

Commercial Loan Application Form

IMPORTANT

PLEASE READ BEFORE PROCEEDING

1. The form is optimised for **Adobe Reader** on a desktop or laptop only. Do not complete using browsers, smart phones or other devices.
2. For best results, sign using an **Adobe Digital ID**. (Click here for instructions on how to create one).
3. Choose the button below to add additional pages as required. (Up to 4 Company/Trust borrower).

Total Company/Trust borrower:

Select only one box:

☐ ☐ ☐ ☐

By default, each Company/Trust borrower is supported by two individual borrower pages and a self-certification page (required for Mid/Quick Doc).

TIP: Use the [Delete this page](#) button to remove all unwanted pages before submitting the form.

4. If more than 4 borrower, use a supplementary Commercial Loan Application Form.

Broker details

BROKER NAME

BROKER ID

Loan details

Loan purpose and amount

Loan Purpose

- ☐ Purchase
☐ Refinance
☐ Equity Out

Loan Type

- ☐ Full Doc
☐ Mid Doc
☐ Quick Doc

Anticipated Settlement Date

Finance clause date

– applicable to purchases

Loan requirements

Loan 1

LOAN TYPE

AMOUNT

REPAYMENT TYPE

INTEREST TYPE

INTEREST RATE

 %

TERM

LVR

 %

INTEREST OFFSET

☐ Yes

Loan 2

LOAN TYPE

AMOUNT

REPAYMENT TYPE

INTEREST TYPE

INTEREST RATE

 %

TERM

LVR

 %

INTEREST OFFSET

☐ Yes

Loan 3

LOAN TYPE

AMOUNT

REPAYMENT TYPE

INTEREST TYPE

INTEREST RATE

 %

TERM

LVR

 %

INTEREST OFFSET

☐ Yes

Loan 4

LOAN TYPE

AMOUNT

REPAYMENT TYPE

INTEREST TYPE

INTEREST RATE

 %

TERM

LVR

 %

INTEREST OFFSET

☐ Yes

Loan security details

Property/properties proposed as security

Address 1

STREET ADDRESS

SUBURB/TOWN

STATE

POSTCODE

--	--	--	--	--	--

OWNER/PURCHASER NAME(S)

PURCHASE PRICE

ESTIMATED MARKET VALUE

ACCESS CONTACT:

PHONE:

--	--

Property use is currently/will be: ☐ Owner occupied

☐ Investment

Address 2

STREET ADDRESS

SUBURB/TOWN

STATE

POSTCODE

--	--	--	--	--	--

OWNER/PURCHASER NAME(S)

PURCHASE PRICE

ESTIMATED MARKET VALUE

ACCESS CONTACT:

PHONE:

--	--

Property use is currently/will be: ☐ Owner occupied

☐ Investment

Address 3

STREET ADDRESS

SUBURB/TOWN

STATE

POSTCODE

--	--	--	--	--	--

OWNER/PURCHASER NAME(S)

PURCHASE PRICE

ESTIMATED MARKET VALUE

ACCESS CONTACT:

PHONE:

--	--

Property use is currently/will be: ☐ Owner occupied

☐ Investment

Refinance/equity release: detail on application of funds (incl. for AML/CTF)

Refinance of existing loans

Refinancing (Recent 6 months statements to be provided)

☐ Statements attached.

Loan Amount

Loan Amount

Loan Amount

Loan Amount

Total:

Equity release

Working capital

Purchase equipment/assets

Acquire business/shares

Investment/Other

Enter all relevant information here:
(mandatory for all equity release loans)

1st Company/Trust applicants

Company/Trust details

☐ Borrower ☐ Guarantor

PRIMARY CONTACT NAME

COMPANY/TRUST

CORPORATE TRUSTEE

INDIVIDUAL TRUSTEE 1

INDIVIDUAL TRUSTEE 2

TRADING NAME

ABN

ACN

Trading address

STREET ADDRESS (TRADING ADDRESS)

SUBURB/TOWN

STATE

POSTCODE

Postal address

If different from trading address

POSTAL ADDRESS

SUBURB/TOWN

STATE

POSTCODE

Registered office

If different from trading address

REGISTERED OFFICE

SUBURB/TOWN

STATE

POSTCODE

Contact details

PHONE

MOBILE (REQUIRED)

EMAIL (REQUIRED)

Ownership and control

Directors/corporate trustee directors

1.

2.

3.

4.

