

Able Factors

Application Form

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AGENCY INFORMATION

Agency Name _____ Real Estate Licence _____

ABN _____ Agency Tel No _____ Agency Fax No _____

Registered Business Address _____
Number – Street – Suburb – Postcode

Number of years in this business: _____ Number of people employed _____

Business structure: Sole Trader ___ Partnership ___ Trust ___ Company ___

Business premises are: Owned ___ Mortgaged ___ Leased ___

Office Manager/Admin Manager Name _____

Office Manager/Admin Manager Email Address _____

Agency Email Address _____

Agency Website _____

Owner's Name _____ No. of Sales Agents _____

Business Banking: Bank Name _____

Branch Name _____

Account Name _____

BSB _____ Account No. _____

If you are a company:

Full company name _____ ACN No. _____

Registered Company Address _____
Number – Street – Suburb – Postcode

PRINCIPAL/DIRECTOR'S INFORMATION

1. Principal/Directors Name _____

Email Address _____ Real Estate Licence# _____

Home premises are: Owned _____ Mortgaged _____ Leased _____

Home Telephone No. _____ Mobile No. _____

Home Address _____
Number – Street – Suburb – Postcode

Driver's Licence No. (Please provide a copy) _____ Date of Birth _____

Years at Home Address _____ Years with Agency _____

CO-PRINCIPAL/ 2ND DIRECTOR'S INFORMATION

2. Principal/Directors Name _____

Email Address _____ Real Estate Licence# _____

Home premises are: Owned _____ Mortgaged _____ Leased _____

Home Telephone No. _____ Mobile No. _____

Home Address _____
Number – Street – Suburb – Postcode

Driver's Licence No. (Please provide a copy) _____ Date of Birth _____

Years at Home Address _____ Years with Agency _____

CO-PRINCIPAL/ 3RD DIRECTOR'S INFORMATION

3. Principal/Directors Name _____

Email Address _____ Real Estate Licence# _____

Home premises are: Owned _____ Mortgaged _____ Leased _____

Home Telephone No. _____ Mobile No. _____

Home Address _____
Number – Street – Suburb – Postcode

Driver's Licence No. (Please provide a copy) _____ Date of Birth _____

Years at Home Address _____ Years with Agency _____

DECLERATIONS AND SIGNATURES

To: Able Factors Pty Ltd From: The Agency/Principal/Director named below:

1. I/We have read and accept the Privacy & Credit information above and accept the Able Factors Privacy Policy attached and available at www.ablefactors.com.au
2. I/We certify that the information provided in this application form is true and correct. I/We acknowledge any intentional or negligent misrepresentations of the information contained herein may result in civil liability and/or criminal penalties and liability for damages to Able Factors.
2. I/We absolutely and unconditionally offer to sell, transfer and assign my/our legal and beneficial right, title and interest in and to the Commission to Able Factors and grant a Security Interest in the Commission to Able factors.
3. No other person is entitled to my/our share of the Commission or any other Commission I/We may offer to Able Factors.
4. I/We acknowledge the principals, directors, shareholders and proprietors consent and agree to guarantee my/our performance.

The applicant/s also agrees that subject to the Privacy Act 1988, Able Factors may obtain and use information about our creditworthiness (including a consumer or commercial credit report) from a credit reporting agency, credit provider or other business that reports on creditworthiness for the purpose of assessing an application (including this application) or collecting overdue payments.

<u>Name(s) of Principal/Director/Guarantor</u> (please print below)	<u>Signature (s)</u>	<u>Date</u>
1. _____		
2. _____		
3. _____		
4. _____		

PRIVACY DISCLOSURE AND CONSENT

Overview

Able Factors Pty Ltd (ACN 570 052 429) (“we”, “us”, “our”) collects personal information about you for the purposes you agree to in this Privacy Disclosure and Consent. When you sign below, you agree we can, consistently with Australia’s privacy and credit reporting laws, collect, use and disclose personal information about you for those purposes.

Privacy Disclosure Statement

We collect personal information about you:

to determine whether we should provide a facility which includes the provision of commercial credit to you and, if we decide to provide it, to assist in the provision of the facility. This includes the assessment of the application, managing the account, recovering money and dealing with security you give; or

to determine whether we should provide a facility which includes the provision of commercial credit to a company with which you are associated (for example as a director or shareholder) and to assist in the provision of the facility. If a guarantee may be given we are collecting the personal information to determine whether we should accept it and, when it is given, we collect the personal information to deal with or enforce our rights under the guarantee and any security which may be given to secure it.

