / us or from which my /our identity can be reasonably ascertained and that has been obtained from me / us or another person (including a company or government authority). It may include "sensitive information" (eg health information).

"You" means the company named above (or in the related documents) and any company related to that company including any subsidiaries or parents and further includes any credit provider to whom this deal is referred. A list of these companies can be obtained on request from Locked Bag 3, St Marys, NSW, 1790.

- I / we have a right to access information about me / us handled by you. You have the right to limit access in certain circumstances.
- You propose to collect, use and / or disclose information about me / us for the purposes of:
Primarily, providing me / us with finance to be used principally for my / our business; and to be secured by a mortgage / charge over the land and / or asset(s) identified above (or in the related documents); and / or to be guaranteed by the person named above (or in the related documents) as guarantor; or through an equipment lease or hire-purchase of the asset(s) identified above (or in the related documents).
Your purpose includes doing all things necessary to provide that finance including assessing my / our application, managing my / our account, administering insurance claims, recovering any money that I / we owe, maintaining the value of my / our secured land and / or asset(s) or your asset(s) and / or guarantee.

Financing another product (currently or in the future) to me / us.

Identifying, and sending me / us information about, other products or services that you have that may be of interest to me / us. I / we have a right at any time to stop you from contacting me /us for this purpose by either writing to you at the following address:

Locked Bag 3, St Marys, NSW 1790 or by phoning the Customer Services Officer on 1800 807 934.

- In particular, the collection, use and / or disclosure by you of information about me / us, is subject to the Privacy Act, and includes the following:
Information to and from a credit reporting agency about my / our consumer or commercial credit worthiness or financial capacity to provide my / our finance (in particular to assess it and collect overdue payments).

Information to and from other credit providers in order to provide my / our finance (including its assessment, management and collection of overdue payments), in particular information about our consumer or commercial credit worthiness or financial capacity.

Information to and from a business that provides information about the commercial credit worthiness of people about my / our consumer or commercial credit worthiness or financial capacity to provide my / our finance (in particular to assess it and collect overdue payments).

Information to and from Semco Financial and any credit provider to whom this deal is referred about my / our consumer or commercial credit worthiness or financial capacity to provide my / our finance (in particular to assess it and collect overdue payments) in connection with this application, the processing and acceptance and the ongoing management of the facility.

Information to and from my / our guarantor for the purpose of that person deciding whether to act as guarantor, or to keep that guarantor informed about the guaranteed finance.

Information to and from others who perform a function or service for, or related to, the purposes you collect, use or disclose the information, including agents, contractors and other third parties. In particular, these may include introducers, mailing houses, debt collection / mercantile agents, archivers, valuers, call - centre operators, solicitors or accountants, funders, securitisers and assignees.

Information to and from government authorities or others to, in particular, enable you to identify me / us, verify information that I / we have provided, manage repayments and protect the secured land(s) or assets or asset(s) that you own. This may include to locate me / us or the asset(s). It may include administrators of births, deaths and marriages, motor vehicles (or other property) registrations, drivers (or other statutory) licences, electoral roll(s), land titles, financial interests in motor vehicles (or other property), business names or corporate governance, bankruptcies and court judgments, telephone numbers, tenant information and professional licences / authorisations.

Information to and from government authorities or others as required or authorised by law. These include the Australian Tax Office.

Information to and from each of us and / or you and my / our authorised representatives and you including my / our introducer, legal or financial advisers, referees including my / our employer(s), landlords.

The collection, use and disclosure by you of the information to another person (includes companies) located outside Australia.

I/We understand that the information may be used to notify other credit providers of a default by me/us and to exchange information with other credit providers as to the status of this loan where I/we am/are in default with other credit providers.

I/We authorise Semco Financial Pty Ltd (ACN 063 999 842) ("Semco Financial"), pursuant to section 18N(1)(ga) of the Privacy Act 1988, to seek access to personal information about me/us contained in a report in Semco Financial's possession or control from time to time, and authorise Semco Financial to disclose such personal information to Semco Global. I/We understand that the information may be used by Semco Global for sales and marketing purposes.

I/We further acknowledge that if I / we provide information about any other individual(s) to you, that I / we will ensure that he / she is made aware that you have his / her information, the purposes (and persons involved) in the collection, use and / or disclosure of the information by you, that you can be contacted as follows (including to access that information):

I/We further acknowledge that this consent will continue until the earlier of you having achieved the purposes of collection, use and / or disclosure or you having accepted in writing our revocation of it. I / we acknowledge that such acceptance would be subject to me / us having met all outstanding obligations on my / our finance or otherwise.

I/We represent and warrant to You that the information in this Finance Application is true and correct in every particular, and the information has been provided to induce You to provide finance to me/us and or a company of which I am/we are a director.

Privacy Act Authorisations and Acknowledgments and Declaration and Signing by Guarantor(s)

This part must be read and signed by any proposed Guarantor(s), listed in this Financial Application.