1st Company/Trust applicant finances: Balance sheet summary

Note: PDF drop-down selections are editable.

Assets

Current Assets

ASSET TYPE	MONTHLY INCOME	ASSET VALUE
DESCRIPTION		
DESCRIPTION		
DESCRIPTION		
DESCRIPTION		
DESCRIPTION		
Current total		

Liabilities

Current liabilities

LIABILITY TYPE	INT. RATE	MTHLY PAYMENT	\$ LIMIT	LOAN BALANCE
DESCRIPTION				
DESCRIPTION				
DESCRIPTION				
DESCRIPTION				
Current total				

Other assets

ASSET TYPE	MONTHLY INCOME	ASSET VALUE
DESCRIPTION		
DESCRIPTION		
DESCRIPTION		
DESCRIPTION		
DESCRIPTION		
Non-current total		
Total assets		

Other liabilities

LIABILITY TYPE	INT. RATE	MTHLY PAYMENT	\$ LIMIT	LOAN BALANCE
DESCRIPTION				
DESCRIPTION				
DESCRIPTION				
DESCRIPTION				
DESCRIPTION				
Non-current total				
Total liabilities				
Net asset surplus				

Mid Doc & Quick Doc only

1st Company/Trust applicant: Income Self-certification

Acknowledgement of reliance on information provided by Borrower/Guarantor

Net income, rent and add-backs

Gross revenue	\$	<input type="text"/>
Net Profit Before Tax (NPBT) (exclude investment property rent) (Based on most recent financial year for the Company and/or Trust)	\$	<input type="text"/>
+ Add-back depreciation (exclude investment property/ies)	\$	<input type="text"/>
+ Add-back interest (exclude investment property/ies)	\$	<input type="text"/>
Total (NPBT + depreciation, interest and rent)	\$	<input type="text"/>

Loan application acknowledgements

We acknowledge:

1. That the size of the loan applied for in this application for finance (Loan Application) is \$
And is to be repaid by way of indicative monthly repayments of \$
2. We have access to the financial records of the party and consider that the entity is in a position to repay the proposed loan in accordance with the loan terms within the operating cashflows of the business and without undue hardship.
3. That the Originator and Lender have relied upon the information contained in the Loan Application, including the information below which was provided by me in or with my Loan Application in order for the Lender to assess my ability to make loan repayments and approve my Loan Application.

Loan application acknowledgements continued

4. We confirm that the most recent income tax assessment lodged with the ATO was for financial year ended 30/6/
5. That we have requested the Originator and the Lender to not require full documentary evidence of the income, outgoings, assets and liabilities of the party.
6. That the Originator and Lender have relied upon the information contained in the Loan Application, including the information below which was provided by us in or with our Loan Application in order for the Lender to assess our ability to make loan repayments and approve our Loan Application.
7. That the Originator and Lender are therefore not in a position to independently verify the information relating to the income provided by us in or with our Loan Application.
8. Declare that the information provided in or with our Loan Application is true and correct and understand that Think Tank Group Pty Ltd, when assessing making a loan available to the party, is relying on the statements contained in this certification letter.

BORROWER/GUARANTOR 1

SIGNATURE

DATE

WITNESS NAME

WITNESS SIGNATURE

DATE

1st Company/Trust – 1st individual: Applicant details

Contact and Personal Information

☐ Borrower ☐ Guarantor

SALUTATION FULL NAME

STREET ADDRESS

SUBURB/TOWN STATE POSTCODE

Years at address:

If current address is less than 2 years, include previous address.

STREET ADDRESS

SUBURB/TOWN STATE POSTCODE

Years at address:

Postal Address

POSTAL ADDRESS

SUBURB/TOWN STATE POSTCODE

Personal Details

MOBILE (REQUIRED) EMAIL (REQUIRED)

DATE OF BIRTH DRIVER'S LICENSE NO. DRIVER'S LICENSE CARD NO.

MARITAL STATUS NAME OF SPOUSE

TOTAL DEPENDANTS AGE(S) OF DEPENDANTS

☐ Please check if you are an Australian resident

☐ Please Tick if you are a permanent resident
(VEVO to be provided)

Employment details

(if self employed, please provide details in the application summary)

☐ Full-time ☐ Part-time ☐ Casual ☐ Contract

OCCUPATION

EMPLOYER YEARS EMPLOYED

PREVIOUSLY EMPLOYED BY YEARS EMPLOYED

PAYG applicants: Income confirmation

PAYROLL CONTACT

PHONE EMAIL

1st Company/Trust – 1st individual: Financial summary

Note: PDF drop-down selections are editable.

