



# NAB Microenterprise Loan Application

Please complete Application form in full in black or blue pen using CAPITAL LETTERS and X where appropriate.

Please note, the individual named in Section A below is responsible for all use of the loan account.

## Section A Your Personal Details

Title	Surname	Given names
Date of birth / /	Driver's licence no.	
Are you a permanent Australian Resident? <input type="checkbox"/> Yes <input type="checkbox"/> No		How many dependants do you have? <input type="text"/>
Marital status <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> De facto		

## Section B Your Address/Contact Details

**Current Australian residential address**

Street address	Suburb	State	Postcode
Time at this address Yrs Mths	Home tel. no. (Not a mobile) ( )	Work tel. no. ( )	Mobile tel. no.

Residential status  Mortgage  Renting  Boarding  Own outright  Supplied by employer  Living with parents/relatives

**Postal address** (Complete only if different to your residential address)

Postal address	Suburb	State	Postcode
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**Previous residential address** (Complete only if current address less than 3 years)

Previous street address	Suburb	State	Postcode
Time at this address Yrs Mths			

**Details of your nearest relative** (Not living with you)

Relative's full name	Relative's tel. no. (Not a mobile) ( )
Relative's street address	Suburb State Postcode

What is the relative's relationship to you?  Parent  Child  Brother/sister  Grandparent  Other

## Section C Your Employment Details

Employment status  Full-time  Part-time  Temp/casual  Self-employed  Home duties  Unemployed  Retired  Student

Occupation/job title	Employer name or business name if self-employed
Employer address/business address	Suburb State Postcode
Employer tel. no. (Main Switch or Payroll Department) ( )	Time at current employer Yrs Mths

**Previous employment** (Complete only if current employment less than 3 years)

Previous employer	Time at previous employer Yrs Mths
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**Accountant's details** (Complete only if self employed)

Accountant's name	Accountant's company name
Accountant's tel. no. (Not a mobile) ( )	Accountant's fax no. ( )

## Section D Your Personal Financial Details (Use whole dollar amounts only)

	AMOUNT BEFORE TAX	AMOUNT AFTER TAX	Partner/Spouse monthly income	Other monthly income amount (i.e. rent, dividends etc)
Primary monthly income	\$	\$	Amount after tax (Optional) \$	Please describe Amount after tax \$

**Assets – what you own**

Current market value of your principal home/residence	PRESENT VALUE \$	Total financial value of accounts <b>not</b> held with NAB	PRESENT VALUE \$	Total value of other tangible assets (i.e. shares, properties, vehicles)	PRESENT VALUE \$
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**Monthly expenses**

How much rent do you pay?	MONTHLY PAYMENTS \$	General living expenses (i.e. food, gas, electricity, etc)	MONTHLY PAYMENTS \$
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**Liabilities – what you owe**

Mortgage – principal residence

AMOUNT BORROWED	AMOUNT OWING	MONTHLY PAYMENTS	Total value of <b>other</b> mortgages <b>not</b> held with NAB
\$	\$	\$	AMOUNT BORROWED AMOUNT OWING MONTHLY PAYMENTS
\$	\$	\$	\$ \$ \$

Is the above mortgage held with NAB?  Yes  No

Total value of loans **not** held with NAB (i.e. personal loans, hire purchase)

AMOUNT BORROWED	AMOUNT OWING	MONTHLY PAYMENTS	Total credit/store cards <b>not</b> held with NAB
\$	\$	\$	CREDIT LIMIT OF ALL CARDS HELD TOTAL BALANCES MONTHLY PAYMENTS
\$	\$	\$	\$ \$ \$

## Section E Business Details (for existing businesses only)

Business structure  Sole Proprietor  Partnership  Company

Your relationship to the business  Sole Proprietor  Partnership  Director

Full legal name of business (Name of Sole Proprietor, Partnership or Company)	Trading name of business (if different to full legal name of business)
ABN	ACN/ARBN Business Registration Number

(Optional)

Business address	Suburb	State	Postcode
Briefly describe the business' primary activity	Years trading	Number of employees	

## Section F Nominated Organisation (NAB banker to complete)

Name of Organisation
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For the purposes of this Application, the 'Nominated Organisation' shall include its transferees and assigns.

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Please read the following important information before signing the Authority and Declaration below.

**Privacy Protection of Information – (Privacy Act 1988 CTH)  
Acknowledgment and authority that credit information may be given to a credit reporting agency**

I understand that Section 18E(8)(c) of the Privacy Act 1988 (Commonwealth) ('the Privacy Act') allows National Australia Bank Limited ABN 12 004 044 937 ('NAB') to give a credit reporting agency certain personal information about me which I authorise NAB to do. The information which may be given to a credit reporting agency is covered by Section 18E(1) of the Privacy Act and includes:

- identity particulars as permitted by the Privacy Commissioner's determination issued under Section 18E(3) of the Privacy Act;
- the fact that I have applied for credit and the amount;
- the fact that NAB is a credit provider to me;
- payments which become overdue more than 60 days and for which debt collection action has started;
- advice that payments are no longer overdue;
- in specified circumstances, that in the opinion of NAB, I have committed a serious credit infringement;
- that the credit provided to me by NAB has been discharged.

