



Applicant / Partner / Director 1 details:

Preferred Title: Mr Mrs Miss Ms Other: _____ Are you an Australian Citizen: No Yes

Last Name: _____ First Name: _____ Middle Name: _____

Date Of Birth: ____/____/____ Licence No: _____ State: _____ Exp. Date: ____/____/____

Address: _____ City: _____ State: _____ P/Code: _____

Home Tel: _____ Work Tel: _____ Mobile: _____

Email Address: _____ Preferred contact time: _____

Marital Status: Married Divorced Separated De facto relationship Single No. & Age Of Dependants: _____

Have you ever changed your name: No Yes By Marriage I'm Not Sure Previous Name(s): _____

Residence Status: I live with my parents I am boarding I am renting I am buying I own my home Other: _____

Name of Mortgagee / Landlord: _____ Phone: _____

Address: _____ City: _____ State: _____ P/Code: _____

Repayments / Rent Paid: \$ _____ Monthly Fortnightly Weekly Length at this address: ____ Yrs ____ Mths

Previous living address if less than 3 years...

Address (1): _____ City: _____ State: _____

Length at this address: ____ Yrs ____ Mths

Complete For Employed PAYG Applicant 1

Employment Status: Full Time Part Time Casual Contractor Self Employed (Please complete the 'Self Employed' section below)

Company / Employer Name: _____ Occupation: _____

Address: _____ City: _____ State: _____ P/Code: _____

Income / Wages (Net): \$ _____ Monthly Fortnightly Weekly Length at employer: ____ Yrs ____ Mths

Work Tel: _____ Work Email: _____

Previous employment if less than 3 years...

Previous employer 1:

Employment Status: Full Time Part Time Casual Contractor Self Employed

Company / Employer Name: _____ Occupation: _____

Address: _____ City: _____ State: _____ P/Code: _____

Income / Wages (Net): \$ _____ Monthly Fortnightly Weekly Length at employer: ____ Yrs ____ Mths

Work Tel: _____

Spouse / Co-Applicant / Partner / Director 2 details...

Preferred Title: Mr Mrs Miss Ms Other: _____ Are you an Australian Citizen: No Yes

Last Name: _____ First Name: _____ Middle Name: _____

Date Of Birth: ____/____/____ Licence No: _____ State: _____ Exp. Date: ____/____/____

Address: _____ City: _____ State: _____ P/Code: _____

Home Tel: _____ Work Tel: _____ Mobile: _____

Email Address: _____ Preferred contact time: _____

Marital Status: Married Divorced Separated De facto relationship Single No. & Age Of Dependants: _____

Have you ever changed your name: No Yes By Marriage I'm Not Sure Previous Name(s): _____

Residence Status: Same as applicant 1 No Yes If no, complete residence details below:

I live with my parents I am boarding I am renting I am buying I own my home Other: _____

Name of Mortgagee/Real Estate Agent/Landlord: _____ Phone: _____

Address: _____ City: _____ State: _____ P/Code: _____

Repayments/Rent/Board: \$ _____ Monthly Fortnightly Weekly Length at this address: _____ Yrs _____ Mths

Previous living address if less than 3 years...

Address: _____ City: _____ State: _____

Length at this address: _____ Yrs _____ Mths

Complete For Employed PAYG Applicant 2

Employment Status: Full Time Part Time Casual Contractor Self Employed (Please complete the 'Self Employed' section below)

Company / Employer Name: _____ Occupation: _____

Address: _____ City: _____ State: _____ P/Code: _____

Income / Wages (Net): \$ _____ Monthly Fortnightly Weekly Length at employer: _____ Yrs _____ Mths

Work Tel: _____ Work Email: _____

Previous employment if less than 3 years...

Previous employer 1:

Employment Status: Full Time Part Time Casual Contractor Self Employed

Company / Employer Name: _____ Occupation: _____

Address: _____ City: _____ State: _____ P/Code: _____

Income / Wages (Net): \$ _____ Monthly Fortnightly Weekly Length at e _____ Yrs _____ Mths

Work Tel: _____

Self Employed Applicants and Contractors...

Company / Business Name: _____ ABN/ACN: _____

Trading Name if Different to Above: _____

Structure: Company Trust Sole Trader Partnership

Trust: If Yes – Trust Name _____ ABN: _____

Address: _____ City: _____ State _____ P/Code: _____

Work Tel: _____ Work Email: _____ Length self employed: _____ Yrs _____ Mths

Accountant Name: _____ Phone/Email: _____

References - only required for Employed PAYG applicants...

