



This information pack is for

Sole Traders, Partnerships and Pty. Ltd. Companies.

At McCarroll's Financial Services we make it our mission to secure all of our customers affordable loan and finance solutions. Tailored to the customers needs, not the banks!

The following attachment explains the benefits of dealing with McCarroll's Financial Services.

There are further pages that will explain the different types of loans that you or your company can do. Please peruse these pages and indicate which loan you wish to do, along with the term. If you are unsure on which loan and term is the right one for you, pass this handout to your accountant so he can assist you.

On the last few pages we have our Business Application form. Please complete this application and return with the type of loan and term that suits you the most.

Our confidential fax line is:

02 9487 4589

Once we have received your fax, we will touch base with you to confirm receipt.

We look forward to speaking with you soon.

The Team

McCarroll's Financial Services

Ph: 02 9488 2188

Fax: 02 9487 4589

finance@mccarrolls.com.au

Benefits of Dealing with McCarroll's Financial Services

Along with the ability of working with multiple financial institutions in order to secure not only your clients, but also yourselves with the best and most competitive financial solutions/packages, through our close link with multiple Car Dealerships we also have the ability to provide some of the most competitive car prices around. Some of the dealerships part of our group are Volkswagen, Toyota, Lexus, Alfa Romeo, Fiat, Citroen, Hyundai and a wide array of used cars.

Along with providing competitive financial solutions here are some of the other reasons why many clients have chosen to deal with McCarroll Financial Services:

- **Tailored Packages:**

We understand that each and every client needs vary, and therefore can work in close proximity with yourself and the client in order to come up with a package that would best suit your client's needs.

- **Personalised Services:**

With the ability of multiple business managers available on hand, each client is assigned a business manager in order to provide the suitable amount of time required to understand your clients needs and provide the highest level of personalized service.

- **Fixed rates on all financial packages:**

Each and every financial package arranged for your client through our financial institutions have fixed rates and therefore no matter how the market changes, your client can at least rely on the consistency of his expenses through our financial package.

- **Time efficient process:**

Due to the amount of lenders, availability of business managers and amount of business we provide to financial institutions the turn around time from application to approval is generally quite speedy.

- **Variety in Lenders:**

Due to the presence of various dealerships we have access to a variety of lenders so we can make sure we arrange the most competitive financial package for your clientele. Some of the lenders we deal with are as follows:

- a) Esanda (ANZ bank)
- b) VW Financial Services
- c) Macquarie leasing
- d) Toyota Financial Services
- e) Capital Finance
- f) Ge Finance
- g) Lexus Financial Services

- **7 days a week Trading:**

At present we provide seven days a week service for all our clientele, and therefore whether its applications or signing doc's or even assistance you require we are always available.

- **Structured Payments:**

As mentioned earlier, different clients have different needs, which is why working with a variety of lenders we can arrange structured payments for clients based on their individual requirements.

Dear Sir / Madam,

On behalf of the McCarroll's Financial Services we would like to take this opportunity to congratulate you on your new vehicle purchase. We trust that the service of our sales team up to this point has met with your satisfaction.

Whether you are a current customer or new customer it is our job to make your purchase process as easy as possible. Some of the financial packages we have available for yourself or your business are as follows:

CHATTEL MORTGAGE:

Whether you are a business or an individual purchasing a vehicle for business purposes (for example if you are on a car allowance) Chattel Mortgage is one of the finance options made available to you. The following terms and residual values are available to you if this was the package of choice:

<u>Term</u>	<u>Residual</u>	
24 Mths	60%	_____
36 Mths	50%	_____
48 Mths	40%	_____
60 Mths	30%	_____

* Please tick the package of choice. Residual values are optional, however residual values indicated above are at there maximum levels. Residual values may be reduced based on individual circumstances and vehicle usages.

Taxation Benefits:

- Can claim Depreciation, Running costs and term charges.
- If self employed, hold an ABN, and are cash or accrual based accounting system can claim GST on goods up front.

* The following benefits do not apply to your individual circumstances. There may be further benefits or some of the above mentioned benefits may not apply to you. Financial advice for your individual circumstances should be provided by your accountant or financial advisor.

