



STREET 9 Roberts St West, Osborne Park, WA, 6017
 MAIL PO Box 1493, Osborne Park, WA, 6916
 Telephone: 08 6465 5411 Fax: 08 6465 5433
 Website: allwestfleet.com.au

FINANCE APPLICATION / NOVATED LEASE (salary packaging)

Please complete all details on this form. FAX TO: 08 6465 5433 with a copy of your recent payslip & drivers licence

PERSONAL DETAILS Title Mr/Mrs/Ms/Miss/Dr

Full Names: _____

Email Address _____

Mobile Number _____

Date of Birth _____

Aust Residency Status Citizen/Permanent/Visa /Non

Residential Address _____

Time at this address _____ Yrs Mths

Postal address _____

Telephone _____ Fax _____

Previous Address _____
 (if under 2yrs) _____ Yrs there _____

Residential Status Own/Mortgage/Living with Relative /
 Rent Landlord Details _____
 Telephone No. _____

EMPLOYMENT DETAILS

Employer WA POLICE SERVICES

Contact Person PERSONNEL & PAYROLL

Your Position _____

Time employed _____ Yrs Mths

Previous Employer (if less than 2 yrs) _____

Position _____ yrs

Contact Name _____

Contact Telephone _____

GROSS INCOME PA \$ _____

Permanent Casual Contract

Contract Start Date: _____

Contract End Date: _____

Full time / Part Time

Drivers Licence No. _____

Type: Full / Provisional / Heavy Vehicle / Learner

OVERVIEW OF ASSETS & LIABILITIES

Assets

Cash at Bank \$ _____

Home Value \$ _____

Other Property \$ _____

(Rental Income) \$ _____

Motor Vehicle \$ _____

Home Contents \$ _____

Other Assets – Super \$ _____

Shares \$ _____

TOTAL ASSETS \$ _____

Liabilities

Credit Card \$ _____

Home Mortgage \$ _____

Other Mortgage \$ _____

Other Loans \$ _____

Other Liabilities \$ _____

TOTAL LIABILITIES \$ _____

SURPLUS \$ _____

YOUR NEW VEHICLE DETAILS

NEW / USED / DEMO Year _____ Make _____ Model _____ Price \$ _____

SUPPLIER if known _____

Lease Term 3 / 4 / 5 / Years Estimated kilometres to be travelled per annum _____ kms

ASSET PROTECTION (finance protection - see attached page)
 Select & circle:- Option: 1 / 2 / 3

I / we declare that the information given is true and correct. I / we authorise the Bank to make any enquiries it considers necessary to verify the above information.

I authorise Allwest Fleet to supply any third party associated with my salary packaging arrangements personal and financial information contained in this application

Applicant signature: X _____ Date / /

Application for Credit – Privacy Consents/Acknowledgments
(Version 2014.2)

Privacy Act 1988 (Cth)
and all related rules and regulations (“Act”)

To: Macquarie Leasing Pty Limited
ABN 38 002 674 982 (“You”)

I acknowledge that You may collect, hold, use and disclose personal information about me (including information required to comply with Anti-Money Laundering and Counter-Terrorism Financing Act 2006, rules and other subordinate instruments, the National Consumer Credit Protection Act 2009 and the Personal Property Securities Act 2009) to enable You to: assess my personal and/or commercial credit worthiness; process my application; provide, administer and manage the products and services provided to me; audit and evaluate those products and services; notify a credit reporting body or other credit providers of my payment history or any default by me; model and test data; communicate with me; improve and develop products and services; conduct credit scoring, securitisation, research, risk management and portfolio analysis; provide and administer any related rewards program and deal with any complaints or enquiries. *I acknowledge that if I fail to provide complete information or information that is inaccurate, You may not be able to process or accept the application and transactions may be delayed, blocked or refused.*

Authority for You to obtain certain credit information: I authorise You, Your agents and third parties who referred me to You to seek, obtain and use, credit reporting information about me (including from credit reporting bodies (“CRBs”)) to: assess an application by me for consumer credit or commercial credit; manage my credit and related funding arrangements; assess an application by me to be a guarantor in relation to credit; review my credit on a periodic basis as though assessing a new application; collect overdue payments; and create assessments and ratings of my credit worthiness.

