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1 How It Works

- Apply by fax or post.
- If approved, we deposit the loan amount into your account.
This is usually on the same day, often within two (2) hours.
- On the days **you** choose, we withdraw the repayments from your account using Direct Debit.

2 Options

2.1 Loan Packages

To help you get the loan best suited to your needs, we have the following loan packages available. These range from \$100 to \$400, from 1 week to 4 weeks.

Loans to new customers are capped at \$200. Existing customers can request other loan options – contact us for further details.

In general, we do not lend more than thirty percent (30%) of your net fortnightly income, and suggest you keep each repayment to less than twenty percent (20%) of your net income.

Loan Package	Loan Amount	Loan Term	Loan Fee	Amount To Repay	Weekly Repayment	Fortnightly Repayment	Monthly Repayment
Loan “A”	\$100	1 week	\$10	\$110	\$110	—	—
Loan “B”	\$100	2 weeks	\$20	\$120	\$60	\$120	—
Loan “C”	\$200	2 weeks	\$40	\$240	\$120	\$240	—
Loan “D”	\$200	4 weeks	\$80	\$280	\$70	\$140	\$280
Loan “E”	\$400	4 weeks	\$160	\$560	\$140	\$280	\$560

2.2 Payment Methods

Usually we transfer the borrowed amount into the same account you nominate for Direct Debit repayments. The funds are usually available for use the next working day but may take a few days, depending on your Financial Institution.

If you have a bill you need paid urgently, we can make the payment for you by the following methods:

- Electronic Direct Deposit into any other account you nominate.
- Manual cash deposit directly into any account you nominate.
- BPay
- PayPal transfer
- mHITS mobile phone transfer.

There is a handling fee for **each** payment made by any of these methods. Contact us for further details.

2.3 Repayment Methods

Although we require you to fill in the Direct Debit Request as a fallback, you may also choose to make extra or early repayments by the following methods.

- Cheque.
- Direct Deposit into our account.
- PayPal transfer
- mHITS mobile phone transfer

There is a handling fee for **each** repayment made by any of these methods. Contact us for further details.

Do not send cash in the mail. We are not responsible for any losses you may incur.

2.4 Split Repayments

To help you budget, you can split your repayment into multiple repayments, up to a maximum of four (4) repayments. For example, if you chose loan “D” (\$200 for 4 weeks) and you are paid weekly, instead of making a single repayment of \$280 you could make 4 weekly repayments of \$70. As long as the total “Amount To Repay” is paid **on or before** the final payment date, it is up to you.

There is a fee for **each** repayment made by Direct Debit transaction.

3 Applying for a Loan

3.1 For new customers

- Print out this entire document.
- Complete and sign the “Customer Details” form.
- Complete and sign the “Loan Agreement” form.
- Complete and sign the “Direct Debit Request” form.
- Sign the “Direct Debit Service Agreement”.
- Collect copies of everything listed in the “Supporting Documentation” section.
- **Either** Fax to 07 3337 9839
- **Or** post to
Andrew Dalglish
PO Box 4417
Loganholme
QLD, 4129

3.2 For existing customers

- Print out, complete and sign the “Loan Agreement” form.
- **Either** Fax to 07 3337 9839
- **Or** post to
Andrew Dalglish
PO Box 4417
Loganholme
QLD, 4129

3.3 Qualifying for a Loan

To qualify for a loan, you must meet the following requirements:

- You must be at least eighteen (18) years old.
- You must be a permanent resident of Australia.
- You must have a **regular** source of income which is paid directly into your account.
(Centrelink payments are ok.)
- Your Financial Institution must allow Direct Debits from your account.
Direct Debit is not available on the full range of accounts - if in doubt please refer to your financial institution.

3.4 Supporting documentation

You must include **signed** copies of the following documentation:

- A driver’s license or other government-issued photo ID (eg proof-of-age card).
- A utility bill in your name. (gas, electricity, or phone bill).
- A bank account statement showing all entries for at least the last thirty (30) days.
If this is a printout of an online statement you must include copies of **two** utility bills.