LEASE:

Whether you are a business or an individual purchasing a vehicle for business purposes (for example if you are on a car allowance) Leasing is one of the finance options made available to you. The following terms and residual values are available to you if this was the package of choice:

<u>Term</u>	<u>Residual</u>	
24 Mths	60%	_____
36 Mths	50%	_____
48 Mths	40%	_____
60 Mths	30%	_____

*Residual values are not optional and neither are they adjustable.

Taxation Benefits:

- Can claim Monthly rentals.
- Can claim vehicle running costs.
- If self employed and hold an ABN can claim GST on rentals.

* The following benefits do not apply to your individual circumstances. There may be further benefits or some of the above mentioned benefits may not apply to you. Financial advice for your individual circumstances should be sought by your accountant or financial advisor.

COMMERCIAL HIRE PURCHASE:

Whether you are a business or an individual purchasing a vehicle for business purposes (for example if you are on a car allowance) Leasing is one of the finance options made available to you. The following terms and residual values are available to you if this was the package of choice:

<u>Term</u>	<u>Residual</u>	
24 Mths	60%	_____
36 Mths	50%	_____
48 Mths	40%	_____
60 Mths	30%	_____

* Please tick the package of choice. Residual values are optional, however residual values indicated above are at their maximum levels. Residual values may be reduced based on individual circumstances and vehicle usages.

Taxation Benefits:

- Can claim Depreciation, Running costs and Interest.
- If self employed and hold an ABN, and are an accrual based accounting system can claim GST on goods.

* The following benefits do not apply to your individual circumstances. There may be further benefits or some of the above mentioned benefits may not apply to you. Financial advice for your individual circumstances should be provided by your accountant or financial advisor.

McCarroll's Financial Services, currently deals with multiple financial organizations (some of which are Toyota Financial Services and Esanda amongst many others. **SO LET US DO THE LEG WORK FOR YOU.** In keeping with the McCarroll tradition of exemplary service both before and after sales, it is at that this time that we would like to congratulate you on your new purchase and hope that you take advantage of our financial services and packages in order to enhance your new car buying experience.

APPLICATION FOR FINANCE

COMPANY DETAILS

Company Name:

ACN:

Address:

Suburb:

Postcode:

Phone:

Facsimile:

Email:

Nature of Business:

Established:

DIRECTORS / SHAREHOLDERS

1

Full Name:

D.O.B.

 / /

Drivers Licence No:

Address:

Contact Phone No's:

Mob:

2

Full Name:

D.O.B.

 / /

Drivers Licence No:

Address:

Contact Phone No's:

Mob:

BANK

Branch:

ACCOUNTANT

Contact:

Phone:

GOODS

Brief Description:

New:

Used:

Asset cost:

Deposit:

Amount to Finance:

Expected Date of Purchase:

Supplier:

Contact:

Phone:

Previous Finance History:

Notes:

PERSONAL STATEMENT OF ASSETS AND LIABILITIES

Director 1

ASSETS	\$ Amount
House & Land	<input type="text" value="\$"/>
Motor Vehicles	<input type="text" value="\$"/>
Cash in Bank & On Hand	<input type="text" value="\$"/>
Other Assets <i>(Please List below)</i>	
<input type="text"/>	<input type="text" value="\$"/>
<input type="text"/>	<input type="text" value="\$"/>
<input type="text"/>	<input type="text" value="\$"/>
Total Assets:	<input type="text" value="\$"/>
NET WORTH:	<input type="text" value="\$"/>

LIABILITIES	Finance Company	\$ Amount
Mortgages	<input type="text"/>	<input type="text" value="\$"/>
Hire Purchase / Loans	<input type="text"/>	<input type="text" value="\$"/>
Bank Overdraft	<input type="text"/>	<input type="text" value="\$"/>
Other Liabilities <i>(Please List below)</i>		
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Total Liabilities:		<input type="text" value="\$"/>

I / We certify that the above is a full and true statement of my / our assets and liabilities at this date:

Signature

- -

Date

Director 2

ASSETS	\$ Amount
House & Land	<input type="text" value="\$"/>
Motor Vehicles	<input type="text" value="\$"/>
Cash in Bank & On Hand	<input type="text" value="\$"/>
Other Assets <i>(Please List below)</i>	
<input type="text"/>	<input type="text" value="\$"/>
<input type="text"/>	<input type="text" value="\$"/>
<input type="text"/>	<input type="text" value="\$"/>
Total Assets:	<input type="text" value="\$"/>
NET WORTH:	<input type="text" value="\$"/>