The main consequence for you if all or some of the personal information is not collected by us is that we may be unable to process your (or the company’s) application, we may decide not to provide a facility or we may decide to restrict or end a facility.

We may collect personal information about you from someone other than you. The personal information could be collected from the company we have provided or may provide a facility to, CRBs, brokers and other introducers, and public registers.

We usually disclose personal information to a CRB; government authorities and others as required or authorised by law; your broker or other introducer; our and your legal, financial and other adviser or representative; persons (such as mailing houses, mercantile agents, archivers, valuers and call centre operators) who provide a service to us; insurers and underwriters; financiers; a potential or existing guarantor; a person who owes a debt which we have purchased (or have a security interest in) in connection with a facility we provide and that

person’s advisers; and a body corporate which is related to us. Generally we do not disclose personal information to a person overseas although we may do so in some circumstances, such as if a guarantor or debtor is overseas.

Notifications

Our privacy policy is available at www.ablefactors.com.au. If you request a copy in a particular form (for example, in hard copy) we will, free of charge, take reasonable steps to give you a copy in that form.

The privacy policy contains information about how you may access personal information about you which we hold and seek the correction of that information. The privacy policy also contains information about how you may complain about a breach of the Australian Privacy Principles or the Credit Reporting Privacy Code, and how we will deal with the complaint.

The privacy policy includes our policy about the management of credit information and credit eligibility information. It contains information about how you may access the credit eligibility information about you that we hold; how you may seek the correction of credit information or credit eligibility information about you that we hold; how you may complain about our failure to comply with Division 3 of Part IIIA to the Privacy Act or the Credit Reporting Privacy Code; and how we will deal with such a complaint. It also specifies whether we are likely to disclose credit information or credit eligibility information to entities that do not have an Australian link and, if relevant and practicable, the countries in which those entities are likely to be located.

The privacy policy includes information about credit reporting, including the CRBs to which we are likely to disclose your credit information, and a statement of notifiable matters. The key issues contained in that statement are the way a CRB can use the credit information; the disclosure which we can make to the CRB; how you can obtain our policy about the management of credit-related personal information and the CRB’s policy about the management of credit-related personal information; your right to access information from us, to request that we correct information and make a complaint to us; your right to request CRBs not to use their credit reporting information for the purposes of pre-screening of direct marketing; and your right to request the CRB not to use or disclose credit reporting information about you if you believe, on reasonable grounds, that you have been, or are likely to be, a victim of fraud.

Consent

By signing below you consent to:

us receiving, using and disclosing your personal information as outlined in this form and our privacy policy subject to the Privacy Act and the Credit Reporting Privacy Code;

a CRB disclosing any credit reporting information, other than repayment history information and credit reporting information which is derived from repayment history information, to us, at our request, for a commercial credit related purpose;

us collecting your personal information from someone other than you;

us, if we have provided credit to you or you have applied to us for credit, disclosing credit eligibility information to a person for the purpose of that person considering whether to offer to act as a guarantor in relation to the credit or to offer property as security for the credit;

us disclosing credit eligibility information about you to a person who is a guarantor in relation to credit provided by us to you or has provided property as security for that credit;

us disclosing personal information about you to another credit provider so long as the information is either not about your activities in relation to consumer credit or is credit reporting information. You also consent to us obtaining information of that type from another credit provider. The disclosure or obtaining must be for the purpose of assessing an application made by a person for commercial credit;

you consent to us or any organisation we authorise using or disclosing information (other than sensitive information) about you for the purpose of direct marketing. The Privacy Act imposes restrictions on that use and you will, in particular, have an opt-out right; and

us sending electronic messages to you. If you are not the person to whom we provide commercial credit you also consent, on behalf of that person, to us sending electronic messages to that person.

If you consent to the disclosure of personal information (other than credit eligibility information) to a person (other than a CRB) who is not in Australia, sub-clause 8.1 of Schedule 1 to the Privacy Act will not apply to the disclosure. You consent to that disclosure.

If you provide personal information to us about any other individual you will ensure that all legal requirements for that provision have been satisfied.

Your consents and obligations continue until we have agreed to you revoking them.

Contact details

We can be contacted by e-mail to info@ablefactors.com.au or by letter posted to PO Box 1069, Elsternwick, Victoria 3185.

Definitions

“CRB” means credit reporting body. “You” means each person who signs below. Words which are defined in the Privacy Act 1988 have the same meaning in this form.

Signed:

Name:

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Date:

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Signed:

Name:

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Date:

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