



NovaBusinessFinance

DEBTOR FINANCE

Please FAX signed application form back to Nova Business Finance on 1300 138 187

Nova Business Finance is pleased to accept your application with a view to providing you with a solution to your cashflow needs. Fast assessment of your application is facilitated by providing the information requested with your application.

We are happy to accept applications where documents are to be forwarded within 14 days.

Alternatively please complete the authority on the last page to enable us to obtain the necessary information from your accountant.

Company Information

(Please give us your company details)

Business Name and Address (including Trading Style and Trading Address)	
	Postcode
Phone No:	Fax No:
Email	
Registered Address:	
ABN:	ACN:
Nature of Business:	
Date of Establishment:	
Related Companies:	

Directors / Shareholders / Partners

(Tell us about the people in your company)

1. Full Name	Director YES / NO	Shareholder %
Address		
Email Address:	Mobile Phone:	
2. Full Name	Director YES / NO	Shareholder %
Address		
Email Address:	Mobile Phone:	
3. Full Name	Director YES / NO	Shareholder %
Address		
Email Address:	Mobile Phone:	
4. Full Name	Director YES / NO	Shareholder %
Address		
Email Address:	Mobile Phone:	

(Tell us about your debtors) Customer References	Customer Name	Contact Person	Phone No	Monthly Turnover
	1.			\$
	2.			\$
	3.			\$
	4.			\$
	5.			\$

(Tell us about your suppliers) Supplier References	Customer Name	Contact Person	Phone No	Monthly Turnover
	1.			\$
	2.			\$
	3.			\$
	4.			\$
	5.			\$

(Tell us about your Company's financial position) Company Borrowings	Facility	Limit / Original Balance	Current Balance	Name of Lender
	1.			\$
	2.			\$
	3.			\$
	4.			\$
	5.			\$

(Please indicate if attached) Documentation included with application	1. Aged debtor (sales) analysis as at last month end	<input type="checkbox"/>
	2. Aged creditors (purchases) analysis as at last month end	<input type="checkbox"/>
	3. Copies of major suppliers' and customers' terms and conditions of sale	<input type="checkbox"/>
	4. Balance sheet and profit and loss for the last 2 year	<input type="checkbox"/>
	5. Any sales literature you may have	<input type="checkbox"/>
	6. Copy of Trust Deed (if applicable)	<input type="checkbox"/>
	7. Sample of an invoice	<input type="checkbox"/>
	8. Any additional information	<input type="checkbox"/>

Have any of the Directors, Shareholders or Partners or a company they are or have been associated with:

Have any current or past debts other than those to financial institutions that are or were in default of the payment arrangement?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Ever been declared bankrupt or insolvent or petitioned for bankruptcy, been advised to seek bankruptcy or aware of anyone petitioning for their bankruptcy?	Yes <input type="checkbox"/> No <input type="checkbox"/>
A private company of which an administrator, receiver, manager and / or liquidator has been appointed or had a petition for winding up?	Yes <input type="checkbox"/> No <input type="checkbox"/>
A private company of which an administrator, receiver, manager and / or liquidator has been appointed or had a petition for winding up?	Yes <input type="checkbox"/> No <input type="checkbox"/>

Printed Name:	Position Held:
Signature:	Date:
Printed Name:	Position Held:
Signature:	Date:
Printed Name:	Position Held:
Signature:	Date:
Printed Name:	Position Held:
Signature:	Date:

I / we _____ of _____
authorize Nova Business Finance to obtain from our
accountants the following documents

Financial Statements for the last 2 years
Interim financial statements showing the current position

Financial Statements should include the following:
Profit and Loss Statement
Balance Sheet
Statements and notes that form part of annual accounts
Aged Debtor Balance
Aged Creditor Balance
Auditor's report (if accounts have been audited)

Name of Accountancy Firm

Contact Person

Phone _____ Fax:

Nova Business Finance acknowledges this authority is valid
for 14 days from date hereof. Information requested after this
time period will require an additional authority. Nova Business
Finance may only obtain the documents listed above.

Company Name _____ Position Held _____

Printed Name _____

Signature _____ Date _____

PRIVACY ACT, 1988 – CONSENT AND ACKNOWLEDGEMENT

Please read carefully before signing. Where there is more than one applicant or guarantor, each applicant or guarantor is to sign.

Nova Business Finance ACN 105 869 494 ABN 51 105 869 494 (the **Originator**), and the Relevant Parties listed below collect and use personal information about me/us (the **personal information**) to:

- assess my/our application for credit or my/our proposal to guarantee or provide security;
- if an application is successful, provide and administer the provision of credit to me/us and obtain a guarantee;
- assess the risk of providing lenders' mortgage insurance in respect of credit which may be provided to me/us (including the risk of the Guarantor(s) being unable to meet a liability that might arise under a guarantee);
- if insurance is provided, administer or vary any lender's mortgage cover provided;
- assess and manage risk, involving credit scoring and portfolio analysis; and
- comply with legislative and regulatory requirements.

