



Please complete application form in full in black or blue pen using CAPITAL LETTERS and ☑ where appropriate.

Please note, the individual named in Section A below is responsible for all use of the loan account.

SECTION A Your Personal Details

Form for Section A: Your Personal Details. Fields include Title, Surname, Given names, Date of birth, Driver's licence no., Are you a permanent Australian Resident?, Marital status, How many dependants do you have?, and Origin.

SECTION B Your Address/Contact Details

Form for Section B: Your Address/Contact Details. Fields include Current Australian residential address, Residential status, Postal address, Previous residential address, Details of your nearest relative, and What is the relative's relationship to you?

SECTION C Your Employment Details

Form for Section C: Your Employment Details. Fields include Employment status, Occupation/job title, Employer name or business name if self-employed, Employer address/business address, Employer tel. no., Previous employment, Accountant's details, and Accountant's company name.

**SECTION D** Your Personal Financial Details (Use whole dollar amounts only)

**Assets**

**Home/Property**

Owned jointly  Owned solely  Owner occupied  Investment

Present value \$ \_\_\_\_\_

Name of owner/s \_\_\_\_\_

**Accounts** (including NAB and other institutions)

Organisation	Date opened	Balance
_____	____/____/____	\$ _____
_____	____/____/____	\$ _____
_____	____/____/____	\$ _____
_____	____/____/____	\$ _____

**Motor Vehicles**

Make	Model	Year Manufactured	Resale Value
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

**All other assets** - except usual home contents

Description	Current Value
_____	\$ _____
_____	\$ _____
_____	\$ _____

**Total value of what you own** \$ \_\_\_\_\_

**Sundry assets** - do not add into total assets

Home Contents (Insured value) \$ \_\_\_\_\_

Superannuation (Estimate your current payout) \$ \_\_\_\_\_

**Liabilities**

**Home Loans** (including NAB and other institutions)

Name of lender \_\_\_\_\_

Owner occupied  Investment

Original loan amount \$ \_\_\_\_\_ Amount owing \$ \_\_\_\_\_

**Personal Loans**

Name of lender \_\_\_\_\_ Purpose \_\_\_\_\_

Original loan amount \$ \_\_\_\_\_ Amount owing \$ \_\_\_\_\_

**Other Loans** (including NAB and other institutions)

Name of lender \_\_\_\_\_ Purpose \_\_\_\_\_

Original loan amount \$ \_\_\_\_\_ Amount owing \$ \_\_\_\_\_

Name of lender \_\_\_\_\_ Purpose \_\_\_\_\_

Original loan amount \$ \_\_\_\_\_ Amount owing \$ \_\_\_\_\_

**Credit/Store Cards** (including even if balance if NIL)

Card type \_\_\_\_\_ Issuer \_\_\_\_\_

Card number \_\_\_\_\_ Credit limit \$ \_\_\_\_\_ Amount owing \$ \_\_\_\_\_

Card type \_\_\_\_\_ Issuer \_\_\_\_\_

Card number \_\_\_\_\_ Credit limit \$ \_\_\_\_\_ Amount owing \$ \_\_\_\_\_

**All other debts**

Description \_\_\_\_\_ Amount owing \$ \_\_\_\_\_

\_\_\_\_\_ Amount owing \$ \_\_\_\_\_

**Total value of what you owe** \$ \_\_\_\_\_

**SECTION E** Your Monthly Budget

**Monthly income** \$(Gross) \_\_\_\_\_ \$(After tax) \_\_\_\_\_

Salary/Income \$ \_\_\_\_\_ \$ \_\_\_\_\_

Other income \$ \_\_\_\_\_ \$ \_\_\_\_\_

(Study assistance, Family allowance, part time work, dividends, interest, etc.)

