



Lightspeed Finance

Level 2, 475 Flinders lane Melbourne VIC 3000
Phone: 1300 133 406

APPLICATION FOR FINANCE:

Loan Amount	\$
Loan Term	Month



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INDIVIDUAL BORROWER/S

Borrower One (1)		
Surname		First Names
Drivers Licence No.		D.O.B.
Residential Address		
City	State	Postcode
Phone Home	Work	
Email	Mobile	

INDIVIDUAL BORROWER/S

Borrower Two (2)		
Surname		First Names
Drivers Licence No.		D.O.B.
Residential Address		
City	State	Postcode
Phone Home	Work	
Email	Mobile	

CORPORATE BORROWER

Company Name		ACN	
Registered Office Address			
Mailing Address			
Trading Address			
Director 1	Phone	Fax	Email
Director 2	Phone	Fax	Email
Principal Activities			



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SECURITY PROPERTY DETAILS

Address 1:	City	State	Postcode
Description of Property	Price/Value		
Contact Person (for access)	Phone		
Address 2:	City	State	Postcode
Description of Property	Price/Value		
Contact Person (for access)	Phone		
Address 3:	City	State	Postcode
Description of Property	Price/Value		
Contact Person (for access)	Phone		

STATEMENT OF ASSETS AND LIABILITIES

Assets	Value	Liabilities	Lender	Balance
Property 1		Mortgage 1		
Property 2		Mortgage 2		
Property 3		Mortgage 3		
Bank Account		Credit Cards/Loans		
Deposit Paid		Other		
TOTAL ASSETS		TOTAL LIABILITIES		

VALUATION- If Applicable

Lightspeed Finance may order a valuation report of the security property/s. The borrowers consent to the procurement of valuation reports and herewith authorises payment of the costs of valuation reports.

Authorised Signatory:



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Section B: Guarantor/s (if applicable)

Guarantor :		
Surname	First Names	
Date of Birth:		
Residential Address		
City	State	Postcode
Phone Home	Work	
Email	Mobile	
Occupation:		

GUARANTORS: STATEMENT OF ASSETS AND LIABILITIES

Assets	Value	Liabilities	Lender	Balance
Property 1		Mortgage 1		
Property 2		Mortgage 2		
Property 3		Mortgage 3		
Bank Account		Credit Cards/Loans		
Deposit Paid		Other		
TOTAL ASSETS		TOTAL LIABILITIES		

LOAN PURPOSE

Amount Required	Term Requested	Proposed Settlement
Loan Purpose		



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BORROWER DECLARATIONS

YES NO

1. Have you, or your spouse, ever been declared bankrupt or insolvent, or assigned either estate for the benefit of creditors, or have you, or your spouse, had any unsatisfied court judgements against you or defaulted on any previous loans?

2. Have you, or your spouse, ever been shareholders or officers of any company of which a manager, receiver and/or liquidator has been appointed or have there been any unsatisfied judgements against such a company?

3. Has any fee charge been paid or promised to any other person as consideration for obtaining approval for this loan?

4. Have you or anyone on your behalf submitted an application to another lender for this loan?

5. Have you or will you be borrowing additional funds to complete the proposed purchase or development of the mortgaged property? If yes give details.

IMPORTANT

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

BUSINESS PURPOSE DECLARATION (Must be Completed)

I/We declare that the credit to be provided to me/us by Lightspeed finance Pty Ltd ACN 148 868 786 is to be applied wholly or predominantly for business purposes (more than 60%).

Signature _____ Signature _____ Signature _____

CREDIT AND PERSONAL INFORMATION PRIVACY

The Privacy Act 1988 ('Act') regulates the obtaining, use and disclosure of certain personal and credit information about you. For more information, please refer to The lender's website.

Please read the following consent carefully and obtain appropriate professional advice if it contains anything you do not clearly understand.



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Consent In this document:

- ◆ *'commercial credit arrangement'* means any arrangement concerning commercial credit in connection with my application;
- ◆ *'application'* means, as applicable, my application to The lender as a borrower under a *commercial credit arrangement* or my application to the lender to guarantee a proposed borrower under a *commercial credit arrangement*;
- ◆ *'commercial credit'* means credit provided or to be provided by The lender to be applied wholly or predominantly for business or investment purposes (or for both purposes);
- ◆ *'credit report'* has the same meaning as it does in the Act;
- ◆ *'I', 'me'* and *'my'* include, as applicable, *we, us* and *our*;
- ◆ *'permitted information'* means any personal information, credit information or credit report about me that is permitted to be obtained, used or disclosed in accordance with and to the extent permitted by section 18 of the Act;
- ◆ *'The lender'* means, as applicable, Lightspeed Finance Pty Ltd ACN 148 868 786 , or its solicitors, and any related corporation.

I agree that in connection with:

- ◆ my application;
- ◆ the making of a commercial credit arrangement;
- ◆ the on-going management and administration of a commercial credit arrangement;
- ◆ the collection of any amounts payable to the lender under a commercial credit arrangement that are overdue for payment; and
- ◆ the collection or recovery of any debts or other amounts payable to the lender under a commercial credit arrangement;

The lender may do any of the following:

- ◆ obtain and use permitted information from a credit reporting agency;
- ◆ obtain and use permitted information from another credit provider or any lawful source of such information;
- ◆ disclose permitted information in its possession to:
 - a credit reporting agency;
 - another credit provider in accordance with my written authority;
 - a prospective guarantor of a proposed commercial credit arrangement to enable that prospective guarantor to determine whether or not to offer the proposed guarantee;
 - my guarantor of a commercial credit arrangement as may be requested by the guarantor from time to time or in relation to the enforcement or proposed enforcement of the

guarantee;

- a mortgage insurer in connection with the provision or proposed provision of mortgage
- insurance; a person or body generally recognised and accepted in the community as being appointed or established for the purpose of settling any dispute that may arise between the lender and me in connection with a commercial credit arrangement;
- any appropriate State or Territory Minister, Department or authority to assist with the facilitation of a commercial credit arrangement or the management or supervision of schemes or arrangements under which such assistance is given;
- a supplier of goods or services to me to enable that supplier to determine whether or not accept payment from me by means of a credit card or electronic funds transfer;
- a person or body considering taking an assignment of or discharging on my behalf a debt owed by me to the lender;
- a person or body engaged by the lender to manage a commercial credit arrangement, including the collection of any overdue payments and the collection or recovery of any debts or other amounts payable to the lender under a commercial credit arrangement;
- a corporation, including its professional advisors, in connection with the purchase or assignment of an obligation owed to or security taken by the lender in relation to a commercial credit arrangement;
- another credit provider with security over all or part of the same security as the lender under a commercial credit arrangement and where I am at least 60 days overdue in making a payment under either the commercial credit arrangement or the other credit provider's loans to enable the lender and the other credit provider to decide what action to take in relation to the overdue payment;
- to any person where the disclosure is required or authorised by law;
- me;
- any person in accordance with my written authority; and

to any person authorised in writing by me to operate any account with the lender resulting from my application



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BORROWER DECLARATIONS SIGNATURES:

Print Full Name _____ Signed by _____ Date _____

Print Full Name _____ Signed by _____ Date _____

Print Full Name _____ Signed by _____ Date _____