

Advance Application

*All pages in this application must be submitted & any omissions may delay your application being processed promptly.
Attach all necessary documentation as outlined in this application.*

FAX TO 1300 799 964

or

EMAIL TO application@mycashbase.com

IMPORTANT INFORMATION

Payday Advance *

Advance Term	1 – 12 weeks
Advance Fee (per \$100.00)	\$8.50 per week
Establishment Fee	Not Applicable
Other ongoing Fees & Charges	\$10.00 per advance

- Additional fees & charges may apply. See your documentation.

PRE-QUALIFICATION

Over 18 years of age?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Employed by the same employer for at least 3 months?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Held an Australian bank account for at least 3 months?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Income paid directly into your Australian bank account?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Sufficient income to facilitate repayment of any advance?	<input type="checkbox"/> YES	<input type="checkbox"/> NO

REQUIRED INFORMATION CHECKLIST

100 points of identification	<input type="checkbox"/>
Last two payslips	<input type="checkbox"/>
Three months of recent bank statements	<input type="checkbox"/>
A recent utility bill / rate notice in your name showing your address	<input type="checkbox"/>

Where did you hear about us?

Privacy Protection Statement & Declaration

The Commonwealth Privacy Act 1988 and the Privacy Amendment (Private Sector) Act 2000, with the associated National Privacy Principles, empower and regulate My Cash Base Pty Ltd in its collection of information about you, both from you and from other sources such as credit reporting agencies, your referees, real estate agents, your bankers, past or present employers, any other business organisation that may have information relevant to your application for an advance and from any publicly available source of information. These Acts also regulate the use of such information.

PLEASE READ CAREFULLY BEFORE SIGNING ANY DOCUMENTATION

USE OF INFORMATION

My Cash Base Pty Ltd collects personal credit information, in its capacity as a funds provider, for the following purposes:

- to assess any application for an advance by you;
- to assess your financial circumstances;
- to help us process your application for an advance in an efficient manner;
- to avoid the chance you may default on your credit obligations;
- to notify you of a default;
- to notify other credit providers of a default;
- to facilitate the collection of overdue payments; and
- to efficiently manage and administer all services we provide to you.

This information can include any information about your credit worthiness, credit standing, credit history or credit capacity, that credit providers and credit reporting agencies are allowed to give to, or receive from, each other under the Privacy Act 1988.

This information is accessed only as required by My Cash Base Pty Ltd's representatives, professional advisers, contractors and associated financial service and product suppliers, to facilitate the above purposes. All such entities will not sell, rent or trade your personal information. We will provide the name of any relevant financial product or services supplier, who may have access to your personal information, at your request.

We assume that any referral to third parties that you may give us, in order to obtain your personal and other information, will have been with the agreement and knowledge of the third parties involved, and that you will have made them aware of the purposes and use of such information, prior to our contacting them.

INFORMATION DISCLOSURE TO CREDIT REPORTING AGENCIES

You are informed that, under Section 18 (E)(1) and 8 (c) of the Commonwealth Privacy Act 1988, a credit provider may disclose your credit information to a credit reporting agency for the following purposes:

- to obtain a consumer credit report about you, and / or
- to allow the credit reporting agency to create or maintain a credit information file containing information about you.

INFORMATION DISCLOSURE TO OTHER CREDIT PROVIDERS

Under Section 18N(1)(b) and 18N(1)(g) of the Privacy Act 1988, we may disclose your personal information to:

- our external service and product suppliers and their agents, on a confidential basis, only for the purpose of our business;
- any complaints body to which a complaint, relating to a particular service we provide to you, is referred; and
- any court or tribunal as may be required by law.

INFORMATION DISCLOSED

The information disclosed to the above is limited to (if applicable):

- identity particulars – your name, sex, address (and previous two addresses), date of birth, name of employer and drivers' licence number;
- your application for an advance - the fact that you have applied for an advance and the amount;
- the fact that My Cash Base Pty Ltd is a current provider of funds to you;
- payments which are overdue and for which debt collection has been instigated;
- advice that your payments are no longer overdue in respect of any default that has been listed;
- information that, in the opinion of My Cash Base Pty Ltd and / or our associated financial service and product suppliers, you have committed a serious infringement (i.e. you have been fraudulent or shown an intention not to comply with your credit obligations);
- dishonoured cheques – cheques drawn by you for \$100 or more, which have been dishonoured more than once;
- direct debit transactions that have been dishonoured; and
- that the advance provided to you by My Cash Base Pty Ltd has been paid or otherwise discharged.