**Self employed applicants**

Financial year \$(net profit) \$(after tax profit)

Applicants income \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

**Total net income per month (A)** \$(Gross) \_\_\_\_\_ \$(After) \_\_\_\_\_

**Month expenditure**

**Loan repayments** (pre loan) (post loan)

Home/mortgage loan \$ \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Personal loan \$ \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Other loans \$ \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Credit/Store Cards \$ \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Other debts \$ \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_

**Total loan repayments (B)** \$ \_\_\_\_\_ \$ \_\_\_\_\_

**Expenses** (pre loan) (post loan)

Rent \$ \_\_\_\_\_ \$ \_\_\_\_\_

Other expenses (gen living) \$ \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_

**Total fixed and other expenses (C)** \$ \_\_\_\_\_ \$ \_\_\_\_\_

**Total usable funds A- (B&C) =** \$(pre loan) \_\_\_\_\_ \$(post loan) \_\_\_\_\_

**SECTION F Business Details**

**Business structure**  Sole Proprietor  Partnership  Company

**Your relationship to the business**  Sole Proprietor  Partnership  Director

Full legal name of business (Name of Sole Proprietor, Partnership or Company)

Trading name of business (if different to full legal name of business)

ABN  ACN/ARBN Business  Registration Number

Business address  Suburb  State  Postcode

Briefly describe the business' primary activity





Business website address

Years trading  Number of employees

What is the purpose of the loan?



Total amount required?

\$

**SECTION G Nominated Organisation (Must be completed)**

Name of NEIS provider, BEC, ENYA, Incubator, IBA etc that your Letter of Support has been obtained from

Name of Organisation

Mentor Name

Work tel no.  Email

(  )

For the purposes of this Application, the 'Nominated Organisation' shall include its transferees and assigns.

**SECTION H Authority to debit your nominated NAB account**

Repayments must be made by debit to your nominated NAB deposit account. Details of your nominated NAB account to be debited (i.e. the account NAB debits to pay your NAB Microenterprise loan account)

Name of account

BSB Number  Account number

**Your Monthly Payment Options**

You authorise NAB to debit the following amounts to the above nominated NAB account on the due date stated on your statement of account: Please tick one option (and fill in payment amount if you select fixed payment option).

- Minimum payment (as shown on your statement of account. This may include past due and overlimit amounts)
- Fixed Payment of \$  (please indicate whole dollar amount) (or Minimum Payment whichever is greater. Fixed amount must be greater than \$10. If the closing balance on a statement of account is less than the fixed amount, then the lesser amount will be debited)

I understand that Section 18E(8)(c) of the Privacy Act 1988 (Commonwealth) ('the Privacy Act') allows National Australia Bank Limited ABN 12 004 044 937 ('NAB') to give a credit reporting agency certain personal information about me which I authorise NAB to do. The information which may be given to a credit reporting agency is covered by Section 18E(1) of the Privacy Act and includes:

- identity particulars as permitted by the Privacy Commissioner's determination issued under Section 18E(3) of the Privacy Act;
- the fact that I have applied for credit and the amount;
- the fact that NAB is a credit provider to me;
- payments which become overdue more than 60 days and for which debt collection action has started;
- advice that payments are no longer overdue;
- in specified circumstances, that in the opinion of NAB, I have committed a serious credit infringement;
- that the credit provided to me by NAB has been discharged.

**Authority for NAB to obtain certain credit information To enable NAB to assess this Application, I authorise NAB:**

- to obtain from a credit reporting agency a credit report containing personal information about me in relation to personal credit provided by NAB;
- to obtain from a credit reporting agency a credit report containing personal information about me in relation to commercial credit provided by NAB. This is in accordance with Section 18K(1)(b) of the Privacy Act;
- to obtain a report containing information about my commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness of a person in relation to personal credit provided by NAB. This is in accordance with Section 18L(4) of the Privacy Act;
- to obtain a report from a credit reporting agency and other information in relation to my commercial credit activities.

**Authority to exchange information with other credit providers**

In accordance with Section 18N(1)(b) of the Privacy Act, I authorise NAB to give to and obtain from credit providers that may be named in this Application and credit providers that may be named in a credit report issued by a credit reporting agency information about my credit arrangements. I understand this information can include any information about my creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act. I understand the information may be used for any of the following purposes:

- to assess an Application by me for credit;
- to assist me to avoid defaulting on my credit obligations;
- to notify other credit providers of a default by me;
- to assess my creditworthiness.

