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| --- | --- | --- | --- | --- | --- | --- |
| **STUDENT DETAILS** | | | | | | |
| **Full Name** |  | | | | | |
| **Date of Birth** |  | | | **Gender** | Female  Male | |
| **Residential Address** |  | | | | | |
|  | | | **Post Code** |  | |
| **Previous Address** |  | | | | | |
|  | | | **Post Code** |  | |
| **Years at Current Address** | |  | **Years at Previous Address** | | |  |
| ***(If current address less than 3 years)*** | | | | | | |
| **Telephone (H)** |  | | | **Mobile Phone** |  | |
| **Telephone (W)** |  | | | **Fax** |  | |
| **Driver’s Licence No.** |  | | | **Expiry Date** |  | |
| **No. of Dependents** |  | | | | | |

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| **STUDENT LOAN DETAILS** | | | | | | | | | |
| **Tuition Fee** | **$** | | **Course Name** | |  | | | |
| **Deposit** | **$** | | **Course Start Date** | |  | | **Course End Date** |  |
| ***(This is the amount you will contribute. This must be a minimum of 25%)*** | | | | | | | | |
| **Total Loan Amount Required** | | **$** | | **Course Code** | |  | | |

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| CUSTOMER SERVICE Office Use Only | | | | | | | | |
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|  |  | **All fields filled in** | | |  | **Documents checked** | |  |
|  | | | | | | | | |
|  |  | **Age check or Guarantor details** | | |  | **Student declaration signed** | |  |
|  | | | | | | | | |
|  |  | **Fees entered in student loans details** | | |  | **Application form sent to Finance** | |  |
|  | | | | | | | | |
|  |  | **Student provided flyer on deferred fees application** | | | | | |  |
|  | | | | | | | | |
|  | | | **Print Name** | **Signature** | | | **Date** | |
| **CSO / CSA** | | |  |  | | |  | |

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| **LOAN APPLICANT DETAILS** | | | | | | |
| * ***The following information is to be completed by the person applying for the loan (loan applicant).*** * ***If the student is less than 18 years old at time of application a Guarantor is required. The Guarantor will be responsible for any default on this loan.*** * ***If the Loan Applicant is the student go straight to Financial Position (page 2).*** | | | | | | |
| **Full Name** |  | | | | | |
| **Date of Birth** |  | | | **Gender** | Female  Male | |
| **Residential Address** |  | | | | | |
|  | | | **Post Code** |  | |
| **Previous Address** |  | | | | | |
|  | | | **Post Code** |  | |
| **Years at Current Address** | |  | **Years at Previous Address** | | |  |
|  | | | | | | ***(If current less than 3 years)*** |
| **Email Address** |  | | | | | |
| **Telephone (H)** |  | | | **Mobile Phone** |  | |
| **Telephone (W)** |  | | | **Fax** |  | |
| **Driver’s Licence No.** |  | | | **Expiry Date** |  | |
| **No. of Dependents** |  | | | | | |

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| **FINANCIAL POSITION** | | | | | | |
| ***Every section of this statement must be completed. If a particular section is not applicable, write ‘N/A’*** | | | | | | |
| **Assets** | **Value $** | **Monthly Income $** | **Liabilities** | **Amount Owing $** | **Monthly Payments $** | **Financier** |
| Existing Property (home) |  |  | Existing Mortgage (home) |  |  |  |
| Rental Property |  |  | Existing Mortgage (other property) |  |  |  |
| Savings (account details) 1 |  |  | Personal Loan or Hire Purchase 1 |  |  |  |
| Savings (account details) 2 |  |  | Personal Loan or Hire Purchase 2 |  |  |  |
| Motor Vehicle 1 |  |  | Car Lease 1 |  |  |  |
| Further Assets (furniture, boat, jewellery, etc.) |  |  | Other Debts (store account, rates, taxes) |  |  |  |
| Investments 1 |  |  | Credit Card Limit $ |  |  |  |
| Investments 2 |  |  | Current Rent Paid (if applicable) |  |  |  |
| **Total Assets** |  |  | **Total Liabilities** |  |  |  |

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| --- | --- | --- | --- |
| **PROPOSED REPAYMENT SCHEDULE** | | | |
| ***All applicants must complete a proposed weekly repayment schedule*** | | | |
| **Income** | **$** | **Expenditure** |  |
| Wages |  | Rent/Board |  |
| Centrelink Benefits |  | Car/Travel Expenses |  |
| Investment Income |  | Food |  |
| Other Income |  | Credit Card Repayments |  |
|  |  | Loan Repayments |  |
|  |  | Other |  |
| 1. **Total Income** |  | 1. **Total Expenditure** |  |
| **Net Available Funds for Gordon Loan Repayment (A-B)** | |  | |