**Authority for NAB to obtain certain credit information**

To enable NAB to assess this Application, I authorise NAB:

- to obtain from a credit reporting agency a credit report containing personal information about me in relation to personal credit provided by NAB;
- to obtain from a credit reporting agency a credit report containing personal information about me in relation to commercial credit provided by NAB. This is in accordance with Section 18K(1)(b) of the Privacy Act;
- to obtain a report containing information about my commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness of a person in relation to personal credit provided by NAB. This is in accordance with Section 18L(4) of the Privacy Act;
- to obtain a report from a credit reporting agency and other information in relation to my commercial credit activities.

**Authority to exchange information with other credit providers**

In accordance with Section 18N(1)(b) of the Privacy Act, I authorise NAB to give to and obtain from credit providers that may be named in this Application and credit providers that may be named in a credit report issued by a credit reporting agency information about my credit arrangements.

I understand this information can include any information about my creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

I understand the information may be used for any of the following purposes:

- to assess an Application by me for credit;
- to assist me to avoid defaulting on my credit obligations;
- to notify other credit providers of a default by me;
- to assess my creditworthiness.

**Authority to exchange information with the Nominated Organisation**

I hereby consent to the National Australia Bank Limited ABN 12 004 044 937 ('NAB') and the organisation nominated in Section F of this application ('Nominated Organisation') exchanging information about me, including my personal information and information about my creditworthiness, credit standing, credit history or credit capacity, for the purpose of NAB:

- advising the Nominated Organisation and/or discussing with the Nominated Organisation the progress, approval, including any conditions on approval, or refusal, including the reasons for such refusal, of my application to NAB for credit ('Application');
- obtaining from the Nominated Organisation information about me relevant to my Application;
- giving the Nominated Organisation a copy of any letter issued by NAB to me offering to make credit available to me;
- giving the Nominated Organisation a copy of any Loan contract between NAB and me;
- giving the Nominated Organisation a copy of any Loan account statement issued or to be issued to me by NAB;
- giving the Nominated Organisation a copy of any correspondence between NAB and me regarding my Application or the provision of credit to me by NAB, or the management of credit provided to me by NAB;
- advising the Nominated Organisation of and/or discussing with the Nominated Organisation the balance of my Loan account with NAB;
- advising the Nominated Organisation of and/or discussing with the Nominated Organisation the management of credit provided to me by NAB.

**Banker's Opinions**

I authorise NAB to give and receive a Banker's Opinion for purposes connected with my business, trade or profession.

**Authority and Declaration**

I acknowledge that:

- neither NAB nor Nominated Organisation are in any way responsible for any statements or representations which have been made to me by the other party concerning the proposed Loan product I have applied for, or the likely drawdown date for the Loan. In this respect, I understand that all such information will be contained in the Loan Account Details and accompanying terms and conditions and explanatory brochures which NAB will issue to me if my Loan is approved;
- after my application is made, NAB reserves the right to review and change my interest rate quoted to me if there is any change in that interest rate;
- The NAB Microenterprise Loan Terms and Conditions will apply to the credit facility that I am applying for. A copy will be given to me with NAB's offer of a credit facility and a copy of the current terms and conditions may be obtained from my banker on request.

I authorise NAB to contact my current and/or former employer and/or my accountant to verify details contained in this Application.

Where I have provided any identification document (e.g. passport, driver's licence) to NAB in connection with this Application, I authorise NAB to contact the authority that issued the document to verify the status of and any information contained in the document.

I declare that where I have provided personal information about an individual (such as an employer, accountant, relative, spouse/partner or contact person) in this Application, I have made or will immediately make the individual aware of that fact and:

- that their personal information has been collected by NAB for the purposes of providing me with the product or service that is the subject of this Application (including assessing my Application and identifying me), managing and administering the product or service, and protecting against fraud;
- that their personal information may be disclosed to other organisations involved in the provision, management or administration of the product or service that is the subject of this Application;
- that I may not be able to obtain the product or service that is the subject of this Application if that individual's personal information is not provided;
- that the individual can gain access to their personal information by contacting NAB; and
- NAB's contact details.

I may do these things by giving the individual a copy of NAB's Privacy Notification, which NAB will make available to me.

I authorise NAB to provide its relevant service providers with the particulars I have included on this form and of the outcome of my Application (approved or declined) so that they can assist NAB to better manage and administer its products or services.

I declare that I have never been insolvent nor committed any act of bankruptcy or entered into any assignment, composition or arrangement for the benefit of creditors and that there is no unsatisfied judgement in any court against me.


**I declare that I have read and understood the contents of this Application and, where I have provided information in this Application, I declare that information to be true, complete and correct and to be provided to NAB to enable it to determine whether or not to offer me a credit card facility (and, where applicable additional cards) for which I hereby make formal Application.**

**Business Purpose**

I declare that the credit to be provided to me by the credit provider is to be applied wholly or predominately for business or investment purpose (or for both purposes).

**IMPORTANT**

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

 Applicant's signature

Applicant must be aged 18 years or older.

Date / /

**NAB USE ONLY**

Cust. no.	Sales BSB 08	Sales BUId	Source Code	Campaign Code	PD06
Approved under appropriate DCA <input type="checkbox"/>	Credit Limit Approved \$				
Banker's Name	Banker's Phone Number ( )		Banker's Signature		

For urgent applications, please fax 1300 656 418