Income and Expenses

Name(s):

☐ Joint Expenses

☐ Individual Expenses

Gross Monthly Income

INCOME TYPE	DESCRIPTION	AMOUNT

AMOUNT

Total Monthly income

Monthly Expenses

EXPENSE TYPE	DESCRIPTION	AMOUNT

AMOUNT

Total Monthly expenses

Asset and Liability Position

Current assets

ASSET TYPE/DESCRIPTION	% OWNED	INCOME (PM)	ASSET VALUE

ASSET VALUE

Total Assets

Current liabilities

Ensure all liabilities include current interest rate and monthly repayment amounts.

LIABILITY TYPE/DESCRIPTION	INT. RATE	PAYMENT (PM)	\$ LIMIT	LOAN BALANCE

LOAN BALANCE

Total Liabilities

Mid Doc & Quick Doc only

1st Company/Trust – 1st individual: Income Self-certification

Acknowledgement of reliance on information provided by Borrower/Guarantor

Borrower and/or Guarantor names

BORROWER/GUARANTOR 1

ABN

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Personal income, rent and add-backs

Self employed/ personal income (most recent financial year) \$

+ Depreciation add-back (exclude investment properties) \$

+ Interest add-back (exclude investment properties) \$

Total \$

Loan application acknowledgements

I/ We acknowledge:

1. That the size of the loan applied for in this application for finance (Loan Application) is \$

And is to be repaid by way of indicative monthly repayments of \$

- That I/ We have requested the Originator and the Lender to not require documentary of my income, expenses, assets & liabilities
- That the Originator and Lender have relied upon the information contained in the Loan Application, including the information below which was provided by me in or with my Loan Application in order for the Lender to assess my ability to make loan repayments and approve my Loan Application.
- That the Originator and Lender have not independently verified the information relating to my personal income provided by me in or with my Loan Application.
- And declare that the information provided in or with my Loan Application is true and correct and that I can afford to make the relevant loan repayments in accordance with the loan terms and without substantial financial hardship.

BORROWER/GUARANTOR 1

SIGNATURE

DATE

WITNESS NAME

WITNESS SIGNATURE

DATE

1st Company/Trust – 2nd individual: Applicant details

Contact and Personal Information

☐ Borrower ☐ Guarantor

SALUTATION FULL NAME

STREET ADDRESS

SUBURB/TOWN STATE POSTCODE

Years at address:

If current address is less than 2 years, include previous address.

STREET ADDRESS

SUBURB/TOWN STATE POSTCODE

Years at address:

Postal Address

POSTAL ADDRESS

SUBURB/TOWN STATE POSTCODE

Personal Details

MOBILE (REQUIRED) EMAIL (REQUIRED)

DATE OF BIRTH DRIVER'S LICENSE NO. DRIVER'S LICENSE CARD NO.

MARITAL STATUS NAME OF SPOUSE

TOTAL DEPENDANTS AGE(S) OF DEPENDANTS

☐ Please check if you are an Australian resident

☐ Please Tick if you are a permanent resident
(VEVO to be provided)

Employment details

(if self employed, please provide details in the application summary)

☐ Full-time ☐ Part-time ☐ Casual ☐ Contract

OCCUPATION

EMPLOYER YEARS EMPLOYED

PREVIOUSLY EMPLOYED BY YEARS EMPLOYED

PAYG applicants: Income confirmation

PAYROLL CONTACT

PHONE EMAIL

1st Company/Trust – 2nd individual: Financial summary

Note: PDF drop-down selections are editable.

Income and Expenses

Name(s):

☐

Joint Expenses

☐

Individual Expenses

Gross Monthly Income

INCOME TYPE	DESCRIPTION	AMOUNT

AMOUNT

Total Monthly income

Monthly Expenses

EXPENSE TYPE	DESCRIPTION	AMOUNT

AMOUNT

Total Monthly expenses

Asset and Liability Position

Current assets

ASSET TYPE/DESCRIPTION	% OWNED	INCOME (PM)	ASSET VALUE

ASSET VALUE

Total Assets

Current liabilities

Ensure all liabilities include current interest rate and monthly repayment amounts.

