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Small and Medium Business Application Form

Thank you for applying for a VIP Cashflow Advance loan. How you get your first payment is quick and easy. We will deposit money into your bank account within 48 hours provided this form is completed and meets the agreement guidelines.

Step 1: Complete an Application Form

If this is the first time you have used VIP Cashflow, you need to complete an application form. Please fill it out and sign the application and fax it back to us with a copy of the following documents:

- * Copy of Your Drivers license (first time only)
- * Copy of Your Medicare Card / Passport (first time only)
- * Other Supporting Documentation, this will depend on each individual Short Term Loan.

You can submit your application form by fax to us on 1300736656 or you can scan and email to us at info@vipcashflow.com.au

Step 2: Review and Acceptance

Once we have received your Application we review it and approve it (subject to it meeting our guidelines). At this moment we will conduct a credit check and other necessary diligence. Once approved, we will send you a Short Term Loan Agreement. Simply sign these and give to you relevant Broker or fax back fax it back directly to us.

Step 3: Funds in Your Account

Once we have received the Short Term Loan Agreement, we will then deposit funds directly into your account, less the relevant interest and fees owing to VIP Cashflow.

Referred By.....

First Applicant

First and Middle Name		Last name	
Date of birth		Drivers license #	
Home address			
suburb		state	
postcode		Tel mobile:	
Tel office:		Tel home:	

Primary email add:	
Secondary email add:	

Second Applicant

First and Middle Name		Last name	
Date of birth		Drivers license #	
Home address			
suburb		state	
postcode		Tel mobile:	
Tel office:		Tel home:	
Primary email add:			
Secondary email add:			

Company Information

are you trading as a company or trust?	<input type="checkbox"/> Yes <input type="checkbox"/> No	are you both directors?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Company			
Registered Address		Suburb	
Trading Address		Suburb	
Postcode		abn/acn	
Bank			
Account Name			
BSB		Bank	
Account #			

Advisor Details

Accountants Name	
Firm	
Address	
Phone Number	

Details of Loan Required

Loan Amount Required	\$ (after interest and charges)
Expected Term Days or months	
Expected Settlement Date	
Loan Purpose	
How will you repay. (refinance, sale of property, expected settlement of trade sale etc.	

Other Information

Name of Nearest Relative Not living with You	
Their Address	
Suburb	
Contact Phone Number	
Association (brother, father etc)	

Security offered for the Loan

Address			
Suburb		Postcode	
Use of Property (Circle)	Owner Occupied	Investment Property	
	Being Purchased	Already Owned	
Purchase Price			
Estimate Value			
Year purchased			
Mortgage (circle) Yes No		Mortgagor	
Approximate Amount owing			

Statement by Borrowers

I confirm the above information is true and correct.

NAME (PLEASE PRINT):

SIGNATURE:

DATE:

NAME (PLEASE PRINT):

SIGNATURE:

DATE:

Privacy Statement

Important Notice To Applicant(s) For Credit (Section 18(E)(1) Privacy Act 1988)

Notice of disclosure of your credit information to a credit-reporting agency. (Privacy Act 1988)

VIP Cashflow may give information about you to a credit reporting agency, for the following purposes:

- * to obtain a consumer credit report about you, and/or
- * to allow the credit reporting agency to create or maintain a credit information file containing information about you.

If after reasonable follow up, monies owed by you to VIP Cashflow remain outstanding, we may supply relevant personal information and details of the monies owed to a credit reporting agency. This may include but is not limited to:

- That we are a credit provider to you.
- Advice about payments overdue and which are in collection that we are permitted to report.
- That cheques drawn by you or direct debit requests to your account have been dishonoured.
- That credit provided to you has been paid or otherwise discharged.
- Any Rolling Interest that may be applicable.

STATEMENT BY APPLICANT(S) FOR CREDIT

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

1. Giving information to a Credit Reporting Agency (Section 18E(8)(c) Privacy Act 1988)

VIP Cashflow has informed me that it may give certain personal information about me to a credit-reporting agency.

2. Access to Commercial Credit Information (Section 18L(4) Privacy Act 1988)

I/we agree that VIP Cashflow may obtain information about me/us from a business, which provides information about the commercial credit worthiness of persons for the purpose of assessing my/our application for consumer credit.

3. Access to Consumer Credit Information (Section 18K(1)(b), Privacy Act 1988)

I/we agree that VIP Cashflow may obtain a consumer credit report containing information about me from a credit-reporting agency for the purpose of assessing my/our application for commercial credit.

I have read and understood the above Terms and Privacy Statement of this document.

NAME (PLEASE PRINT):

SIGNATURE:

DATE:

NAME (PLEASE PRINT):

SIGNATURE:

DATE:

DECLARATION OF PURPOSE

(as required under the National Credit Code, Subsection 13 (5) the form of the declaration is)

TO: VIP Cashflow PTY LTD

LOAN TO: _____ (NAME OF APPLICANTS)

LOAN AMOUNT: \$ _____

Each applicant declares that the credit to be provided to that applicant by the credit provider will be applied wholly or predominantly for business or investment purposes (or for both purposes).

Each applicant agrees to provide declarations of purpose of the credit whenever required by the credit provider.

IMPORTANT

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes.

Investment purposes other than investment in residential property.

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

x _____ x _____
Applicant's Signature Applicant's Signature

Applicant's Name Applicant's Name

Date / / Date / /