

**ACKNOWLEDGEMENT OF PURPOSE**

The below **MUST** be completed in full and match the NOW FINANCE credit schedule

Customer Name            Wayne Taylor  
Customer Address        6 CUNNEEN CRES BERWICK, VIC, 3806  
Application Number      790265

**Confirmation and Declaration by Customer**

*I acknowledge that I am applying for a personal loan for the following purpose/s;*

- |                      |         |        |          |
|----------------------|---------|--------|----------|
| 1. Primary Purpose   | Medical | Amount | \$10,000 |
| 2. Secondary Purpose |         | Amount |          |
| 3. Tertiary Purpose  |         | Amount |          |

*By signing this document, I confirm the following in respect of my personal loan with NOW FINANCE.*

- *The above is a complete and accurate representation of the loan purpose/s; and*
- *I have no other specific objectives or requirements and I am not seeking particular product features (which are not already provided for by the personal loan)*

**Insurance (if any)**

*If any insurance or warranty (such as gap insurance or motor vehicle extended warranty) is financed under this loan, I am satisfied with the coverage of the insurance policy and cost of the insurance premium including, the cost of the insurance premium relative to the cost of the motor vehicle.*

  
Signed by Customer (above)

Date            09/07/2017

**SIGN  
& DATE****Confirmation by Broker - Insurance and Warranties**

(Note: If insurance will not be financed under this personal loan, please ignore this section)

*If any insurance or warranties (such as gap insurance or extended warranty) is to be financed under this loan, I the broker, confirm that:*

- *I have made reasonable inquiries of the customer in respect of his/her requirements and objectives in respect of each insurance or warranty;*
- *I have assessed that each insurance or warranty to be financed under this loan meets the customer's requirements and objectives; and*
- *I have explained the coverage of the relevant insurance or warranty and the cost of the insurance premium or warranty fee to the customer (and compared the cost of the insurance premium or warranty fee to the value of the motor vehicle). The customer was satisfied with this.*

\_\_\_\_\_  
Signed by Broker (above)

Date

## OFFER TO BORROW

You have received a copy of this Credit Schedule, the Terms and Conditions (version1.0), the Privacy Declaration and the prescribed Information Statement and offer to borrow from us on those terms.

### IMPORTANT

#### BEFORE YOU SIGN

- \* READ THIS CONTRACT DOCUMENT so that you know exactly what contract you are entering into and what you will have to do under the contract.
- \* You should also read the information statement: 'THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT'.
- \* Fill in or cross out any blank spaces.
- \* Get a copy of this contract document.
- \* **Do not sign** this contract document if there is anything you do not understand.

#### THINGS YOU MUST KNOW

- \* You can withdraw this offer at any time before the credit provider accepts it. When the credit provider does accept it, you are bound by it. However, you may end the contract before you obtain credit, or a card or other means is used to obtain goods or services for which credit is to be provided under the contract, by telling the credit provider in writing, but you will still be liable for any fees or charges already incurred.
- \* You **do not** have to take out consumer credit insurance unless you want to. However, if this contract document says so, you must take out insurance over any mortgaged property that is used as security, such as a house or car.
- \* If you take out insurance, the credit provider can not insist on any particular insurance company.
- \* If this contract document says so, the credit provider can vary the annual percentage rate (the interest rate), the repayments and the fees and charges and can add new fees and charges without your consent.
- \* If this contract document says so, the credit provider can charge a fee if you pay out your contract early.

Signed by applicant 1: \_\_\_\_\_

Date: 09/07/2017

Signed by Wingate Consumer Finance Pty Ltd ACN 158 703 612 as agent for Wingate Finco 2 Pty Ltd

ACN 164 213 030, Australian Credit Licence number 425142: \_\_\_\_\_ Date: \_\_\_\_\_

You should keep a copy of this Loan Agreement, including the attached copies of the Terms and Conditions and prescribed notice, for your records.