LIABILITY TYPE/DESCRIPTION	INT. RATE	PAYMENT (PM)	\$ LIMIT	LOAN BALANCE

LOAN BALANCE

Total Liabilities

Mid Doc & Quick Doc only

1st Company/Trust – 2nd individual: Income Self-certification

Acknowledgement of reliance on information provided by Borrower/Guarantor

Borrower and/or Guarantor names

BORROWER/GUARANTOR 1

ABN

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Personal income, rent and add-backs

Self employed/ personal income (most recent financial year) \$

+ Depreciation add-back (exclude investment properties) \$

+ Interest add-back (exclude investment properties) \$

Total \$

Loan application acknowledgements

I/ We acknowledge:

1. That the size of the loan applied for in this application for finance (Loan Application) is \$

And is to be repaid by way of indicative monthly repayments of \$

2. That I/ We have requested the Originator and the Lender to not require documentary of my income, expenses, assets & liabilities
3. That the Originator and Lender have relied upon the information contained in the Loan Application, including the information below which was provided by me in or with my Loan Application in order for the Lender to assess my ability to make loan repayments and approve my Loan Application.
4. That the Originator and Lender have not independently verified the information relating to my personal income provided by me in or with my Loan Application.
5. And declare that the information provided in or with my Loan Application is true and correct and that I can afford to make the relevant loan repayments in accordance with the loan terms and without substantial financial hardship.

BORROWER/GUARANTOR 1

SIGNATURE

DATE

WITNESS NAME

WITNESS SIGNATURE

DATE

Additional contact details

Solicitor

SOLICITOR NAME

NAME OF FIRM/GROUP

OFFICE ADDRESS

SUBURB/TOWN

STATE

POSTCODE

--	--	--	--	--	--	--

POSTAL ADDRESS

SUBURB/TOWN

STATE

POSTCODE

--	--	--	--	--	--	--

PHONE (DIRECT)

PHONE (MAIN)

MOBILE

--	--	--

EMAIL ADDRESS

Conveyancer

CONVEYANCER NAME

NAME OF FIRM/GROUP

ADDRESS

EMAIL

PHONE

--	--

Accountant

ACCOUNTANT NAME

NAME OF FIRM/GROUP

OFFICE ADDRESS

SUBURB/TOWN

STATE

POSTCODE

--	--	--	--	--	--	--

PHONE (DIRECT)

PHONE (MAIN)

MOBILE

--	--	--

EMAIL ADDRESS

Further information: further commentary on the application

Enter further relevant information here.

1. General comments

2. Loan purpose

3. Security details

4. Recommendation notes

Declaration: Applicant and Guarantor declaration

1. Have you ever been bankrupt or entered into an arrangement to pay your creditors?
☐ Yes ☐ No
2. Are there any unsatisfied Court Judgements against you?
☐ Yes ☐ No
3. Have you ever been a shareholder or an officer of any company to which a manager, receiver, administrator or liquidator has been appointed?
☐ Yes ☐ No
4. Do you require an interpreter for written or spoken English?
☐ Yes ☐ No
5. Are there any tax obligations which are overdue, outstanding or under arrangement with the Australian Taxation Office?
☐ Yes ☐ No
6. Do you have any amounts owing to creditors that are outside standard business terms?
☐ Yes ☐ No
7. Do you anticipate making any lump sum repayments of more than \$10,000 to your loan in the first 5 years?
☐ Yes ☐ No

If yes to any of the above questions please give details.

Applicant nominated to receive notices

Each borrower is separately entitled under the National Credit Code to receive a copy of any notice or other document. By signing this application form addendum and making the nomination set out below you are giving up the right to be provided with information direct from the lender or Think Tank Group Pty Limited in respect of the proposed loan and nominate one person to receive this information.

Any borrower can cancel the nomination made below at any time by notice in writing to Think Tank Group Pty Limited. I/We nominate the person(s) below to receive notices and other documents under the National Credit Code on behalf of me/all of us.

APPLICANT

REQUIRED:

I was/We were provided with a Credit Guide issued by Think Tank Group Pty Ltd and Think Tank Nominees Pty Ltd prior to the lodgement of this application.

☐ Yes ☐ No

REQUIRED:

I am/We are satisfied that I am/we are able to manage the loan repayments on the loan applied for as well as the existing and anticipated financial commitments without hardship.

☐ Yes ☐ No

REQUIRED:

By signing this application I/we hereby consent to the giving of a copy of the credit contract to any guarantors (whether named in this contract or not).

☐ Yes ☐ No

REQUIRED when applying for a commercial or commercial SMSF loan:

I/we acknowledge and agree that if valuation/s of the property/ies proposed as security has/have been commenced I/we will not be entitled to a refund of any valuation fee/s paid even if the proposed loan does not proceed.