LIABILITIES	Finance Company	\$ Amount
Mortgages	<input type="text"/>	<input type="text" value="\$"/>
Hire Purchase / Loans	<input type="text"/>	<input type="text" value="\$"/>
Bank Overdraft	<input type="text"/>	<input type="text" value="\$"/>
Other Liabilities <i>(Please List below)</i>		
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Total Liabilities:		<input type="text" value="\$"/>

I / We certify that the above is a full and true statement of my / our assets and liabilities at this date:

Signature

- -

Date

**PRIVACY AND CREDIT INFORMATION
PRIVACY ACT AUTHORISATION/AGREEMENTS**

AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS

In compliance with the Commonwealth Privacy Act, applicant parties to a finance application should complete and give this return to the below-named introducer/broker for the purposes of the Privacy Act.

NAME OF INTRODUCER:

McCarroll Automotive Group

1. ACKNOWLEDGEMENT OF DISCLOSURE OF CREDIT INFORMATION TO A CREDIT REPORTING AGENCY

I/We acknowledge that Section 18E(8)(c) of the Privacy Act allows a credit provider which the above named introducer may approach in arranging my/our finance (hereinafter the "Approached Credit Provider") to give a credit reporting agency certain personal information about my/our application for finance.

The information which may be given to an agency is covered by Section 18E(1) of the Act and includes:

- Such permitted particulars about me/us which allow me/us to be identified;
- The fact that I/we have applied for finance and the amount;
- The fact that the above-named credit provider is a current credit provider to me/us;
- Payments which become overdue more than 60 days, and for which collection action has commenced;
- Advice that payments are no longer overdue;
- Cheques drawn by me/us which have been dishonoured more than once;
- In specific circumstances, that in the opinion of the above-named credit provider, I/we have committed a serious credit infringement;
- That finance provided to me/us by the above-named credit provider has been paid or otherwise discharged.

By virtue of this declaration, I/We understand that the above-named introducer has informed me/us of the disclosure policy to a credit reporting agency of information about me/us by Approaching Credit Providers and so authorise such disclosures.

2. AGREEMENT/AUTHORITY FOR CREDIT PROVIDER TO PERFORM CERTAIN PERMITTED ACTIONS CONCERNING A FINANCE APPLICATION OR TRANSACTION

I/We agree that, if it is considered relevant in assessing my/our application for personal credit, the Approached Credit Provider may obtain a report about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons (Section 18L(4)).

I/We agree that, if it is considered relevant in assessing my/our application for commercial credit, the Approached Credit Provider may obtain from a credit reporting agency a credit report containing personal credit information about me/us (Section 18K(1)(h)).

I/We agree that the Approached Credit Provider may give to and seek from any credit providers named in the accompanying finance application and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or a commercial credit reporting agency respectively, information about my/our personal or commercial credit arrangements; I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act (Section 18N(1)(b)).

3. AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS

For the purposes of arranging the finance which is the subject of my/our application, the details of which appear below, I/We authorise the above-named introducer to obtain a report about my/our consumer or commercial credit worthiness from a credit reporting agency or a commercial credit reporting business or from a credit provider named in this application or referred to in such reports (Section 18N(1)(ga)).

I/We also authorise the above-named introducer to pass on the above obtained reports to such credit providers as appropriate, for their consideration of this application.

I/We also authorise the above-named introducer to give to and receive from such parties as are necessary to the arranging of this finance, such personal information about me/us which is necessary to the arrangement.

4. DETAILS OF APPLICATION

Amount:
Purpose:
Signed: 
.....
.....
..... Date:/...../.....

Please sign on allocated line.

(Applicant Parties)

5. GUARANTOR PARTIES AGREEMENT

I/We agree that the Approached Credit Provider may seek a credit report concerning me/us from a credit reporting agency to assess whether to accept me/us a guarantor of the finance commitments for the above-named Applicant Parties (Section 18K(1)(c)).

Signed:
.....
.....
..... Date:/...../.....

(Guarantor Parties)

This authorisation remains in force until finance is arranged.