**SIGN  
&  
DATE**

# DIRECT DEBIT REQUEST FORM

Wingate Finco 2 Pty Ltd ACN 164 213 030

## Direct Debit Request

### Authority

By signing this document, I/we authorise Wingate Finco 2 Pty Ltd (ACN 164 213 030) (Debit User ID Number 455866) (Credit Provider) to debit the account detailed below, through the Bulk Electronic Clearing System, with any amount I/we owe the Credit Provider when due under any agreement between me/us and the Credit Provider or any other amounts approved by me/us from time to time.

### Details of the Bank Account to be debited

Financial Institution Name: NAB

Address: Berwick

Account Name: Wayne Taylor

BSB Number:	0	8	3	-	2	1	4	Account Number:	5	5	4	5	3	9	1	2	0
-------------	---	---	---	---	---	---	---	-----------------	---	---	---	---	---	---	---	---	---

Please note that not all financial institutions accommodate direct debit requests. If you are not sure, please contact your financial institution.

### Declaration

By signing this Direct Debit Request, I/we declare that:

- this Direct Debit Request authorises the Credit Provider to verify the account details with my/our financial institution and to instruct the specified financial institution to debit my/our account (as described in this Direct Debit Request and the Direct Debit Request Service Agreement);
- all information given to the Credit Provider is accurate and not misleading and I/we are aware that the Credit Provider is relying on the accuracy of the information I/we provided;
- I/we will not alter the direct debit arrangements (including closing or changing the account described above) set out in this Direct Debit Request without notifying the Credit Provider at least 14 days prior to the next direct debit due date; and
- the direct debit arrangements are governed by the terms and conditions of this Direct Debit Request and the Direct Debit Request Service Agreement.

### When signing this Direct Debit Request

- fill in all fields accurately;
- ensure that each required authorised signatory under your loan with us signs this Direct Debit Request or a copy of this form; and
- do not sign this form if there is anything that you do not understand.

  
.....  
Authorised Signatory

.....  
Authorised Signatory

WAYNE TAYLOR  
.....  
Print name

.....  
Print name

Dated 09/07/2017

Dated / /



**SIGN & DATE**

The information set in the Credit guide as just examples to explain how the numbers are calculated and the guidelines of the credit process, hence the information does not reflect to the individual's application.

**Acceptance**

By signing this document you agree to the terms set out in this quote and to pay the fees specified above at the time specified above. After you have signed this document in duplicate, we will give you a copy of the signed document to keep.

Any fee that is not included in this document will not be charged by us to you

Customer name and  
Customer Signature WAYNE TAYLOR  
[Signature]

Date 09/07/2017

Customer name and  
Customer Signature \_\_\_\_\_

Date \_\_\_\_\_

**ID Declaration**

Wayne Taylor (applicant) approached me to certify that a photographic identification document is a true and complete copy of the original document. This relates to an application for finance I understand the applicant has made to Wingate Consumer Finance Pty Ltd ACN 158 703 612 as agent for Wingate Finco 2 Pty Ltd ACN 164 213 030.

I confirm that the person referred to in the photographic identification documents appears to be the same person as the person who handed me the photographic identification.

