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## Application Form

Thank you for applying for a VIP Cashflow Advance Commission loan. How you get your first payment is quick and easy. We will deposit money into your bank account within 24-48 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 (first time only)
- \* Copy of the Contract of Sale and any special conditions (main pages of contract only)
- \* Proof of deposit (trust account receipt or deposit bond)

You can submit your application form by fax to us on 1300736656.

### 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 Company credit check at a cost to you \$195.00 for Company and \$95.00 for Individuals (this is a one off). We will then send you a Commission Advance Agreement where the terms and agreed settlement date are listed. Simply sign this and fax it back.

### Step 3: Commission in Your Account

Once we have received the Commission Advance Agreement, we will then deposit Commission directly into your account, less the relevant interest owing to VIP Cashflow.

## Your Agency and You

### Your Details

First 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:			
Real estate license #		Years in industry	
Are you self employed?		Years with current agency	
Previous employer name			
are you trading as a company or trust?	<input type="checkbox"/> Yes <input type="checkbox"/> No	are you a director?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Company name		abn/acn	
Registered address			
Suburb		State	
Postcode			
Bank		Account name	
BSB		Account #	

### Your Agency Information

Agency Name			
Principal in charge			
- email address			
Sales manager			
- email address			
Payroll /Office administrator			
- email address			
Office address			
Suburb		State	
Postcode		Telephone	
Office email address			
Facsimile Number			

## Sale of Property Information

You can print this page as many times as you like to receive Commission cash advances for one or multiple property sales by you.

Address of property sold					
Suburb		State		P/code	
Date contract signed		Date final settlement			
Is contract unconditional?		Date unconditional			
Contract price		Amount of deposit			
Deposit type					
Date Commission is to be expected in your account ?					

### Details of Commission to be assigned

If you are **applying as an agency/principal**, you only need to provide the agency's net share of commission in Section 1. You can leave Section 2 blank. If you are **applying as a salesperson** you need to provide all details in Section 1 and 2.

#### Section 1

Total amount of agency commission (ex GST)	\$	Your total share of commission	\$
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### To be deducted by agency

#### Section 2

Wages	\$	Allowances (eg travel phone)	\$
Desk fees	\$	Previous commission advances by agency	\$
Direct debits	\$	other	\$
Your share of the commission after the above deductions			\$
Tax to be deducted by the agency			\$
Your total net share of the commission to be assigned			\$
No other person is entitled to my share of the commission			( ) tick

# 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.

## 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):

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SIGNATURE:

DATE:

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NAME (PLEASE PRINT):

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SIGNATURE:

DATE:

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## 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 / /