4 Calendar 2007

2007

January							February							March						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6					1	2	3					1	2	3
7	8	9	10	11	12	13	4	5	6	7	8	9	10	4	5	6	7	8	9	10
14	15	16	17	18	19	20	11	12	13	14	15	16	17	11	12	13	14	15	16	17
21	22	23	24	25	26	27	18	19	20	21	22	23	24	18	19	20	21	22	23	24
28	29	30	31				25	26	27	28				25	26	27	28	29	30	31

April							May							June						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7			1	2	3	4	5						1	2
8	9	10	11	12	13	14	6	7	8	9	10	11	12	3	4	5	6	7	8	9
15	16	17	18	19	20	21	13	14	15	16	17	18	19	10	11	12	13	14	15	16
22	23	24	25	26	27	28	20	21	22	23	24	25	26	17	18	19	20	21	22	23
29	30						27	28	29	30	31			24	25	26	27	28	29	30

July							August							September						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7				1	2	3	4							1
8	9	10	11	12	13	14	5	6	7	8	9	10	11	2	3	4	5	6	7	8
15	16	17	18	19	20	21	12	13	14	15	16	17	18	9	10	11	12	13	14	15
22	23	24	25	26	27	28	19	20	21	22	23	24	25	16	17	18	19	20	21	22
29	30	31					26	27	28	29	30	31		23	24	25	26	27	28	29
														30						

October							November							December						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6						1	2	3							1
7	8	9	10	11	12	13	4	5	6	7	8	9	10	2	3	4	5	6	7	8
14	15	16	17	18	19	20	11	12	13	14	15	16	17	9	10	11	12	13	14	15
21	22	23	24	25	26	27	18	19	20	21	22	23	24	16	17	18	19	20	21	22
28	29	30	31				25	26	27	28	29	30		23	24	25	26	27	28	29
														30	31					

5 Customer Details Form

5.1 Customer Details

First Name:		Last Name:	
Address:			
Suburb:			
State:		Postcode	
Tel:		Mob:	
Email:			

5.2 Income Details

Who is your employer or primary source of income?
How often are you paid?
What is your net (after tax) income each pay period?

5.3 Background

Have you ever been bankrupt?	Yes	No
Have you ever had a Wage Garnish order?	Yes	No
Have you ever had a Debt Agreement in place?	Yes	No
Have you had a short-term or payday-style of loan with another lender within the last two (2) months?	Yes	No

Borrowers signature(s)			
Member Ref:		Client ID:	11524

6 Loan Agreement Form

6.1 Loan Details

Fill in this section with the details of your chosen loan package from the “Loan Package Options” section.

Loan Package	Loan Amount	Loan Term	Loan Fee	Amount To Repay

Loan Start Date:		Final Payment Date:	
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6.2 Repayment Schedule

Fill in your chosen schedule for repayments to be made by Direct Debit.

- The total of the amounts must be the same as the “Amount To Repay” in the “Loan Details” section.
- The last payment date must be **on or before** the “Final Payment Date” in the “Loan Details” section.
- There is a fee for **each** repayment made by Direct Debit transaction.

1st payment Date:		1st payment Amount:	
2nd payment Date:		2nd payment Amount:	
3rd payment Date:		3rd payment Amount:	
4th payment Date:		4th payment Amount:	

Borrowers signature(s)			
Member Ref:		Client ID:	11524

6.3 Loan Terms and Conditions

- The loan fee is ten percent (10 %) per week. This is equivalent to an annual interest rate of five hundred and twenty percent (520%).
- Each payment made by Direct Deposit (other than your nominated repayment account), PayPal, mHITS, or BPay incurs a \$10 handling fee.
- Each payment made by manual cash deposit incurs a \$20 handling fee.
- Each repayment made by Direct Debit incurs a \$0.99 handling fee.
- Each repayment made by Cheque, Direct Deposit, PayPal or mHITS incurs a \$10 handling fee.
- The loan must be repaid in full **on or before** the final payment date.
If the loan is not repaid in full by the final payment date, a Direct Debit will be entered for that date for total amount you owe.
If you are unable to repay the loan before this date you must contact us at least two (2) business days before the due date to request an extension. We do not generally extend loans more than once.
- If **any** of your repayments fail to clear or are returned to us for insufficient funds:
 - A \$25 fee for **each** failed or missed payment will be added to the total amount owed.
 - Your bank may charge you a fee.
 - Your borrowing privileges with this company may be terminated.
 - Your account may be turned over to a collection agency.
 - You may be listed with one or more credit reporting agencies.
- The business is **not** responsible for any delays in you receiving your funds.
- I swear that I am at least eighteen (18) years old, and I am a permanent resident of Australia.
- I swear that all the information I have provided in the “Customer Details” form is current.
- I swear that all the information I have provided is true. I acknowledge that if any of this information is shown to be purposely and falsely represented, this may be considered an attempt to commit fraud, and may be reported to the relevant authorities.

