

Debtor Finance / Factoring Application Form



NovaCashFlowFinance

Please complete the following information **IN BLOCK CAPITALS**
and return by email to Operations@NBF.com.au

Part 1: Business Details

Business Name

Business Address
(where you
operate from)

Contact Person

Mobile

Telephone

Email

Are the Registered Address details the same as Business Address?

YES

NO

Registered
Address if
different to
Business Address

Business Type

Sole Trader / Partnership

Pty Ltd Company

Trust

Other

If other, please
specify

ABN

ACN

Industry Sector

Nature of
Business

Date of
Establishment

Related
Companies

ABN/ACN

Please indicate the Credit Limit Required \$

If Credit Limit Request is \geq \$100,000, please complete Parts 2, 3 and 4

If Credit Limit Request is $<$ \$100,000, please complete Parts 2 and 4 only

Part 2:

Directors / Shareholders / Partners *If more space is required, please attach additional pages to the back of the application*

1. Full Name	<input type="text"/>	Date of Birth (dd/mm/yyyy)	<input type="text"/> / <input type="text"/> / <input type="text"/>
Home Address	<input type="text"/>	Director	YES <input type="checkbox"/> NO <input type="checkbox"/>
Photo ID Details	<input type="checkbox"/> Drivers Licence <input type="checkbox"/> Passport	ID #	<input type="text"/>
		Expiry (dd/mm/yyyy)	<input type="text"/> / <input type="text"/> / <input type="text"/>
Shareholding	<input type="text"/> %		
2. Full Name	<input type="text"/>	Date of Birth (dd/mm/yyyy)	<input type="text"/> / <input type="text"/> / <input type="text"/>
Home Address	<input type="text"/>	Director	YES <input type="checkbox"/> NO <input type="checkbox"/>
Photo ID Details	<input type="checkbox"/> Drivers Licence <input type="checkbox"/> Passport	ID #	<input type="text"/>
		Expiry (dd/mm/yyyy)	<input type="text"/> / <input type="text"/> / <input type="text"/>
Shareholding	<input type="text"/> %		
3. Full Name	<input type="text"/>	Date of Birth (dd/mm/yyyy)	<input type="text"/> / <input type="text"/> / <input type="text"/>
Home Address	<input type="text"/>	Director	YES <input type="checkbox"/> NO <input type="checkbox"/>
Photo ID Details	<input type="checkbox"/> Drivers Licence <input type="checkbox"/> Passport	ID #	<input type="text"/>
		Expiry (dd/mm/yyyy)	<input type="text"/> / <input type="text"/> / <input type="text"/>
Shareholding	<input type="text"/> %		

Terms & Conditions of Sale

Payment Terms Days from: Invoice Date End of Month

Discounts / Rebates Offered
(Provide details if applicable)

Do you sell on the basis of:

Consignment	YES <input type="checkbox"/> NO <input type="checkbox"/>	If YES:	<input type="text"/> %	of sales turnover
Progress / Stage Claims	YES <input type="checkbox"/> NO <input type="checkbox"/>	If YES:	<input type="text"/> %	of sales turnover

Details of your Customers that are also your Suppliers

Do you obtain signed proof of delivery? YES NO

Customer References

Customer Name	<input type="text"/>	Contact Person	<input type="text"/>	Phone	<input type="text"/>	Monthly Turnover	\$ <input type="text"/>
Customer Name	<input type="text"/>	Contact Person	<input type="text"/>	Phone	<input type="text"/>	Monthly Turnover	\$ <input type="text"/>
Customer Name	<input type="text"/>	Contact Person	<input type="text"/>	Phone	<input type="text"/>	Monthly Turnover	\$ <input type="text"/>
Customer Name	<input type="text"/>	Contact Person	<input type="text"/>	Phone	<input type="text"/>	Monthly Turnover	\$ <input type="text"/>

Have any of your suppliers registered a Purchased Money Security Interest (PSMI) in goods supplied to you, or the proceeds of the sale of those goods, or do they have terms of trade with you that would give rise to such a PSMI? If yes, please provide details. If unsure, please state:

Do you have any tax arrears? If yes, please provide details:

Part 3: Only complete this section if credit limit requested is ≥ \$100,000

Supplier References

Customer Name	<input type="text"/>	Contact Person	<input type="text"/>	Phone	<input type="text"/>	Monthly Turnover	\$ <input type="text"/>
Customer Name	<input type="text"/>	Contact Person	<input type="text"/>	Phone	<input type="text"/>	Monthly Turnover	\$ <input type="text"/>

Company Borrowings

Facility Type	Limit	Current Balance	Bank / Financier Name
Overdraft	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Business Loans	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Other Loans	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

Part 4: Documentation Checklist

Please indicate the documents to accompany your application:

- Detailed Aged Debtors Ledger, as at End of Month (previous month)..... *Required for all applications*
- Sample of a debtor (sales) invoice, purchase order, delivery docket and remittance advice..... *Required for all applications*
(Please provide 3 samples)
- Summary Aged Creditors Ledger, as at End of Month (previous month)..... YES NO N/A
- End of Financial Year Financial Statements for previous 2 years..... YES NO N/A
- Latest Management Accounts available..... YES NO N/A
- BAS returns for last 3 months (or 2 quarters if submitting quarterly) and proof of payment..... YES NO N/A
- Bank Statements covering same period as BAS returns..... YES NO N/A
- If the company acts as a trust, please provide a copy of the Trust Deed..... YES NO N/A

Thank you for your application

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 Finance Group (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 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, and credit providers).

Collection of some of the personal information may be 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, 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 file 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.

9. Relevant Parties

Nova Debtor Finance Pty Ltd ACN 612 252 150
 NCF 2 Pty Ltd ACN 163 346 432
 Nova Business Finance Pty Ltd ACN 105 869 494
 Nova Star Group Pty Ltd ACN 062 044 259
 (and associated entities of the above)

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)

Applicant(s) / Guarantor(s)

Name

Name

Signature

Signature

Date

Date

Name

Name

Signature

Signature

Date

Date