☐ Yes ☐ No

PRINT NAME 1

SIGNATURE 1

X

PRINT NAME 2

SIGNATURE 2

X

PRINT NAME 3

SIGNATURE 3

X

PRINT NAME 4

SIGNATURE 4

X

Privacy consent

Permission to obtain and disclose personal information and credit related information.

Parties

In this document:

- “We” us” and “our” mean Think Tank Group Pty Ltd ABN 75 117 819 084, Think Tank Nominees Pty Ltd ABN 65 133 763 452 and their related entities.
- “You” means any person who signs this document.
- “Credit Providers” means us. any introducer, dealer or broker referred to in a loan application, any person assisting in processing a loan application and other entities involved in the funding, loan servicing or securitisation of any loan applied for by you or guaranteed by you.

Our Privacy Policy and Credit Reporting Policy

More information about what we collect, how we collect it and how we deal with your personal and credit related information can be found in our Privacy Policy & Credit Reporting Policy (Privacy Policy) and our Statement of Notifiable Matters. These are available at www.thinktank.au. For any questions about this form, or our Privacy Policy or to obtain hard copies of our Privacy Policy or Statement of Notifiable Matters you can contact Compliance by calling 1300 781 043 or emailing us at compliance@thinktank.au.

What information we collect and disclose

When you apply for a loan or agree to guarantee a loan we sometimes need to collect, hold and disclose your personal and credit information. More information about what information we collect, hold and disclose is set out in our Privacy Policy. We and other Credit Providers may collect this information from you or obtain it by other means including from a credit reporting body, public registers other parties such as introducers, employers, referees, other parties to a loan, websites or social media.

Accessing and correcting your information

Details regarding accessing and correcting your personal information can be obtained from our Privacy Policy.

Credit reporting bodies

Credit reporting bodies are bodies that give reports to credit providers about credit to help them decide whether to provide finance. The credit reporting bodies that we currently obtain information from and disclose information to are Equifax, Illion and Experian. We may add additional credit reporting bodies to this list in the future. We may disclose your personal information including credit information to credit reporting bodies. Information disclosed will include information about your credit history, credit liabilities and defaults. Credit reporting bodies may share information we disclose to them about you with other credit reporting bodies or other credit providers. More details about credit reporting

and how to contact the credit reporting bodies we use or any other credit reporting bodies we use in the future can be obtained from our Privacy Policy. This includes information about how to find out how credit reporting bodies handle your information and restricting disclosure for pre-screening for marketing or in the case of fraud. We may also obtain information from credit reporting bodies to assess an application or assist us in managing your loan.

Who we disclose your information to

We may disclose your personal information including your credit related information to organisations that we deal with in the course of our business or carry out functions on our behalf including:

- Any agent, contractor or service provider we engage to carry out functions on our behalf;
- Introducers, finance brokers or other intermediaries in relation to a loan;
- Debt collection agencies.
- Any third party providing a product or service in connection with one of our loans including mortgage, title and trade insurers.
- Entities involved in the funding, loan servicing or securitisation of your loan including without limitation BNY Mellon Australia,
- Credit reporting bodies;
- Law enforcement agencies where required by law or in the course of investigation into fraudulent or unlawful activities or government or statutory authorities;
- Guarantors of loans, other mortgagors or joint borrower; and
- Potential or actual purchasers of any part of our loan book or other assignees.

What we do with your information

More information about how your information is held and used by us or other Credit Providers is set out in our Privacy Policy.

Disclosing information overseas

Our business is operated only in Australia. However, in some cases your personal information may be disclosed to organisations overseas. You can find details of the location of these organisations in our Privacy Policy. Overseas organisations may be required to disclose information shared with them under a foreign law.

Acknowledgement

You authorise us and the other Credit Providers to deal with your personal information including your credit related information in accordance with this document and our Privacy Policy. By signing this application, you acknowledge having read and understood these permissions to obtain, use and disclose information.

MANDATORY – Verification of identity

- ☐ I confirm that I am authorised to provide the personal details presented, and I consent to my information being checked with the document issuer or official record holder via third-party systems and services for the purpose of confirming my identity.

I acknowledge that providing this consent is essential for the processing of my lending application, and I understand that if I do not provide this consent my application will not proceed.