Family Reference not residing with applicant: _____ Relationship: _____

■ Address: _____ City: _____ State: _____ P/Code: _____

■ Home Tel: _____ Mobile: _____ Length Known: _____

Personal Reference: _____ Relationship: _____

■ Address: _____ City: _____ State: _____ P/Code: _____

■ Home Tel: _____ Mobile: _____ Length Known: _____

Business Reference 1: _____ Occupation: _____

■ Address: _____ City: _____ State: _____ P/Code: _____

■ Work Tel: _____ Email: _____ Length Known: _____

Bank Details...

Personal Account:

Bank / Financial Institution Name: _____ Account Type: _____

Branch Location: _____ BSB: _____ Account No: _____
(Optional) (Optional)

Business Account:

Bank / Financial Institution Name: _____ Account Type: _____

Branch Location: _____ BSB: _____ Account No: _____
(Optional) (Optional)

Have you ever been or are you in the process of declaring bankruptcy No Yes Details _____

Are you aware of any judgements or defaults listed against your name No Yes Details _____

Have you ever had any difficulty in meeting your existing loan repayments No Yes Details _____

1st Lender:

Bank / Financial Institution _____ Account Type: Lease HP CM Other

Account No (if Known): _____ Amount Borrowed (\$): _____ Estimated Outstanding (\$): _____

Repayment (\$): _____ Monthly Fortnightly Weekly Date Finalised (if Finalised): _____

Goods / Equipment Financed: _____ Date Commenced: _____

2nd Lender:

Bank / Financial Institution _____ Account Type: Lease HP CM Other

Account No (if Known): _____ Amount Borrowed (\$): _____ Estimated Outstanding (\$): _____

Repayment (\$): _____ Monthly Fortnightly Weekly Date Finalised (if Finalised): _____

Goods / Equipment Financed: _____ Date Commenced: _____

3rd Lender:

Bank / Financial Institution _____ Account Type: Lease HP CM Other

Account No (if Known): _____ Amount Borrowed (\$): _____ Estimated Outstanding (\$): _____

Repayment (\$): _____ Monthly Fortnightly Weekly Date Finalised (if Finalised): _____

Goods / Equipment Financed: _____ Date Commenced: _____

4th Lender:

Bank / Financial Institution _____ Account Type: Lease HP CM Other

Account No (if Known): _____ Amount Borrowed (\$): _____ Estimated Outstanding (\$): _____

Repayment (\$): _____ Monthly Fortnightly Weekly Date Finalised (if Finalised): _____

Goods / Equipment Financed: _____ Date Commenced: _____

5th Lender:

Bank / Financial Institution _____ Account Type: Lease HP CM Other

Account No (if Known): _____ Amount Borrowed (\$): _____ Estimated Outstanding (\$): _____

Repayment (\$): _____ Monthly Fortnightly Weekly Date Finalised (if Finalised): _____

Goods / Equipment Financed: _____ Date Commenced: _____

Finance Request...

Finance Product: Motor Finance Property Finance Equipment Finance Personal Finance Business Finance Other Finance

Purchase Price Amount (\$): _____ **Deposit (\$):** _____ **Finance Amount (\$):** _____

Preferred Repayment Amount (\$): _____ Weekly Fortnightly Monthly

Preferred Repayment Term: 6 Months 12 Months 2 Years 3 Years 4 Years 5 Years 6 Years 7 Years 10 Years
15 Years 20 Years 25 Years

Item to be financed: _____ **Purchase From:** Dealer Private Auction Online Auction

Motor Finance...

Would you like Regent Finance to help find your vehicle No Yes I'm not sure

Condition: New Used **Transmission:** Auto Manual Other **Fuel:** Gas Petrol Diesel Other

Year Manufactured: _____ **Manufacturer:** _____ **Make:** _____ **Model:** _____

Body: _____ **Colour:** _____ **Kilometres:** _____ **Engine Size:** _____

Extras: S/Roof SAT / Nav Other _____

Trade In: No Yes **Details of Trade In Condition:** Damaged Needs Attention Drives Well Excellent Condition

Year: _____ **Make:** _____ **Model:** _____

Supplier Name: _____ **Address:** _____ **City:** _____ **State:** _____ **P/Code:** _____

Contact Person: _____ **Phone:** _____ **Email:** _____

Property Finance...

Would you like Regent Finance to help find your property: No Yes I'm not sure

Property Address: _____ **City:** _____ **State:** _____ **P/Code:** _____

Property Value (\$): _____ **Property Type:** Residential Commercial Industrial Other: _____

Equipment Finance...