PERIOD TO WHICH THIS UNDERSTANDING APPLIES

This information may be given before, during or after the term of the advance.

ACCESS TO COMMERCIAL CREDIT INFORMATION UNDER SECTION 18L(4) & 18K(1)(b) OF THE PRIVACY ACT 1988

In order to assess an application for a commercial advance, My Cash Base Pty Ltd will need to obtain a report containing information about your commercial activities and / or commercial worthiness, from a business which provides information about the commercial credit worthiness of persons.

INFORMATION DISCLOSURE IN THE EVENT OF A DEFAULT

In the event of any default of your Transaction Advice or Credit Contract conditions entered into, in association with My Cash Base Pty Ltd, any information provided by you shall be made available to authorised personnel employed by the solicitors and / or debt collection agencies, authorised by My Cash Base Pty Ltd and / or our associated financial service and product suppliers, in the process of recovery of the credit provided, plus fees and charges and all legal and administrative costs incurred, as detailed in your Transaction Advice or Credit Contract, following the default.

CONCERNS AND COMPLAINTS

If you have any privacy issues, during the term of your advance, please contact the Privacy Director:

Privacy Director - My Cash Base Pty Ltd
PO Box 1954
Southport BC Qld 4215
Phone: +61 7 5591 5501
Fax: +61 7 5679 0011
Email: privacy@mycashbase.com

DECLARATION BY CUSTOMER

I hereby declare that I have read the above and note and accept the rights of My Cash Base Pty Ltd concerning the collection and use of my personal and financial information.

I acknowledge and accept that this is part of an application process only and My Cash Base Pty Ltd is not obliged to accept my application for credit.

Signed by:

(Print Name)

(Print Name)

(Sign)

(Sign)

____/____/_____
(Date)

____/____/_____
(Date)

ADVANCE DETAILS

How much would you like to borrow? (\$100 TO \$500)

What is the purpose of your Advance? (Private or Business Use)

How long do you require the funds? (1 to 12 weeks) Week/s Month/s

What repayment frequency do you prefer? Weekly Fortnightly Monthly

MY CASH BASE ACCOUNT ACCESS (Required to access your account information after establishment)

Username Password

BANKING DETAILS

Bank Name Branch

Address Account Name

BSB Number Account Number

PERSONAL DETAILS

Title

First Name Middle Name Last Name

Preferred Name Marital Status Dependants

Date Of Birth Licence Number Medicare Number

Home Phone Home Fax Mobile Phone

Email Alternate Email

Unit Number Street Number

Street Name

City / Suburb State Postcode

How long have you been at this address? Renting Owner Boarding Family

Landlord Name Landlord Phone

Previous Address

How long have you been at this address? Renting Owner Boarding Family

Any Existing Loans? Yes No Loans Value Monthly Cost

EMPLOYMENT DETAILS

Employer Name Employer Phone Employer Contact

Employer Email Employer Website

Employer Address

Occupation Full-Time Part-Time Casual Years / Months

Gross Income Week Fortnight Month Pay Day / Date

Previous Employer Occupation Years / Months

SPOUSE / PARTNER / EMERGENCY CONTACT DETAILS

First Name	<input type="text"/>	Middle Name	<input type="text"/>	Last Name	<input type="text"/>
Employer Phone	<input type="text"/>	Mobile Phone	<input type="text"/>	Relationship	<input type="text"/>

REFERENCE 1

Name	<input type="text"/>	Relationship	<input type="text"/>	Phone	<input type="text"/>
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REFERENCE 2

Name	<input type="text"/>	Relationship	<input type="text"/>	Phone	<input type="text"/>
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Signed by:

 (Print Name)

 (Print Name)

 (Sign)

 (Sign)

____/____/____
 (Date)

____/____/____
 (Date)

INTERNAL USE ONLY

- | | | |
|--|------------------------------|-----------------------------|
| Original completed, signed and dated Application Form received | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Pre-Qualification completed with all answers marked as 'YES' | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Privacy Protection Statement & Declaration signed and dated | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Required Information attached | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Personal Details confirmed | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Employment Details confirmed | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Security Details confirmed | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

MCB Representative	
<input type="text"/>	
Date Processed	
Approved	Declined
<input type="text"/>	<input type="text"/>