Authority to exchange Information with credit reporting bodies: I authorise You and Your agents to obtain credit reporting information about me from a CRB or other business that provides information about credit worthiness. I allow such an entity to create or maintain credit information about me (before, during or after the provision of credit to me). The information may include: permitted identification particulars; the fact that I have applied for credit and the amount and type of credit; the fact that You are a credit provider to me; credit limit; loan start/end dates; repayment history; ‘default information’ (in addition to and without limiting repayment history information), i.e. payments overdue for more than 60 days in specified circumstances; in relation to those overdue payments, advice about new payment arrangements or that those payments are no longer overdue; in specified circumstances that in Your opinion there has been a serious credit infringement (e.g. fraud); and other credit worthiness information that can be disclosed under the Privacy Act.

Authority to exchange information with other credit providers: I authorise You to give to and obtain from Your agents (as defined in the Act) and any credit providers information about my credit worthiness, credit standing, credit history or credit capacity, and to give and receive a banker’s opinion for purposes connected with my creditworthiness, business, trade or profession. The information may be exchanged for, but not limited to, any of the following purposes: to assess an application by me for credit or to be a guarantor, to determine or confirm the status of my credit including any defaults; to assess my creditworthiness at any time during or after the life of a credit arrangement; to give or obtain an opinion on me; and any other purpose permitted by law.

Authority to exchange information with other third parties: You may exchange my personal information with other related companies; any suppliers or dealers of items the subject of my application; persons with whom You have white label arrangements (e.g. to sell Macquarie products under another brand); introducers, referrers and any other person associated with the lodgement of this application; funders and related service providers that assist in the processing of my application and the management of my credit; as well as with service providers including those relating to any associate rewards program and the types of service providers described in Macquarie’s Privacy Policy. Other authorised disclosures include to my referees, my past and present employers, my past and present landlords, my next of kin, any person acting on my behalf, (e.g. financial adviser, solicitor, broker, accountant, executor, administrator, trustee or guardian), rating agencies, insurers, entity concerned with the supply or manufacture of assets to me/applicant, valuers and debt collection agencies. You may also disclose personal information to regulatory authorities (e.g. tax authorities in Australia and overseas) in connection with their lawful information requests or to meet legal obligations in any relevant jurisdiction.

Authority to exchange sensitive information: In some cases, sensitive information may be collected for specific purposes (for example, information regarding my health to enable the assessment of a hardship relief application). The references in this Privacy Statement to personal information include sensitive information such as my medical and health related details, and I agree that You may exchange such information with other parties listed in this Privacy Statement for the purpose of assessing or processing such applications and may seek further information from any medical attendant consulted by me.

Authority to give information to guarantors: I authorise You to give to any person who guarantees or indemnifies, or is to guarantee or indemnify, my obligations (“Guarantor”) information about my credit worthiness, credit standing, credit history or credit capacity for the purpose of determining if that person wishes to act as a Guarantor and keeping the Guarantor informed of the guarantee or indemnity, and for any purposes related to the proposed or actual enforcement of the guarantee or indemnity.

Authority to obtain information about guarantors: (This section addresses additional matters relevant if I am a Guarantor) I authorise and consent to You or Your agents collecting personal information about me and obtaining both my personal and commercial credit reports from a CRB, to assess my capacity as a guarantor. If I am accepted as a guarantor You may disclose my personal information to external agents, professional advisers and service providers, for the purpose of managing the account and contacting me in relation to the guarantee or

indemnity provided. I also authorise You and Your agents to provide to the person/s in respect of whom I am Guarantor personal information about my credit worthiness, credit standing, credit history or credit capacity for any purposes related to the product or any proposed or actual enforcement of the product, guarantee or indemnity. I acknowledge and agree that if You provide the product, this authority remains in force until the credit under the product is fully and finally settled and discharged.