JWS  
Signature of Authoriser

Juanita Wolsky B.Pharm  
Shop 30/1 O'Shea Rd  
Berwick 3806

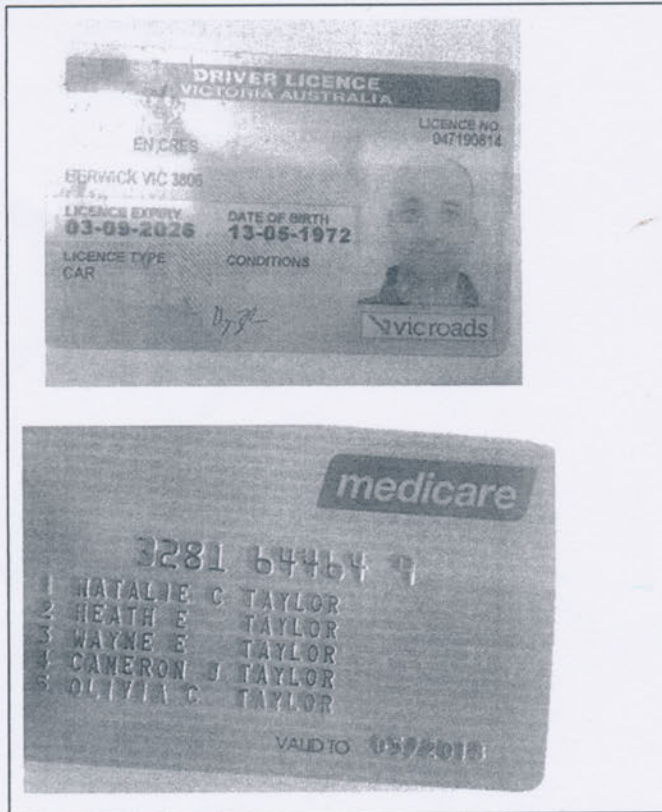
Print Name of Authoriser

09 / 07 / 2017  
Date

**PHARMASAVE EDEN RISE**  
Shop 30, Cnr. Clyde & O'Shea Roads  
Berwick, VIC. 3806

Authorisation  
(Authorisation stamp must be affixed)  
**APPROVAL No. 24231H**

Affix copies of **Photo ID** and **Medicare** below:



Please note this document  
**MUST** be stamped and  
signed by one of the  
following:

- Registered Justice of the Peace
- Pharmacist
- Police Officer
- Postal Officer
- Judge
- Legal Practitioner
- Magistrate
- Sherriff or Sheriffs Officer



**NAB Gold Banking - Choice**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

**Account Balance Summary**

Opening balance	\$316.03 Cr
Total credits	\$7,225.08
Total debits	\$6,922.15
<b>Closing balance</b>	<b>\$618.96 Cr</b>

**Statement starts 24 May 2017**  
**Statement ends 23 June 2017**



MR WE TAYLOR  
 6 CUNNEEN CRES  
 BERWICK VIC 3806

A 3-214

**Outlet Details**

Dandenong  
 LO3 356-357, Dandenong Shopping Centre  
 1 McCrae St, Dandenong VIC 3175

**Account Details**

WAYNE EDWARD TAYLOR  
 NATALIE CHRISTINE TAYLOR  
 BSB number 083-214  
 Account number 55-453-9120

**Lending Investment & Insurance Enquiries**

Banker Berwick Prem 3547 B  
 Telephone number (03) 9238 6197

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
24 May 2017	Brought forward			316.03 Cr
24 May 2017	Internet Bpay BOM Cards			
	5437935502092942	100.00		
	EFTPOS 24/05 19:22 Coles 0544	1.90		
	EFTPOS 24/05 19:19 Noodle & Sushi Combo	23.60		
	EFTPOS 24/05 09:32 Woolworths 3172	33.89		156.64 Cr
25 May 2017	Internet Banking Transaction History			
	Wages CBA			
	068523		700.00	
	EFTPOS 25/05 12:36 Coles 0544	7.50		
	EFTPOS 25/05 06:47 Myki Bfield Rs Bf	20.00		
	EFTPOS 25/05 11:03 Kikki.K Pty Ltd	47.12		782.02 Cr
26 May 2017	Internet Transfer Exchange			
	NAB Transfer	130.00		
	Internet Transfer Fund Transfer			
	Wayne Taylor	130.00		
	EFTPOS 26/05 17:18 Coles 0544	16.32		
	EFTPOS 26/05 11:22 Dan Murphy'S 3615	77.95		427.75 Cr
29 May 2017	Internet Banking Transaction History			
	Internet Transfer Transfer			
	NAB Transfer		125.00	
	Internet Transfer Dinner	163.30		
	EFTPOS 29/05 10:10 Coles 0583	7.65		
	EFTPOS 26/05 06:53 BP Berwick 5846	40.00		
	EFTPOS 29/05 12:04 Woolworths 3172	79.54		
	EFTPOS 28/05 20:41 Ambrosia Berwick	124.65		137.61 Cr
31 May 2017	FB1J9819302129460C Aus Gov Families			
	015884		107.52	
	841J9819302129460C Aus Gov Families			
	015884		615.02	
	EFTPOS 31/05 10:11 Coles 0583	7.00		
	EFTPOS 31/05 19:23 Noodle & Sushi Combo	16.40		
	Carried forward			836.75 Cr

17434101/M062011/S105830/TZ11659