Would you like Regent Finance to help find your equipment: No Yes I'm not sure

Supplier Name: _____ **Address:** _____ **City:** _____ **State:** _____ **P/Code:** _____

Contact Person: _____ **Phone:** _____ **Email:** _____

Equipment Value (\$): _____ **Equipment Type:** Manufacturing Earthmoving Industrial Other: _____

Description: _____

Brief Survey...

How did you hear about Regent Finance: Dealer Advertising Search Engine Website Referred Repeat Customer

Would you like to be added to our newsletter for our special promotions: No Yes

Thank you for participating in this brief survey, we appreciate your time.

Client Declaration & Acknowledgement of Receipt

I/We hereby acknowledge, confirm and declare that:

- I/We have received a copy of Credit Guide;
- I/We have read and understood all of the information contained in the Credit Guide and have raised any issues of concern with my appointed broker;
- The information I/We have provided in this Know Your Client Form is a true reflection of my/our personal circumstances, financial situation, needs and objectives; and
- I/We am/are not aware of any other information that would be relevant to the making of a recommendation by the Credit Representative.

Client Authorisation

Applicant/Client 1

Signature:		/ /20
Full Name:		Date

Applicant/Client 2

Signature:		/ /20
Full Name:		Date

Credit Representative Declaration

The information recorded in the Know Your Client Document was provided during a discussion held on: / /20

Credit Representative's Signature:	
Credit Representative's Full Name:	



PRIVACY DISCLOSURE STATEMENT & CONSENT

Overview

Regent Finance (Aust) Pty Ltd ACN 006870293 who hold Australian Credit License Number 389757, 157 Plenty Rd Preston 3072, ('we', 'us', 'our') collects information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange consumer and/or commercial credit and personal information ('information') about you for those purposes.

Privacy Disclosure Statement and Consent

We are collecting information about you, as applicable:

- To source for you, or a company of which you are a director:
 - Consumer credit for personal, household, domestic or residential investment purposes;
 - Commercial credit for business purposes; or
 - Other services stated in this Privacy Disclosure Statement and Consent (Consent); or
- To support a guarantor application you will provide.

As your broker, we require the information we collect from you to assess your credit, or guarantor, application or the credit application of a company of which you are a director, source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

Your information – Collection and Disclosure

When we collect information from you in the credit or guarantor application process, we use that information in a number of ways to assess your application and, where appropriate, to source a suitable credit provider or lessor and/or insurance provider. We may, as appropriate:

- Disclose your identification information to a consumer credit reporting service ('Consumer CRS') and/or a commercial credit reporting service ('Commercial CRS'), if you wish us to obtain a report on your behalf;
- Use any information a credit reporting service provides in its report to assist us to preliminarily assess your credit or guarantor application;
- Disclose your information to an insurer or insurers to source any insurances you wish to obtain; and
- Disclose your information to a credit provider or credit providers to apply for finance on your behalf.

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws,

only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

Credit Providers

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule 1 at the end of this document.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, one or more Consumer CRS or Commercial CRS.

The website of each credit provider contains details of each Consumer CRS and Commercial CRS with which it deals and other details about information held about you, including whether that information may be held or disclosed overseas and, if so, in which countries. The websites also describe your key rights. These details may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', or similar.

For each Consumer CRS a credit provider uses the website details will include the following specific information:

- That the CRS may include information the credit provider discloses about you to other credit providers to assess your credit worthiness
- That, if you become overdue in making consumer credit payments or you commit a serious credit infringement, the credit provider may disclose that information to the Service
- How you can obtain the credit provider's and/or the Service's policies about managing your information
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws
- Your right to request a CRS not to undertake pre-screening for purposes of direct marketing by a credit provider
- Your right to request a CRS not to release information about you if you believe you are a victim of fraud

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact it and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

Your rights

You have the right to ask:

- Us to provide you with all the information we hold about you
- Us to correct the information we hold if it is incorrect
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email)
- A Consumer CRS not to use your information for direct marketing assessment purposes, including pre-screening
- A credit reporting service to provide you with a copy of any information it holds about you

You can gain access to the information we hold about you by contacting our Privacy Officer at the address above or by telephone on 0394802000 or email at info@regentfinance.com.au. In some cases an administration fee may be charged to cover the cost of providing the information. Our Privacy Policy is available on our website at www.regentfinance.com.au or we will provide you with a copy if you ask us.

Schedule 2 at the end of this document sets out the contact details for each credit reporting service.