Authority to use information for administration processes: I authorise You to use any information collected in this application and in subsequent administration processes for future applications I may wish to make for other Macquarie Group products and/or services and related services, and to disclose this information to other members of the Macquarie Group for similar use. Macquarie will only use information collected for this purpose to the extent it is permitted to do so at law.

Authority to provide information for funding purposes: I authorise You to disclose any personal information about me to another person (including without limitation, any trustee, servicer, credit enhancer, funder, ratings agency) in connection with any funding of our business or any transactions including by means of an arrangement involving securitisation.

General Privacy Matters: I acknowledge that You collect personal information through interactions with me and my agent(s) (including telephone, email or online), as well as from public sources and third parties including information brokers and service providers. Without this information, You may not be able to process my application or provide me with an appropriate level of service.

I consent and agree that: (a) You may give me notices or documents by electronic communication, including by sending the notice or document to the email address provided with my application or the last email address I have otherwise notified; (b) if a notice or document is so given, it will be taken to be given at the time when the notice or document has entered my information system; (c) where a notice or document requires acceptance of the information contained therein, such an intention can be met electronically with the utilisation of an electronic signature; (c) paper notices and documents may no longer be given to me; (d) electronic communications should be regularly checked for notices and documents; and (e) my consent to the giving of notices and documents by electronic communication may be withdrawn by me at any time.

I acknowledge that where I have provided You with personal information about someone else that I have obtained their consent to provide their personal information based on this Privacy Consent.

I acknowledge that the third parties with whom You exchange personal information whilst conducting ordinary business activities, may operate outside of Australia (this includes the United States; United Kingdom; Philippines; India and other countries specified in Macquarie's Privacy Policy). I understand and agree that while the third parties may be subject to confidentiality or privacy obligations, in relation to personal information that is not 'credit eligibility information' (certain personal information from (or based on information from) credit reporting bodies) they may not always follow the particular requirements of Australian privacy laws.

You, your related companies and any third parties involved in the introduction or referral of this application (including any dealers or suppliers of items the subject of my application) or with whom You have white label arrangements may exchange and use my personal information to contact me on an ongoing basis by telephone, electronic communications (like email), online and other means to offer products or services that may be of interest to me, including offers of banking, financial, advisory, investment, insurance and funds management services, and assets suited to leasing or finance (including vehicles, medical equipment, computers, machinery and manufacturing equipment).

UNSUBSCRIBE: To unsubscribe from receiving any direct marketing communications from Macquarie Leasing (as described in the paragraph above), email leasingoptout@macquarie.com . Alternatively make this request through any of the contact details listed below.

Addressee: Privacy Officer
Postal Address: PO Box H94, AUSTRALIA SQUARE, NSW 1215
Phone: 02 8232 3333
Fax: 02 8232 9929

By requesting a copy of Privacy policies and (where applicable) credit reporting policies, further information can be obtained regarding the handling of personal information, access or correction of personal information, how privacy concerns are dealt with, website privacy, the credit reporting bodies used and how to obtain free copies of your credit reporting information from those bodies. Macquarie's Privacy Policy and Credit Reporting Policy can be found via www.macquarie.com.au. Further, Macquarie's (Privacy Officer) can be contacted on 02 8232 3333 or privacy@macquarie.com.

Name and signature of individual(s) giving his/her consent as customer or guarantor

..... Signature Name (print) Date
..... Signature Name (print) Date

ASSET PROTECTION (SHORTFALL)

(THIS IS NOT VEHICLE INSURANCE)

PROBLEM

- Your car has been stolen, destroyed by fire, hail damage or severely damaged, in other words **written off**.
- Your Comprehensive Motor Insurer pays the market or agreed value eg \$25,000. You owe the financiers \$32,000, that equates to a \$7,000 gap.

SOLUTION

- ASSET PROTECTION insurance may save you from financial inconvenience.
- Cover is provided for 'The Shortfall' up to \$15,000.
- Extras up to \$4,000, such as the costs of purchasing your replacement vehicle.

Are you borrowing money to purchase this car? If you are, you should realise that there is a monetary difference between the comprehensive insurance cover and the amount of money you will owe to the lender should your car be a total write off through theft or damage.