In order to do those things, the Relevant Parties may need to disclose the personal information as required by law or to:

- organisations involved in providing credit to me/us;
- organisations and persons described in paragraphs 1 to 9 below;
- each other and to the related companies of each;
- people considering acquiring or taking an interest in the business or assets of each; and
- organisations that carry out functions (on behalf of each or any of them) (such as trust managers, introducers, mailing houses, IT service providers, valuers, lawyers and other external advisers, conveyancers and collection agents); reinsurers; credit reporting agencies; referees, including my/our employer or legal and financial advisers; government and other regulatory bodies, including government agencies which administer land titles or revenue collection; ratings agencies; payment system operators; and other financial institutions, securitisers and credit providers).

Collection of some of the personal information is required under the Financial Transaction Reports Act. If I/we do not provide any part of the personal information, it may not be possible to assess my/our application for credit or lenders' mortgage insurance, and as a consequence finance may not be provided to me/us.

The information provided by me/us will be held by the Relevant Parties. In most cases, I/we may gain access to the information by contacting the Relevant Parties. However, such request should be first directed to the Originator on 1300 138 186

I/We agree that the Relevant Parties, any finance broker, finance originator, finance provider, and any other person or company who at any time provides or has any interest in the credit can do any of the following, unless the law says they can't even if I/we consent:

1. Commercial credit information

Seek and use information from any business which provides information about the commercial worthiness of persons about me/us to assess my/our application for consumer or commercial credit.

2. Consumer credit information

Seek and use a credit report containing information about me/us from a credit reporting agency to assess my/our application for consumer or commercial credit or to assess whether to accept me/us as guarantor(s) for credit provided under this application.

3. Collection of overdue payments

Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.

4. Exchange of information between credit providers

Seek from and use or give to another credit provider any information about my/our account, credit worthiness, credit standing, credit history or credit capacity. In particular, the Originator can provide a bank opinion on me/us.

I/We understand this information may be used for any of the following purposes:

- To assess my/our credit worthiness
- To assess my/our application for credit
- To help me/us avoid defaulting on my/our credit obligations
- To notify a default by me/us
- To assist in the collection of overdue payments from me/us
- To exchange information with credit providers who are involved in a mortgage securitisation scheme
- To exchange information with credit providers as to the status of this loan

5. Exchange of information with advisers and other persons

Seek from and use or give any personal or commercial credit information about me/us to any finance broker, finance originator, finance provider, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to me/us.

6. Provide information to credit reporting agencies

Give to a credit reporting agency information about me/us for the following purposes:

- To obtain a consumer credit report about me/us; and/or
- To allow the credit reporting agency to create or maintain a credit information file containing information about me/us.

The information may include:

- identity particulars;
- my/our application for credit or commercial credit – the fact that credit has been applied for and the amount;

- the fact that the Credit Provider or the Relevant Party is a current credit provider to me/us;
- payments which become overdue more than 60 days and for which collection action has commenced;
- advice that payments are no longer overdue in respect of any default which has been listed;
- advice that cheques drawn by me/us have been dishonoured more than once;
- in specific circumstances, that in the opinion of the Originator or the Credit Provider, I/we have committed a serious credit infringement;
- the credit provided to me/us by the Originator or the Credit Provider has been paid or otherwise discharged; or
- otherwise in connection with arrangements relating to lenders' mortgage insurance.

7. **Provide information to Guarantor**

Provide any report or personal or credit information about my/our to any person who proposes to guarantee or provide security for, or has guaranteed or provided security (*guarantor*) to:

- decide whether to act as guarantor; or
- to keep the guarantor informed about the guarantee.

8. **Provide information to trade insurer**

If my/our application is for commercial credit, I/we consent to a trade insurer obtaining a credit report about me/us containing consumer credit information, in order to assess whether to insure the Credit Provider for the loan given to me/us, or the risk of providing insurance or to assess my/our risk of defaulting under the loan.

10. **Relevant Parties**

Nova Business Finance Pty Ltd ACN 105 869 494

Nova Star Group Pty Ltd (and associated entities) ACN 062 044 259

I/We consent to such personal information and/or credit information about me/us being used or disclosed to the organisations or persons for the purposes described in this consent and acknowledgement (even though some organisations may be overseas), including (without limitation):

- (a) another credit provider as outlined in paragraph 4;
- (b) persons referred to in paragraph 5 as outlined in that paragraph.

The Originator, Relevant Parties and Trade Insurers (if any) may use the personal information to tell me/us about other products and services offered or distributed by the Originator, and the Relevant Parties (if any) or any organisation the Originator is affiliated with or represents. I/We may choose not to have the personal information used or disclosed for this purpose or to receive any direct marketing material by ticking this box or contacting the Manager on 1300 138 186

Applicant(s)

Guarantor(s)

Name

Name

Signature

Signature

Date

Date

Name

Name

Signature

Signature

Date

Date