Consent to receive documents electronically

By signing this document, you consent to receiving electronic copies of documents in connection with a credit application or a loan facility. We will rely on this consent to communicate with you electronically to the email address specified by you in a loan application form or otherwise notified by you. By consenting to receiving electronic copies of documents, you acknowledge that:

- You may no longer receive paper documents;
- You must check your emails regularly for notices and other communications from us; and
- You must advise us if your email address changes so that we may update our records.

If you do not wish to receive electronic copies of documents, you can tick the box below and we will act accordingly. In addition, your consent to receive electronic documents may be withdrawn at any time by providing notice to us in writing.

- ☐ **I do not wish to receive electronic copies of documents.**

Marketing

- ☐ The Credit Providers may use and share with our related entities, information about you for marketing our products to you. If you do not want to receive any information about products and services (supplied by us or our preferred providers) which we consider may be of value or interest to you please tick the box.

Privacy Consent Signature/s

PRINT NAME 1

SIGNATURE 1

DATE

PRINT NAME 2

SIGNATURE 2

DATE



Credit guide

Think Tank Nominees Pty Ltd

ABN 65 133 763 452

Australian Credit License Number 333163

Effective Date: 15 July 2020

Credit Representative: Think Tank Group Pty Ltd

ABN 75 117 819 084

Australian Credit Representative Number 364 258

Who is the Credit Provider?

Think Tank Nominees Pty Ltd is a licensed credit provider and provides credit through its authorised credit representative Think Tank Group Pty Ltd (Think Tank).

Our loans are made via a range of associated wholesale funding structures. Therefore the name of the lender on your credit contract, mortgage and other documents will be different from our name. That name for this credit contract is: BNY Trust Company of Australia Limited.

What credit products we offer?

This Credit Guide relates only to our consumer lending products which include residential property loans. Therefore the reference to credit and credit contract in this Credit Guide refers to contracts applicable to our consumer lending products.

Fees and commissions

We charge an establishment fee and there are some other fees and charges payable by you such as valuation fees. These will be set out in a letter of offer which we will issue to you if your loan is approved. Our letter of offer will state when these fees and charges are payable.

We may receive fees or commissions from lenders who fund our loans. These are not payable by you. You may obtain from us information about a reasonable estimate of those commissions and how they are calculated.

If we source referrals from brokers, financial planners or others we sometimes pay fees or commissions to them. You may upon request obtain non-specific information about a reasonable estimate of those commissions and how they are calculated. Your introducer should provide you with a quote and a credit guide.

Our obligations to you

We are prohibited from providing you with credit, whether it be new credit or a credit increase, that is not suitable for you. Therefore, we must undertake a suitability assessment before we provide you with credit to satisfy ourselves that:

- You will be able to comply with your financial obligations under the credit contract without substantial hardship and
- The credit will meet your requirements and objectives.

We cannot provide you with credit unless we assess that the credit is suitable for you. You are entitled to request a copy of the suitability assessment. If you do so we must give you a written copy of the suitability assessment (at no cost to you). You may make the request by contacting us at the contact address and phone numbers at the end of this Credit Guide. You may request a copy of the suitability assessment up to 7 years after the day on which the credit contract is entered into or the credit limit is increased and we will provide it to you within the following time frames:

- a. If the request is received prior to the date the credit contract is entered into or the credit limit is increased, as soon as possible after we receive your request
- b. If the request is received after the date of the credit contract or increase but within 2 years, within 7 business days of the request
- c. If the request is received between 2 years and 7 years of the date of the credit contract or increase, within 21 business days after we receive your request.

We will not give you a copy of the suitability assessment unless you ask for it. We are not obliged to provide it to you after 7 years from the date the credit contract is entered into or the credit limit is increased or if your credit application is declined.

Dispute resolution procedures

We hope you are happy with our services and products. If you are not please first speak to your nominated representative or telephone 1300 781 043 and ask to speak to the Compliance Officer. If you are not satisfied with any decision or our handling of the complaint, the complaint may be referred for external resolution to the Australian Financial Complaints Authority.

Their contact details are set out below:

Australian Financial Complaints Authority

GPO Box 3

T: 1800 931 678

E: info@afca.org.au

www.afca.org.au

Additional information in relation to the AFCA including rules and guidelines are available from their website.

How to contact us

Our contact details are as follows:

Location address

Level 24/101 Miller Street

North Sydney NSW 2060

T: 1300 781 043

F: 1300 781 045

www.thinktank.au

Postal address

PO Box 6125

North Sydney NSW 2059