

1300 4 NEEDY

Application Form



OFFICE USE ONLY Time of Arrival

Amount Requested \$ Purpose

What would be a comfortable repayment amount? \$ Per week/fortnightly/monthly (please circle)

Are you looking for an ongoing line of credit or personal loan?

What term is required for the loan? (e.g. 1 Month/90 Days/1 Year etc.)

Where did you hear about us? Please circle – Walk By/Local Paper/Flyer/Google/Friend/Radio/TV or other

Personal Details

Title Given Names Surname Date of Birth

Residential Street Address

Suburb State Postcode Drivers Licence Number

Home Mobile Work

Postal Address (write 'same' if the same as your residential address)
 Postcode

Email Address

Marital Status (Please Tick) Single Married De-facto Divorced Widow

Number of Dependents Spouse/Partners Full Name

Do they contribute to the household? (Please circle) yes / no If yes, how much is his/her net income per week?

Please tick if you DO NOT wish to receive Needy Money promotional information

Do you allow Needy Money to send emails and text messages when you have available credit? (Please circle) yes / no

Are you an existing Needy Money customer? (Please circle) yes/no

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Residential Details

Residential Status (please circle)

Time at address

Own Home Mortgage Renting Boarding with Family

Years Months

Please tick Frequency paid

how much do you pay?

Weekly Fortnightly Monthly

\$

Please tick Method of payment

Cash Direct Debit Aust Post/BPAY Salary Centre pay

Name of Owner/Agent/Landlord's Name/Boarding With

Owner/Agent/Landlord's Phone Number

Agent/Landlord Address

Your Previous Address (If less than 12 months)

Suburb

State

Postcode

Time at address

Years Months

Employment Details

Employer's Name (if self employed, include ABN and Accountants name)

Phone Number

Street Address

Suburb

State

Postcode

Type of Business

Your Position

Contact Name

Time with company

Net Pay

Pay cycle (please tick)

Years Months

\$

Wkly Ftnly Mthly

Basis of Employment

Govt. Benefits Casual Full Time Part Time Contractor Self-Employed

Previous Employment (If current employment is less than 6 months)

Company Name

Phone Number

Time with company

Years Months

Needy Money Pty Ltd

ABN 32 113 877 884

ACL 392616

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Two Relatives NOT living with you

1. Full Name

Relationship to You

Street Address

Suburb

State

Postcode

Phone Number

Mobile

2. Full Name

Relationship to You

Street Address

Suburb

State

Postcode

Phone Number

Mobile

Bank Account Details

1. Main Bank Account

Branch

BSB

Account Number

Account Name

Joint (Y /N)

How long has the account been open for?

1. Secondary Bank Account

Branch

BSB

Account Number

Account Name

Joint (Y /N)

How long has the account been open for?

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Income and Expenses (Weekly)



INCOME		EXPENSES	
Wages/Salary	\$	Rent/Mortgage	\$
Government Benefits	\$	Bills & Groceries	\$
Other	\$	Credit Cards	\$
		Car Loans	\$
		Other Loan Repay	\$
		Child Support	\$
		Other Expenses	\$
Total Income	\$	Total Expenses	\$
Income Minus Expenses	\$		

Do you anticipate any large expenses or expect your income to dramatically change in the future that will affect your ability to repay your loan?

If yes, please specify: _____

Summary of Assets & Liabilities

Assets	Liabilities	Credit Limit	Company	Balance	Weekly Repayment
Bank/Cash	Personal Loan	\$		\$	\$
Real Estate	Mortgage	\$		\$	\$
Car	Car Loans	\$		\$	\$
H/Hold Goods	Credit Cards	\$		\$	\$
Other	Other Loans	\$		\$	\$
Total Assets	Total Liabilities	\$		\$	

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Financial Status

Have you ever been Bankrupt/Part IX Debt Agreement? If so, in what year?

Are there any Defaults/Judgements against you?

YES OR NO

YES OR NO

Credit Application

Type of Credit

Please tick which box applies:-

- Wholly or primarily for a domestic, family or household purpose (Consumer Credit)
- Wholly or primarily for another purpose (commercial credit). Please read below:

YOU SHOULD ONLY SIGN THIS DECLARATION IF YOU ARE APPLYING FOR COMMERCIAL CREDIT

Declaration of Purpose:

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly:-

- Business purposes; or
- Investment purposes other than investment in residential property

By signing this declaration you may lose your protection under the National Credit Code.

Signature

Date

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Privacy Consent



"We/Our" means Needy Money Pty Ltd, ABN 32 113 877 884. "I/You/Me/Us" is the person whose name appears on the application.

Needy Money Pty Ltd may only collect, use or disclose your personal information relevant to our business relationship with you in accordance with the privacy statement.
Personal information obtained from you would help Needy Money determine which product would be suited for you and consider an approved application.

If you do not provide Needy Money with consent to use your personal information, we may not be able to deal with you or provide you with a particular product or service.

You agree that the Lender and any other Financier who at the time provides or intends to provide credit or has any interest in the credit can do any of the following at any time:

- Commercial credit information** Seek and use commercial credit information about me/us to assess an application for consumer credit or commercial credit
- Consumer information** Seek and use consumer credit information about me/us to assess an application for commercial credit or consumer credit
- 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
- Provide information to mortgage insurer** Provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default
- Exchange of information between credit providers** Seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information about my/our credit worthiness, credit standing, credit history or credit capacity. In particular, the Lender may provide a bank opinion on me/us
- Exchange of information with advisers** Seek from or give to any broker, financial consultant, accountant, lawyer, or other advisor acting in connection with any financing provided or proposed to be provided to me/us any consumer or commercial credit information
- Provide information to credit reporting agencies** Give to a credit reporting agency personal or commercial information about me/us. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that the Lender is a current credit provider to you; payments which become overdue more than 60 days, payments for which action is commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specified circumstances that in the opinion of the Lender you have committed a serious credit infringement; and the credit provided to you by the Lender has been paid or otherwise discharged.
- Provide information for securitisation** Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation
- Provide information to Guarantors** Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us

Marketing Material: Serving customers well are essential to our business. As part of this service we may use your personal information to offer you products and services we believe may be of interest & benefit to you. If you do not wish to receive marketing material from Needy Money, please notify us. By consenting to our marketing material, you allow Needy Money to send out promotional emails and SMS from time to time about our products and services.

DECLARATION

I hereby declare that:

- * I have read the section entitled "Privacy Consent."
- * I declare that the information in this application is true and correct and authorize Needy Money to verify this
- * I am not known by any other name(s) and agree to notify Needy Money of any change of name, address or employer and any financial change
- * That this is an application only and that Needy Money is not obliged to give me credit as defined in any legislation relating to the provision of credit
- * I will provide all necessary information as requested for identification and verification under the Anti-Money Laundering & Counter Terrorism Financing Act 2006
- * I consent Needy Money to provide a copy of this authority (but not any other part of the application) to my employer/accountant as I authorise my employer/accountant to disclose any salary, employment or financial particulars to Needy Money to assist in the assessment of this application.

Signature

Date

Print Name