Disclosure and Consent

By signing below, you agree we may:

- Use your information:
 - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director
 - To source any finances you required
 - To source any insurances you require
 - As the law authorises or requires;
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require;
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you obtain the finance and insurances required;
- Provide your information, including your credit report(s), to one or more of the credit providers specified in Schedule 1 at the end of this document so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor
- Provide information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or services we, or

any of our associated entities, may be able to provide to you or the company, unless you tell us not to;

- Disclose your information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us. This includes our overseas service providers in New Zealand, Phillipines, India, Singapore, Thailand and United States of America; and
- Disclose your information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

You also agree and consent to, as appropriate:

- A Consumer CRS disclosing information to one or more credit providers specified in Schedule 1 at the end of this document for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor
- A credit provider disclosing your information (including information obtained by it from a Consumer CRS) to a guarantor, or a prospective guarantor
- A credit provider disclosing to another credit provider, to your agent, such as us as your broker, or to a servicer, for a particular purpose, information it holds about you

Extended Effectiveness for Commercial Credit

Your agreement and consent to the disclosures and consents in this document will be effective for a period of 12 months, but only in relation to commercial credit. Your agreement to this ceases when you either withdraw it by contacting us using our details above or 12 months after you sign below, whichever first occurs. This will allow us to continue to provide our services to you without the need to ask you to sign a new privacy statement and consent each time you require commercial credit within a 12 month period. The extended effectiveness does not apply in relation to consumer credit.

Where the applicant, or guarantor, is a company of which you are a director, you consent to the disclosure and use of your information, in addition to the company's information, in each of the ways specified in this document.

Authorisation

By signing this document, you authorise us to make a request on your behalf to obtain information about you from one or more credit reporting service(s) and credit provider(s). That information will assist us in providing our services to you.

First Name	Last Name
Email	
Date:	/ /
Signature	



SCHEDULE 1 - CREDIT PROVIDERS

Name of Credit Provider	Website
Australia and New Zealand Banking Group	www.anz.com.au
Automotive Financial Services	www.afs.com.au
Angle Finance	www.anglefinance.com.au
Azora Finance	www.azorafinance.com
Bank of Melbourne	www.bankofmelbourne.com.au
Bigstone	www.bigstone.com.au
BOQ Equipment Finance Ltd	www.boq.com.au
Capital Finance Australia Ltd	www.capitalfinance.com.au
Classic Funding Group	www.classicfg.com.au
College Capital	www.collegecapital.com.au
Commonwealth Bank of Australia	www.commbank.com.au
Eclipx Commercial Pty Ltd	www.eclipxcommercial.com.au
Finance One	www.financeone.com.au
Firstmac Asset Funding (Commercial) Pty Ltd	www.firstmac.com.au
flexicommercial Pty. Ltd.	www.flexicommercial.com.au
Get Capital	www.getcapital.com.au
Grenke Leasing Melbourne Pty.Ltd.	www.grenke.com.au
Grow Finance Group Pty.Ltd.	www.growfinance.com.au
Judo Bank	www.judo.bank
Latitude Financial Services	www.latitudefinancial.com.au
Liberty Financial	www.liberty.com.au
Macquarie Leasing Pty Ltd	www.macquarie.com.au
Medfin	www.medfin.com.au
Metro Finance	www.metrofin.com.au
Morris Finance Ltd	www.morrisfinance.com.au
Moula	www.moula.com.au
Multipli	www.multipli.com
National Australia Bank	www.nab.com.au
OnDeck Australia	www.ondeck.com.au
Pepper Asset Finance	www.pepperonline.com.au

Prospa	www.prospa.com
Plenti	www.plenti.com.au
Scottish Pacific Business Finance Pty.Ltd.	www.scottishpacific.com
Service Finance Corporation Ltd	www.servicefinance.com.au
Specialist Equipment Leasing Finance Company PL (Selfco)	www.selfco.com.au
Spotcap	www.spotcap.com.au
St George Equipment Finance	www.stgeorge.com.au
Thorn Equipment Finance	www.thorn.com.au
TL Rentals	www.tlrentals.com.au
Westpac Banking Corporation	www.westpac.com.au

SCHEDULE 2 - CONSUMER / COMMERCIAL CREDIT REPORTING SERVICES

Name	Website / Email Address	Telephone
Experian	www.experian.com.au	(03) 8622 1600
Dun & Bradstreet	www.dnb.com.au	1300 734 806 8:30am - 5:30pm (Monday - Friday)
Tasmanian Collection Service	www.tascol.com.au	(03) 6213 5555
Equifax	www.equifax.com.au/contact-us	1300 92 1621