By signing this Finance Application, I / we **acknowledge** and give **consent** to Semco Financial Pty Ltd (ACN 063 999 842) ("Semco Financial") and any credit provider to whom this deal is referred, to the following:

Any reference to:

"Information" means information that identifies me / us or from which my /our identity can be reasonably ascertained and that has been obtained from me / us or another person (including a company or government authority). It may include "sensitive information" (eg health information).

"You" means the company named above (or in the related documents) and any company related to that company including any subsidiaries or parents and further includes any credit provider to whom this deal is referred. A list of these companies can be obtained on request from Locked Bag 3, St Marys, NSW, 1790.

- I/We agree that any credit provider to whom this deal is referred may seek a personal and/or commercial credit report concerning me/us from a credit reporting agency to assess whether to accept me/us as a guarantor of the finance commitments for the above-named Applicant.
- I/We further agree that any credit provider to whom this deal is referred may give to and seek from any credit providers named in the finance application and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or a business that provides information about the commercial credit worthiness of persons, information about my/our personal or commercial credit arrangements; I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

- I/We authorise any credit provider to whom this deal is referred to disclose to Semco Financial personal information and/or commercial credit information about me/us in connection with this application, the processing and acceptance and the ongoing management of the facility.
- I/We authorise any credit provider to whom this deal is referred to disclose to the Applicant personal information and/or commercial credit information about me/us in connection with this application, the processing and acceptance and the ongoing management of the facility.

Privacy Act Authorisations and Acknowledgments and Declaration and Signing by Applicant and Guarantor(s)

This part must be read and signed by each individual, and the directors of each company, comprising the Applicant and any proposed Guarantor(s) listed in this Finance Application.

By signing this Finance Application, I / we **acknowledge** and give **consent** to Semco Financial Pty Ltd (ACN 063 999 842) (“Semco Financial”) and any credit provider to whom this deal is referred, to the following:

Any reference to:

“Information” means information that identifies me / us or from which my /our identity can be reasonably ascertained and that has been obtained from me / us or another person (including a company or government authority). It may include “sensitive information” (eg health information).

“You” means the company named above (or in the related documents) and any company related to that company including any subsidiaries or parents and further includes any credit provider to whom this deal is referred. A list of these companies can be obtained on request from Locked Bag 3, St Marys, NSW, 1790.

- I/We the Applicant and Guarantor(s), acknowledge that:
 - During the course of assessing the application for finance, Semco Financial and any credit provider to whom this deal is referred will collect, record and securely store personal information about me/us;
 - Some of the personal information collected may be obtained from third parties including Credit Reporting Agencies, other credit providers, trade suppliers, and public records;
 - Information about the identity, location, and contact particulars of any credit provider to whom this deal is referred can be obtained from Semco Financial;
 - Except in limited circumstances, I/we are able to access details of the personal information any credit provider to whom this deal is referred holds about me/us by sending a request, either via Semco Financial or directly to any credit provider to whom this deal is referred;
 - The information is being collected primarily so that the any credit provider to whom this deal is referred can consider the finance application;
 - Without the information sought being collected, any credit provider to whom this deal is referred will be unable to process the application for finance; and
 - Subject to the provisions of the Privacy Act, some of the personal information collected by any credit provider to whom this deal is referred may be disclosed to other parties but only so that any credit provider to whom this deal is referred can process the application for finance. Disclosure to outside parties may also be made if it is required or authorised by law. The types of organisations to whom information might be disclosed include:
 - A credit reporting agency;
 - Semco;
 - Other credit providers;
 - A supplier(s) and/or insurer of the goods or security that are the subject of the finance application; and
 - A solicitor or valuer engaged by any credit provider to whom this deal is referred to act on its behalf.

Signature _____	Signature _____	Signature _____	Signature _____
Circle: Applicant/Guarantor	Applicant/Guarantor	Applicant/Guarantor	Applicant/Guarantor
Print Name:	Print Name:	Print Name:	Print Name:
Date: ____/____/____	Date: ____/____/____	Date: ____/____/____	Date: ____/____/____

This authorisation remains in force until the finance transaction is arranged, whereupon it will be replaced by an Authorisation and Agreement in favour of any credit provider to whom this deal is referred that provides the finance covered by the finance application.

BUSINESS AND/OR INVESTMENT PURPOSE DECLARATION

TO: Semco Financial PTY LTD (“Semco Financial”), of 55-63 Kurrajong Ave, St Marys, NSW 2760 and any credit provider to whom this deal is referred
 I/We declare that the credit to be provided to me/us by You is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

IMPORTANT

You should **not** sign this declaration unless the loan is wholly or predominantly for business or investment purposes. By signing this declaration you may **lose** your protection under the Consumer Credit Code.

Signature _____	Signature _____	Signature _____	Signature _____
Print Name:	Print Name:	Print Name:	Print Name:
Date: ____/____/____	Date: ____/____/____	Date: ____/____/____	Date: ____/____/____