**Authority to exchange information with the Nominated Organisation**

I hereby consent to the National Australia Bank Limited ABN 12 004 044 937 ('NAB') and the organisation nominated in Section G of this application ('Nominated Organisation') exchanging information about me, including my personal information and information about my creditworthiness, credit standing, credit history or credit capacity, for the purpose of NAB:

- advising the Nominated Organisation and/or discussing with the Nominated Organisation the progress, approval, including any conditions on approval, or refusal, including the reasons for such refusal, of my application to NAB for credit ('Application');
- obtaining from the Nominated Organisation information about me relevant to my Application;
- giving the Nominated Organisation a copy of any letter issued by NAB to me offering to make credit available to me;
- giving the Nominated Organisation a copy of any Loan contract between NAB and me;
- giving the Nominated Organisation a copy of any Loan account statement issued or to be issued to me by NAB;
- giving the Nominated Organisation a copy of any correspondence between NAB and me regarding my Application or the provision of credit to me by NAB, or the management of credit provided to me by NAB;
- advising the Nominated Organisation of and/or discussing with the Nominated Organisation the balance of my Loan account with NAB;
- advising the Nominated Organisation of and/or discussing with the Nominated Organisation the management of credit provided to me by NAB.

**Authority to Debit**

I request and authorise NAB to debit my Nominated Account as described in Section H of this application with the amounts set out in the Monthly Payment Option I have selected, (or any other amount I notify NAB of from time to time). I agree to the terms and conditions of this Authority to Direct by signing below.

**Banker's Opinions**

I authorise NAB to give and receive a Banker's Opinion for purposes connected with my business, trade or profession.

**Authority and Declaration**

I acknowledge that:

- neither NAB nor Nominated Organisation are in any way responsible for any statements or representations which have been made to me by the other party concerning the proposed Loan product I have applied for, or the likely drawdown date for the Loan. In this respect, I understand that all such information will be contained in the Loan Account Details and accompanying terms and conditions and explanatory brochures which NAB will issue to me if my Loan is approved;
- after my application is made, NAB reserves the right to review and change my interest rate quoted to me if there is any change in that interest rate;
- The NAB Microenterprise Loan Terms and Conditions will apply to the credit facility that I am applying for. A copy will be given to me with NAB's offer of a credit facility and a copy of the current terms and conditions may be obtained from my banker on request.

I authorise NAB to contact my current and/or former employer and/or my accountant to verify details contained in this Application. Where I have provided any identification document (e.g. passport, driver's licence) to NAB in connection with this Application, I authorise NAB to contact the authority that issued the document to verify the status of and any information contained in the document. I declare that where I have provided personal information about an individual (such as an employer, accountant, relative, spouse/partner or contact person) in this Application, I have made or will immediately make the individual aware of that fact and:

- that their personal information has been collected by NAB for the purposes of providing me with the product or service that is the subject of this Application (including assessing my Application and identifying me), managing and administering the product or service, and protecting against fraud;
- that their personal information may be disclosed to other organisations involved in the provision, management or administration of the product or service that is the subject of this Application;
- that I may not be able to obtain the product or service that is the subject of this Application if that individual's personal information is not provided;
- that the individual can gain access to their personal information by contacting NAB; and
- NAB's contact details.

I may do these things by giving the individual a copy of NAB's Privacy Notification, which NAB will make available to me. I authorise NAB to provide its relevant service providers with the particulars I have included on this form and of the outcome of my Application (approved or declined) so that they can assist NAB to better manage and administer its products or services.

I declare that I have never been insolvent nor committed any act of bankruptcy or entered into any assignment, composition or arrangement for the benefit of creditors and that there is no unsatisfied judgement in any court against me. I declare that I have read and understood the contents of this Application and, where I have provided information in this Application, I declare that information to be true, complete and correct and to be provided to NAB to enable it to determine whether or not to offer me a credit card facility (and, where applicable additional cards) for which I hereby make formal Application.

**Business Purpose**

I declare that the credit to be provided to me by the credit provider is to be applied wholly or predominately for business or investment purpose (or for both purposes).

**IMPORTANT**

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

**Applicant's signature**

\_\_\_\_\_

Date

\_\_\_\_\_

Applicant must be aged 18 years or older.

**NAB USE ONLY**

Cust. no.	Sales BSB 08	Sales BUID	Source	Code	Campaign	Code PD06
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Approved under appropriate DCA

Credit Limit Approved \$ \_\_\_\_\_

Banker's Name

Banker's Phone Number

Banker's Signature