



Novated Lease Application Form

Custom Fleet Contact Details
 Novated Help Desk/Salary Packaging Service

Please complete the following details and fax back with the following documents;

- Privacy Act Consent Form
- Letter from employer confirming current employment & salary
- Evidence of income – Copy of Pay Slip
- Proof of home ownership (eg Rate Notice)

Telephone no: 1800 811 922

Facsimile no.: (02) 8899 5453

Email: novlease@customfleet.com.au

Your personal details

Title | Given name/s | Surname

Date of birth
 / /

Driver's licence no.

Marital status | 1 = Single | 3 = De facto | 5 = Separated
 | 2 = Married | 4 = Widowed | 6 = Divorced

Full name of your partner

Residential address

Postcode

Date you moved here | Home telephone No

/ /

Who owns this residence?

| 1 = self – supply proof (eg Rate notice) | 2 = Parents/Relatives | 3 = Landlord – give details

Landlord name | Landlord telephone no.

| ()

Previous address

Postcode

Years/Months at this address

/

Your employment details

Occupation

Employer's name & ABN.

Employer's address

Postcode

Employer's telephone no

()

Industry type
Years in industry

Date commenced with
current employer
| / /

Previous employer's contact name & Title
employer

Years with previous
|

Vehicle details

New Used

Year of manufacture (if used)

Supplier name (if used)

Make

Model

Body type (Sedan, wagon, hatch etc)

Engine type

Engine capacity

Accessories

- ABS
- Air Bag (Drivers)
- Air Bag (Passengers)
- Air Conditioning
- Bonnet Protector
- Floor Mats
- Headlight Protectors
- Metallic Paint
- Mudflaps
- Towbar
- Other – give details

Lease details

- Operating Lease – Fully maintained
- Finance Lease – Non maintained
- Finance Lease – Fully maintained

Annual kilometre usage..... kms

Lease term months.....

Kilometre ceiling..... kms

Proposed residual..... %

Proposed residual..... \$

Quoted rental..... \$ _____

Quote number..... _____

Options

Comprehensive Insurance Fuel Card

Financial details

Assets – What you own

	Amount
Value of home.....	\$ _____

owing

Liabilities – What you owe

Home loan – Name of lender	_____
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Account with Financial Institutions

Name of Institution	Branch	Amount
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Other Loans

Name of institution	_____
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Other assets

Description	Amount
Credit limit	\$ _____
_____	\$ _____
_____	\$ _____

Credit card & Store accounts

Card no.	Issued by
_____	_____
_____	_____
_____	_____

Total assets..... \$ _____

Total Liabilities..... _____

Sundry Assets – Do not add into total assets

Home contents (Insured value).....	\$ _____
Superannuation.....	\$ _____

Monthly income (Attach evidence, eg pay slip/tax return)

	Before tax	After tax
Applicant’s monthly income.....	\$ _____	\$ _____
Partner’s monthly income.....	\$ _____	\$ _____

Monthly Payments

Home loan.....	_____
Other loans.....	_____
Credit card & Store accounts.....	_____

Other monthly income – give details

	\$	Rent.....
	\$	General living expenses.....
Total income per month.....	\$	Total payments per month.....

Your Bank details

Name of Bank	Branch
Contact name	Telephone no. ()

Declaration and Signature

Complete all details on this application before signing the declaration.

I have read and understood the particulars that have been completed in this application and state that those particulars are true, complete and correct, and have been made to Custom Fleet to enable it to determine whether or not to offer me a Novated Lease facility.

I also acknowledge that I have read and understood the particulars relating to the Privacy Act on the form presented with this application, and authorise Custom Fleet to act in accordance with the authorisation referred to therein.

Applicant's signature		Guarantor's signature
Date	Date	
	/ /	

Attachment Check List

- Privacy Act Consent form
- Letter from employer confirming current employment and salary

- Evidence of income - Copy of Pay Slip
- Proof of home ownership (eg Rate Notice)



Customer Consent

To be completed by individuals applying
for personal or commercial credit.

Privacy Protection of Information
Privacy Act 1988 (Cth)

To

Custom Service Leasing Limited (ABN 69 005 093 701)

Acknowledgment and authority that credit information may be given to a credit reporting agency.

I/We understand that Section 18E (8) (c) of the Privacy Act allows Custom Fleet to give a credit reporting agency certain personal information about me/us which I/we authorise Custom Fleet to do so. The information which may be given to a credit reporting agency is covered by Section 18E (1) of the Act and includes:

- The fact that I/we have applied for credit, and the amount.
- The fact that Custom Fleet is a credit provider to me/us.
- Payments which become overdue more than 60 days.
- Advice that payments are no longer overdue.
- In specified circumstances, that in the opinion of Custom Fleet, I/we have committed a serious credit infringement.
- That the credit provided to me/us by Custom Fleet has been discharged.

Authority for Custom Fleet to obtain certain credit information

To enable Custom fleet to assess my/our application for personal or commercial credit, I/we authorise Custom Fleet:

- To obtain from a credit reporting agency a credit report containing personal credit information about me/us in relation to personal credit provided by Custom Fleet.
- To obtain from a credit reporting agency a credit report containing personal credit information about me/us in relation to commercial credit provided by Custom Fleet. This is in accordance with Section 18K(1)(b) of the Privacy Act.
- To obtain a report containing information about my/our 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 Custom Fleet. 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/our commercial credit activities

Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise Custom Fleet to give to and obtain from credit providers named in this credit application and credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

I/We understand the information may be used for the following purposes:

- To assess an application by me/us for credit.
- To assist me/us avoid defaulting on my/our credit obligations.
- To notify other credit providers of a default by me/us.
- To assess my/our creditworthiness

Bankers' Opinions

I/We authorise Custom Fleet to obtain a Banker's Opinion for purposes connected with my/our business, trade or profession.

Authority for Mortgage Insurers

I/We authorise a Mortgage Insurer to obtain my/our credit report from a credit reporting agency and in accordance with Section 18N(1)(bb) of the Privacy Act, authorise Custom Fleet to disclose a report or

information to a Mortgage Insurer to assess whether to insure, or the risk of insuring Custom Fleet for the mortgage credit given to me/us, or to assess the risk of default by me/us on the mortgage credit, or for any purposes arising under the contract of mortgage insurance between Custom Fleet and the Mortgage Insurer.

Authority for Trade Insurers

In accordance with Section 18K(1)(e) of the Privacy Act, I/we authorise a Trade Insurer in relation to an application by me/us for commercial credit to obtain my/our credit report to assess whether to insure or the risk of insuring Custom Fleet or to assess the risk of default by me/us on the commercial credit.

Authority for Custom Fleet to give information to guarantor/s

I/We authorise Custom Fleet to give to the guarantor/s of personal or commercial credit provided or to be provided to me/us by Custom Fleet, personal information about my/our creditworthiness, credit standing, credit history or credit capacity relating to the credit facilities, the subject of the guarantee/s, provided or to be provided to me/us for any purposes related to the enforcement or proposed enforcement of the guarantee/s.

Name and Address of individual giving his/her consent.

Applicant/s or Borrower/s

Other individuals and their capacity

Signature of individual giving his/her consent

Applicant/s or Borrower/s

Other individuals and their capacity

Guarantors

To be completed by individual guarantor/s
Authority to Obtain Credit Information
Privacy Act 1988 (Cth)

To
Custom Service Leasing Limited (ABN 69 005 093 701)

In Accordance with Section 18K(1)© of the Privacy Act, I/we authorise Custom Fleet to obtain from a credit reporting agency, a credit report containing personal credit information about me/us to assess whether to accept me/us as a guarantor for personal credit or commercial credit applied for, or provided to the abovenamed borrowers.

I/We agree that if Custom Service Leasing Limited approved the Borrower's application for credit, this agreement remains in force until the credit facility covered by the borrower's application is discharged.

Guarantor/s: (full names, addresses, date of birth and driver's licence numbers of guarantor/s)

Borrower/s: (Full names and addresses of borrower/s)

Guarantor's signature/s

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Guarantor's signature/s

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Your Personal Information and Privacy

The privacy of your personal information has always been important to us at the National Australia Bank Group (“**Group**”). The Group is the National Australia Bank Limited and its subsidiaries such as MLC Ltd, Custom Service Leasing Limited (trading as Custom Fleet) and Your Prosperity Ltd. It includes all our banking, financing, funds management, financial planning, superannuation, insurance, broking and e-commerce organisations.

This statement is an outline of certain matters relating to the collection and handling of your personal information by the Group. A further explanation of our privacy practices is set out in our Privacy Policy.

Collecting your personal information

The purposes for which your personal information is collected will depend on the organisation with which you deal. Personal information is collected by Group organisations offering:

- **banking and finance products or services** such as personal accounts, loans, credit cards, term deposits, internet banking, e-commerce, derivatives, leasing and related lifestyle products or services
- **financial planning or broking services or investment products** such as managed funds, investment services, superannuation funds, investment bonds, retirement savings accounts and related lifestyle products or services
- **trustee or custodial services** such as safe deposit boxes or custody of assets for managed funds or superannuation funds
- **life insurance products or general insurance products** which includes those offered in conjunction with other Group products or services.

If you are acquiring or have acquired a product or service from a Group organisation it will collect your personal information for the purposes of:

- providing you with the relevant product or service (including assessing your application and identifying you)
- managing and administering the product or service
- protecting against fraud where it is a banking and finance, or insurance, product or service.

Group organisations may also collect your personal information for the purpose of letting you know about products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities in which you may be interested.

If a Group organisation does not obtain the information it seeks it may not be able to:

- process your request
- manage or administer your product or service

- tell you about other products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs.

Using and disclosing your personal information

In line with modern business practices common to many financial institutions and to meet your specific needs (such as where you have a financial adviser) we may disclose your personal information to the organisations described below. Where your personal information is disclosed we will seek to ensure that the information is held, used or disclosed consistently with the National Privacy Principles in the *Privacy Act 1988 (Commonwealth)* and other applicable privacy laws and codes.

The relevant organisations are those:

- involved in providing, managing or administering your product or service such as third party suppliers, other Group organisations, loyalty and affinity program partners, printers, posting services, call centres, lenders mortgage insurers and our advisers
- which are Group organisations who wish to tell you about their products or services that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities, and their related service providers, except where you tell us not to
- who are your financial adviser and their service providers
- involved in maintaining, reviewing and developing our business systems, procedures and infrastructure including testing or upgrading our computer systems
- involved in a corporate re-organisation
- involved in a transfer of all or part of the assets or business of a Group organisation
- involved in the payments system including financial institutions, merchants and payment organisations
- involved in product planning and development
- which are your representatives including your legal advisers
- as required or authorised by law, for example, to government or regulatory bodies for purposes related to public health or safety, the prevention or detection of unlawful activities or to protect public revenue
- where you have given your consent.

In addition, for Group organisations offering:

- **banking and finance products or services** - other organisations to which personal information is usually disclosed are card producers, card schemes, credit and fraud reporting agencies, debt collection agencies, mortgage insurance companies, your guarantors, organisations involved in valuing, surveying, or registering a security property or which otherwise have an interest in such property, purchasers of debt portfolios, underwriters, re-insurers and other organisations involved in our normal business practices (such as securitisation).
- **financial planning or broking services or investment products** - other organisations to which personal information is usually disclosed are superannuation and managed funds organisations and their advisers, organisations in which you invest and other organisations involved in our normal business practices (such as securitisation).
- **trustee or custodial services** - other organisations to which personal information is usually disclosed are superannuation and managed funds organisations and their advisers and other organisations involved in our normal business practices.
- **life insurance products or general insurance products** - other organisations to which personal information is usually disclosed are medical professionals, medical facilities, health authorities, assessors, underwriters, reinsurers and fraud detection agencies and other organisations involved in our normal business practices.

Your personal information may also be used in connection with such purposes.

Because we operate throughout the world, some of these uses and disclosures may occur outside Australia.

Consent

It is our practice to seek your consent to use or disclose your personal information to tell you about, and develop, other products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs, or other promotions or opportunities in which you may be interested. This may be done after an initial marketing contact. We assume we have your consent to use service providers to assist us with this (such as a posting service or an advertising agency), unless you tell us otherwise (see “**Contacting Us**” below).

Gaining access to your personal information

You can gain access to your personal information. This is subject to some exceptions allowed by law. We will give you reasons if we deny access.

Contact us to get a form requesting access (see “**Contacting Us**” below). In some cases, we may be able to deal with your request over the telephone or over a counter.

Contacting Us

To obtain more information about how we manage your personal information, or if you would like a copy of our Privacy Policy or a form requesting access, please contact one of our outlets or call **13 22 65**.

Or check our websites www.national.com.au or www.mlc.com.au