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| **BORROWING HISTORY** | |
| **Has legal action been instigated against you or the guarantor under any credit contract within the last five (5) years?** | Yes  No |
| ***(If YES, please provide details)ES, please provide details*** | |
|  | |
| **Have you, or the guarantor, ever had a judgement entered against you, been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme of arrangement with your creditors?** | Yes  No |
| ***(If YES, please provide details)*** | |
|  | |

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| **EMPLOYMENT DETAILS *(if applicable)*** | | | |
| **Current Employer** |  | **Commencement Date** |  |
| **Occupation** |  | **\*Gross Income (p.a.)** |  |
|  | | ***(If irregular shifts/hours, please estimate)*** | |
| **Previous Employer** |  | **Length of Service** |  |
|  | ***(If current less than 3 years)*** |  | |

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| **DECLARATION** |
| I/We hereby confirm that all of the information set out above is true and correct even if the information is not in my/our handwriting.  I/We supply the above details for the purpose of enabling The Gordon to determine whether to grant me/us a loan. My/Our submission of this application does not imply any acceptance by The Gordon to grant me/us a loan.  I/We understand that any decision made by The Gordon to accept this application is made in reliance of the information given by me/us in this application.  The Gordon reserves the right to accept or refuse this application at its discretion.  I/We authorise The Gordon to make any inquiries in relation to this application it considers necessary.  I/We understand that I/we will be formally advised of approval of the loan if my/our application is successful. |

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| **AUTHORISATION** | | | |
|  | **Print name** | **Signature** | **Date** |
| **Loan Applicant** |  |  |  |
| **Guarantor *(if student under 18 at date of application)*** |  |  |  |

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| **Persons who may certify documents include:**   1. a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner(however described); 2. a judge of a court; 3. a magistrate; 4. a chief executive officer of a Commonwealth court; 5. a registrar or deputy registrar of a court; 6. a Justice of the Peace; 7. a notary public (for the purposes of the Statutory Declaration Regulations 1993); 8. a police officer; 9. an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public; 10. a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public; 11. an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955); 12. an officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993); 13. a finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993); 14. an officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees. 15. a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.   **Privacy Information**  Please note that your personal and financial information will be used in accordance with the applicable Acts, Regulations and Codes. |

**DOCUMENT CHECKLIST**

**Please provide copies of the following documentation**

|  |  |  |
| --- | --- | --- |
| **Item** | **Documentation** | **Attached (X)** |
| **INCOME**  **Salaried Employees** | Copies of most recent Group Certificate / PAYE Summary  *ATO Notice Required for handwritten documents*  **OR**  - Copy of last year's tax return, plus  - Two latest payslips (must not be older than four (4) weeks). They must be detailed and provide full break up of payments and year to date data  **OR**  - Employment letter: A recent letter from the employer (on their letterhead including ABN/ACN and signed by an authorised officer) stating position and length of service in company, current gross income and year to date data (identifying any regular overtime, bonuses, allowances etc)  **IF** you are employed for **6months or less**  with your current employer, we require an employment letter confirming you are NOT on a probation period |  |
| **UNEMPLOYED** | **-** Last 2 recent years personal tax returns  **AND**  - Last 2 Centrelink Benefit Statements |  |
| **SELF EMPLOYED** | Last 2 years accountant prepared financial statements  **AND**  - Last 2 years company tax returns  **AND**  - Last 2 recent years personal tax returns  **OR**  - Income declaration form (stated income applications only) |  |
| **RENTAL INCOME**  **Refer below** | - Copy of current rental statement  **OR**  - Copy of signed lease agreement  **OR**  - Letter confirming rental income prepared by real estate agent |  |
| **Concession Cards** | - Copy of  - Family Allowance Supplement  - Newstart Allowance  - Pensioner Concession Card  - Sickness Allowance  - Low Income Benefit  - Veteran Gold Card  - Health Care Card  - Jobseeker card |  |
| **CREDIT CARD & PERSONAL LOANS** | - Copies of recent credit card/personal loan statements covering **a period of at least 6 months**. The date of the statement  **must not be greater than 3 months old**  A written explanation is required for any 'Overdue Repayments' or 'Over limit Balances' |  |
| **SAVINGS** | - Copies of bank statements covering a 3 month period, confirming savings history The date for the statement must not be greater than 3 months old |  |

*You* ***must*** *include* ***certified copies*** *of the identification documents with the application form*

|  |  |
| --- | --- |
| **Individuals (including Guarantors, Company Directors and Power of Attorney's)** | |
| ***Please complete:*** *full name, date of birth and residential address (cannot be PO Box), and student's occupation or other*  *business activities on application form* ***(completion is mandatory)*** *and provide identification documents* | |
| **A** | A **certified** copy of one of the following:  A current Australian driver's licence containing a photograph of the person, or  A current or recently expired Australian passport (expiry must be within 2 years of application date), or  A current identification card issued by a state or territory that contains the date of birth and photograph of the   card holder |
| **Check** | Documents have been correctly certified (refer to 'Persons who may certify documents') |