Borrowers signature(s)			
Member Ref:		Client ID:	11524

7 Direct Debit Request Form

7.1 Customer Details

First Name:		Last Name:	
Address:			
Suburb:			
State:		Postcode	
Tel:		Mob:	
Email:			

7.2 Account Details

Direct Debit is not available on the full range of accounts - if in doubt please refer to your financial institution.

Financial Institution:		Branch Name:	
BSB Number:		Account Number:	
Account Holder Name(s):			

I/We authorise Payment Technologies Pty Ltd User ID 234072/056112 (the Debit User) to debit my/our nominated account at the Financial Institution as specified above through the Bulk Electronic Clearing System (BECS) at intervals and amounts as directed by Andrew Dalgleish (the Business) as per the Terms and Conditions of the "Direct Debit Service Agreement", the "Loan Agreement", and subsequent loan agreements.

Borrowers signature(s)			
Member Ref:		Client ID:	11524

8 Direct Debit Service Agreement

The administration of this agreement is conducted by Payment Technologies (the Debit User) acting as a billing agent for Andrew Dalgleish (the Business).

The services provided by Payment Technologies are administrative to the status of the Agreement and do not extend to the provision of any services or benefits of the Agreement as provided by the Business. This authority shall be interpreted and enforced pursuant to the laws of the state of Queensland.

The Financial Institution may, in its absolute discretion, determine the order of priority of payments by it of any monies pursuant to this request or any other authority or mandate.

Payment Technologies will provide 14 days notice if the payment amount (s) of frequency of the payments vary for future debits.

It is your responsibility to ensure that you have sufficient clear funds in your nominated account to enable the direct debit to be honoured by your financial institution. Direct debits normally occur overnight; however transactions can take up to three (3) days depending on your financial institution. If your Debit request falls on a weekend or public holiday, it will be processed on the next working day. You are advised to verify account details against a recent bank statement and if uncertain you should contact your financial institution.

If your Direct Debit is dishonoured or returned by your financial institution, for any reason, Payment Technologies reserves the right to charge a dishonour fee, and re-present the Direct Debit for processing again on the next business day.

Any dispute arising from this or subsequent direct debits are to be directed to Payment Technologies on (07) 3299 3211 or in writing to the address provided below, or you may contact your financial institution. If no resolution is forthcoming you are advised to contact your financial institution.

If you lodge a DDR Customer Claim form with your financial institution they will investigate whether the transaction was authorised by you. If the transaction date was no earlier than 12 months from the date of your claim you should receive a response within 7 days from the date of your claim. If the transaction date was made earlier than 12 months from the date of your claim you should receive a response within 30 days from the date of your claim.

We will keep your information about your nominated account at the financial institution private and confidential unless this information is required to investigate a claim made in relation to an alleged incorrect or wrongful debt, or otherwise required by law.

You may stop, cancel, alter or defer your Direct Debit Request at any time, by contacting your Financial Institution or by providing at least 14 Business Days written notification to Payment Technologies at the address detailed below.

I/We authorise the Debit User to verify the details of the abovementioned account with my/our Financial Institution.

I/We authorise the Financial Institution to release information allowing the Debit User to verify the abovementioned account details.

I/We agree to accept payment notifications from the business by either E-mail or SMS as determined by the business. If I do not wish to receive such notifications I will contact the business directly so as to be omitted from such notifications.

Payment Technologies
Po Box 3941
South Brisbane
QLD 4101
Ph: (07) 3216 6331
Fax: (07) 3503 9226

Borrowers signature(s)			
Member Ref:		Client ID:	11524