How long is there a 'Shortfall'? Generally, your maximum exposure to the gap will occur from the day you take delivery to perhaps the end of the second or third year of the loan and depends upon the term of your lease.

Do I have to pay a premium every year? No, pay one premium, once only, you are covered for the duration of your lease.

Is there a maximum Asset Protection payout figure? Yes, a very generous \$15,000 plus up to \$4,000 for extras depending on your Cover Option choice.

What happens if I change insurance companies for Comprehensive cover? You will be covered under the Asset Protection policy with any Comprehensive insurance.

What actually does the 'shortfall Extras' consist of? It consists of all other charges and amounts which really have nothing to do with the value of the vehicle. These will include Stamp Duty, Dealer Delivery Charges, Registration, Transfer Fees, Compulsory Third Party Insurance and interest Charges ... and so on.

	Cover Option 1	Cover Option 2	Cover Option 3
<u>Shortfall Amount</u>	Up to \$15,000	Up to \$10,000	Up to \$7,500
<u>Extras</u>	Up to \$4,000	Up to \$2,500	Up to \$1,000
<u>Maximum Total</u>	\$19,000	\$13,500	\$8,500
<u>No Shortfall Benefit</u>	\$2,000	\$ 2,000	\$ 1,000
One off Premium Gross	\$990	\$880	\$770

Impact on your net take home pay per fortnight when included in your salary packaging (approx)

\$9.00 \$8.00 \$7.00

Yes please include

Asset Protection (Tick level)

COMPLETE PAGE 2

NAME:

SIGNATURE: DATE:

READ AND SIGN IF YOU ARE **NOT** INCLUDING ASSET PROTECTION

I acknowledge that ALLWEST FLEET has provided me with information about Asset Protection, explaining its features and benefits. I further understand that if, at some time during the term of the loan contract, the vehicle purchased is deemed a total loss through theft or accident, I will be responsible for the payment to the applicable finance company for any shortfall AND I HAVE DECIDED NOT TO PURCHASE ASSET PROTECTION INSURANCE from ALLWEST FLEET.

NAME: SIGNATURE: DATE:

General Advice Warning - This is General Advice only and does not take into account your individual objectives, financial situation or needs. Before using this advice to decide whether to purchase this insurance policy, you should consider the appropriateness of it having regard to your personal circumstance, plus obtain and consider the current Product Disclosure Statement for the insurance policy.

Please complete this page if you are taking out the Asset Protection Insurance

Privacy Notice

We use the information you give us to provide the quote, consider any application for cover and where cover is issued, to manage and administer your and our rights under the policy. For example, the handling or settlement of claims. To do this we may provide it to third parties such as other insurers, reinsurers, loss adjusters, external claims data collectors, investigators and agents or other parties as required by law. Where you provide us with information about other persons you must have their consent to this and provide it on their behalf. If not you must tell us. We handle it in accordance with the Privacy Act 1988. To access or change the information just call us.

Duty of Disclosure

Under the law we are required to inform you about your duty of disclosure.

We will be asking various questions of you. You have a duty at law when answering them to give us honest and complete answers, and tell us everything you know and that a reasonable person in the circumstances could be expected to tell us.

You answer the questions for yourself and everyone else covered by the policy, because you apply on their behalf and with their consent. If you breach the duty we may cancel the policy or reduce the amount we pay for a claim. If fraud is involved, we may treat the policy as if it never existed and pay nothing.

Do you consent to answering these questions and to the collection, storage, use and disclosure of this information?

- YES (please tick)**

Confirmation of the following:

(Please tick)

- I/we declare that we have answered all the questions truthfully
- I/we have read and understand the duty of disclosure and agree to be bound by all terms and conditions
- I/we have received a copy of the FSG (Financial Services Guide) and PDS (product disclosure Statement) for Asset Protection Insurance as a PDF (attached).
- I/we agree to allow the administrator to obtain any relevant information from the financier or interested parties.

NAME:

SIGNATURE:

DATE: