



Auto Finance Application Form

Customer Information & Credit Guide



Company : Hejaz Islamic Credit Solutions Pty Ltd
ABN : 74 603 474 899
ACL : 480542

Credit Guide

About Us

This document provides some useful information about us and the credit services that we provide. It has been prepared to assist you in making an informed decision about us and the services we offer.

In this Credit Guide, the words "we", "our" and "us" means Hejaz Islamic Credit Solutions Pty Ltd ABN 74 603 474 899 Australian Credit License Number 480542. We are a Mortgage Manager specializing in Islamic lending and finance.

Our services

We offer a range of Islamic loans catering to various needs, for both owner occupiers and investors. Our residential mortgage offering is branded Hejaz Islamic Home Finance.

Our general obligations

We are prohibited by law from providing credit, such as a loan, or principal increase on a loan, that is unsuitable for you.

Under what circumstances will a product be unsuitable?

A loan will be unsuitable:

- If it does not meet your requirements or objectives;
- If it is likely that you will be unable to comply with your financial obligations under the terms of the loan; or
- If it is likely that you could only comply with your financial obligations under the terms of the loan with substantial hardship.

How can you access a copy of the credit assessment?

You can request a copy of the credit assessment. We must provide a copy as soon as possible if you request it before entering into the credit contract; within seven business days if your request is made within two years of entering into the credit contract; or otherwise within twenty-one business days.

We do not need to give you a copy of the credit assessment if your request is made more than seven years after entering into the credit contract or if the credit contract did not proceed.

Fees and charges

We may charge you a fee for assessing your application for finance. If applicable, application/establishment fees will be advised to you prior to us reviewing your application.

Commissions

We may pay a commission to third parties for referring business to us. This commission is not payable by you. If you would like further information about the amount of the commission and the method of calculating that commission, please contact us.

If we arrange a loan for you with another credit provider, we may be entitled to be paid a commission. This commission is not payable by you. If you would like further information about the amount of the commission and the method of calculating that commission, please contact us.

Resolving complaints

If you have any complain about the service provided to you, please direct your initial enquiry to our Compliance Manager and tell us about your complaint.

If your complaint is not satisfactorily resolved within three business days, please contact our Chief Operating Officer.

If you feel that we have not resolved the complaint to your satisfaction you have the right to refer your complaint to our approved External Dispute Resolution (EDR) Scheme. We are a member of the Australian Financial Complaints Authority (AFCA).

If you wish to lodge a complaint with the AFCA, the contact details are as follows:

Telephone: +61 1800 931 678

Online: www.afca.org.au

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

ASIC also has a free Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Contacting us

You can contact us as follows:

Telephone: 1300 043 529

Email: finance@hejazfs.com.au

Mail: PO Box 96 Flinders Lane VIC 8009

Auto Finance Application Form



Car Loan Info Required

Type of Loan

Dealer Purchase

Private Party Purchase

Refinance

What's the Purpose of your Loan?

Personal use

Business use

How you'll use your car more than 50% of the time.

What Condition is the Car in?

New and Demo

Used

If Purchase:

Car Purchase Price:

Deposit Amount:

If Refinance:

Car Value:

Loan Balance:

Refinance Amount:

Terms

years (3-7 years)

Type of Application

Individual

Joint Application

Company/Trust

Balloon (not available to loan term > 5 years)

Vehicle Details (For Refinance):

Make:

Body Type:

VIN:

Model:

Year:

Plate Number:

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Customer Information Form

Application ID No.

Company/Trust Details

Company/Trust 1

Borrower

Guarantor

Company/Trust Name:

A.C.N.:

Registered Address:

State:

Postcode:

Accountant's details:

Name:

Phone No.: ()

Email Address:

Company/Trust 2

Borrower

Guarantor

Company/Trust Name:

A.C.N.:

Registered Address:

State:

Postcode:

Accountant's details:

Name:

Phone No.: ()

Email Address:

Personal Details

Applicant 1

Borrower

Guarantor

Surname:

First Name:

Middle Name:

Is applicant known by any other name?
if so please provide full details:

Date of Birth: / /

Drivers Licence Number:

State of Issue:

Expiry Date: / /

Applicant 2

Borrower

Guarantor

Surname:

First Name:

Middle Name:

Is applicant known by any other name?
if so please provide full details:

Date of Birth: / /

Drivers Licence Number:

State of Issue:

Expiry Date: / /

Auto Finance Application Form



Personal Details (Continued)

Applicant 1

Mobile No.:

Home Phone No.: ()

Work No.: ()

Email Address:

Preferred method of contact: Phone Email

Visa Status: Permanent Resident

Australian citizen

Others

Marital Status: Married Separated

Single Divorced

De-facto Widowed

No. of Dependents :

Ages of Dependents:

Current Residential Address:

State:

Postcode:

Time there: Yrs Mth

Mailing Address (same as above)

State:

Postcode:

Current housing situation: Owner Boarding

Renting

Living with Parents

Other, details:

Applicant 2

Mobile No.:

Home Phone No.: ()

Work No.: ()

Email Address:

Preferred method of contact: Phone Email

Visa Status: Permanent Resident

Australian citizen

Others

Marital Status: Married Separated

Single Divorced

De-facto Widowed

No. of Dependents :

Ages of Dependents:

Current Residential Address:

State:

Postcode:

Time there: Yrs Mth

Mailing Address (same as above)

State:

Postcode:

Current housing situation: Owner Boarding

Renting

Living with Parents

Other, details:

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Personal Details (Continued)

Applicant 1

If less than 5 years at current address, please provide details of your previous residential address:

State:

Postcode:

Time there: Yrs Mth

Applicant 2

If less than 5 years at current address, please provide details of your previous residential address:

State:

Postcode:

Time there: Yrs Mth

Employment Details

Applicant 1

Current Employment: Full Time Contractor
(please select) Part Time Casual

Self Funded Retiree

Others

Self-employed,
nature of business:

ABN:

Current Occupation:

Start Date: / /

Are you on Probation? Yes No

Current Employer Details:

Name:

Address:

State:

Postcode:

Phone No.: ()

Applicant 2

Current Employment: Full Time Contractor
(please select) Part Time Casual

Self Funded Retiree

Others

Self-employed,
nature of business:

ABN:

Current Occupation:

Start Date: / /

Are you on Probation? Yes No

Current Employer Details:

Name:

Address:

State:

Postcode:

Phone No.: ()

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Employment Details (Continued)

Applicant 1

If in current employment for less than 12 months, please provide:

Previous Employer:

Address:

State:

Postcode:

Start Date: / /

End Date: / /

Details of 2nd Job

Occupation:

Start Date: / /

Are you on Probation? Yes No

Employer Name:

Employer Address:

State:

Postcode:

Employer Phone No.: ()

Applicant 2

If in current employment for less than 12 months, please provide:

Previous Employer:

Address:

State:

Postcode:

Start Date: / /

End Date: / /

Details of 2nd Job

Occupation:

Start Date: / /

Are you on Probation? Yes No

Employer Name:

Employer Address:

State:

Postcode:

Employer Phone No.: ()

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Income Details

With each income type below, please indicate the frequency as appropriate
(W=Weekly, F=Fortnightly, M=Monthly, A=Annual)

Applicant 1		Frequency	Applicant 2		Frequency
Gross Salary	\$		Gross Salary	\$	
Overtime/Shift Allowance	\$		Overtime/Shift Allowance	\$	
Bonus	\$		Bonus	\$	
Commission	\$		Commission	\$	
Investment Income	\$		Investment Income	\$	
Car Allowance	\$		Car Allowance	\$	
Existing Rental Income	\$		Existing Rental Income	\$	
Proposed Rental Income	\$		Proposed Rental Income	\$	
Non Taxable Income	\$		Non Taxable Income	\$	

Other Income		Frequency	Other Income		Frequency
Details	\$		Details	\$	
Details	\$		Details	\$	
Details	\$		Details	\$	
Details	\$		Details	\$	
Details	\$		Details	\$	

Self-Employed / Sole trader / Partnership

Applicant 1		Applicant 2	
Current Year	Previous Year	Current Year	Previous Year
NPBT:		NPBT:	
Interest:		Interest:	
Add-Backs:		Add-Backs:	
Depreciation:		Depreciation:	

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Statement of Position

Assets

Real Estate

Property Detail	Current Value
	\$
	\$
	\$
	\$

Saving and Investments (Including Term Deposits, Shares and Bonds)

Detail	Current Value
	\$
	\$
	\$
	\$

Motor Vehicles

Detail	Current Value
	\$
	\$
	\$
	\$

Other Assets

Description	Current Value
	\$
	\$
	\$
	\$

Personal Effects (e.g. Furniture)

Description	Current Value
	\$
	\$
	\$
	\$

Superannuation

Name of Fund	Current Balance
	\$
	\$
	\$
	\$

Deposit paid on Property/ies Purchased

Detail	Current Value
	\$
	\$

Total Assets \$

If Assets & Liabilities are not co-owned by all applicants, please complete a separate Personal Financial Statement for each applicant.

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Statement of Position (Continued)

Liabilities

Existing Mortgages

Lender Name	Balance	Available Redraw	Minimum Monthly Payments
			\$
			\$
			\$

Personal / Car Loans

Lender Name	Balance Owing	Minimum Monthly Payments	To be Refinanced
	\$	\$	
	\$	\$	
	\$	\$	

Credit Cards, Overdrafts, Store Accounts, Buy Now, Pay Later

Lender Name	Balance Owing	Limit
	\$	\$
	\$	\$
	\$	\$

Other Liabilities and Expenses (e.g.: HECS)

Lender Name	Balance Owing	Minimum Monthly Payments
	\$	\$
	\$	\$

Rent/Board (Only if Ongoing)

\$

Child Maintenance

\$

Total Liabilities

\$

If Assets & Liabilities are not co-owned by all applicants, please complete a separate Personal Financial Statement for each applicant.

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Personal Living Expenses

Use this form to provide details of your living expenses. We will use this information as part of our assessment of your loan application. For applications with more than two applicants, please provide an additional signed **Personal living expenses** form for the additional applicants.

1. Monthly Living Expenses (All fields mandatory to fill even with NIL)

Please declare in the below table the itemised basic and discretionary monthly living expenses for each applicant.

Basic Living Expenses		Monthly expense Applicant 1	Monthly expense Applicant 2
Food / Groceries		\$	\$
Basic Household Goods (Cleaning etc)		\$	\$
Clothing & Footwear / Personal Care (Cosmetics etc)		\$	\$
Transport	Public (Bus, Train, Taxis, Tram etc)	\$	\$
	Car (maintenance, registration, petrol, parking and tolls etc) *Not including Insurance	\$	\$
	Other	\$	\$
Owner Occupied Property Expenses	Utilities (Gas, Electricity, Water)	\$	\$
	Wear and Tear	\$	\$
	Council Rates	\$	\$
	Land Tax	\$	\$
	Strata Fees	\$	\$
	Other	\$	\$
Spouse / Child Maintenance		\$	\$
Home and Contents Insurance		\$	\$
Education (books, uniform, fees etc)		\$	\$
Medical / Health (repeat prescriptions, aid and care etc)		\$	\$
Other Expenses		\$	\$
Total Monthly Basic Living Expenses		\$	\$

Comments:

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Personal Living Expenses

Discretionary Living Expenses		Monthly expense Applicant 1	Monthly expense Applicant 2
Childcare/Nannies (after any Government rebates)		\$	\$
Education (private school fees, outside of school care etc)		\$	\$
Insurances	Health	\$	\$
	Car	\$	\$
	Life	\$	\$
	Income Protection	\$	\$
Investment Property	Landlord's Insurance	\$	\$
	Utilities (Gas, Electricity, Water)	\$	\$
	Wear and Tear	\$	\$
	Council Rates	\$	\$
	Land Tax	\$	\$
	Strata Fees	\$	\$
	Other	\$	\$
Spouse / Child Maintenance		\$	\$
Superannuation		\$	\$
Recreation (Dining Out, Entertainment, Holidays, Sports, Hobbies, etc)		\$	\$
Telephone / Internet		\$	\$
Subscriptions (Pay TV, Netflix, Newspapers, Magazines, Gym)		\$	\$
Other Expenses		\$	\$
Total Monthly Discretionary Living Expenses		\$	\$

Comments:

2. Applicants' Declaration (All applicants must sign this section)

By signing below, I/we acknowledge that the information provided in this form is true and correct and that it will be used in the assessment of my/our associated home loan application.

Applicant 1 Signature >

Date Signed: / /

Applicant 2 Signature >

Date Signed: / /

**Hejaz Islamic Credit Solutions
Hejaz Auto Finance
Privacy, Credit Reporting Policy, and consent**

April 2024

The Hejaz Group (including Hejaz Financial Services, Hejaz Financial Advisers Pty Ltd, Hejaz Funds Management Pty Ltd, Hejaz Islamic Credit Solutions Pty Ltd, Hejaz Asset Management Pty Ltd, Halal Money and Hejaz Auto Finance) offers a range of Islamically compliant financial products and services and investment products across Australia.

Our Privacy Policy is designed to provide you with general information about how we collect, store, use and disclose your personal information. We understand that the details you provide to us are private and personal.

We will collect, use and disclose your personal information in accordance with the Australian Privacy Act 1988 and all other relevant laws, regulations and codes (Privacy Law) and this Privacy Policy. When you decide to purchase or acquire a product or service from us we may provide you with further information about privacy in the form of a Privacy Statement or other form of privacy disclosure (Privacy Statement).

The Privacy Statement will give you specific information about how we will handle the personal information you have given to us. We may also seek your specific consent in relation to the collection, use or disclosure of your personal information.

What do we mean by 'personal information'?

Personal information means any details about you, from which your identity is apparent or can be uncovered. The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation and any other information we made need to identify you. We may also collect the ages and number of your dependants and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses.

"Sensitive information" is a subcategory of personal information which includes information about your health. We may be required to collect sensitive information about your health in certain circumstances. We will only collect sensitive information about you with your consent.

What do we mean by 'credit information'?

We may collect the following kinds of credit information and exchange this information with credit reporting bodies and other entities:

- Credit liability information about your existing finance
- Repayment history information, which is information about whether you meet your repayments on time;
- Information about the type of finance that you are applying for;
- Financial hardship information (including information that any repayments are affected by a financial hardship arrangement)
- Default information (including overdue payments)
- Payment information; and
- Court proceedings information.

We also use the term 'credit information' to refer to credit eligibility information, which is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it.

Why do we collect your personal and credit information?

We collect personal and credit information for the purposes of assessing your application for finance and managing that finance. We may also collect your personal information for the purposes of direct marketing and managing our relationship with you. From time to time we may offer you other products and services.

How do we collect your personal information?

If we can, we collect your personal information from you. You give us your personal information in a number of ways such as completing an application form or other website form, requesting a product or service over the phone or Internet, or by visiting an office in person. We also collect personal information at other times during the course of our relationship with you.

Do we collect your personal information from third parties?

Sometimes we collect your personal information from other sources. Examples of where we may receive personal information about you from another source and why this may happen are:

- A credit reference about you from a credit reporting body in the course of assessing your application for a loan;

- Your agent, where you have appointed an agent to act on your behalf in dealing with us, such as a broker, legal adviser or other representative such as a friend or family member;
- Publicly available sources of information such as telephone directories;
- As required or authorised by law, for example to government agencies, or regulatory bodies for purposes related to public health or safety or the prevention or detection of unlawful activities;
- A third party to whom we have contracted to provide a financial service or product to our customers;
- Any external third parties where you have asked them to provide your personal information to us.

Who do we disclose your personal information to and receive personal information from?

The parties to whom we may disclose your personal information to and receive personal information from will depend on what product or service you receive from us. Some examples of the parties to whom we may disclose your personal information to and receive personal information from are:

- Associated companies to the Hejaz Group,
- Intermediaries, including your agent, adviser, a dealer, a broker, a representative acting on your behalf, other Australian Financial Services Licensee or our authorised representatives, advisers and our agents;
- To a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default;
- Accounting or finance specialists;
- Government, law enforcement or statutory and regulatory bodies;
- External dispute resolution service;
- Legal and other professional advisers;
- Trustees, custodians, managers and responsible entities associated with investments, managed funds, and superannuation;
- Where required or authorised under our relationships with our alliance partners;
- Debt collection agencies, your guarantors, organisations involved in valuing, surveying or registering a security property, or which otherwise have an interest in such property, purchasers of debt portfolios; and
- In connection with funding financial accommodation by means of an arrangement involving securitisation, or any other proposed transfer of or proposed dealing with your loan.

We will not sell, rent or trade your information. We will only disclose your personal information to and receive personal information from these parties for the purposes we have told you in this Privacy Policy and our Privacy Statements and in compliance with the Privacy Law. In the course of operating our business we may disclose your personal information to service providers who assist us in our business. Examples of these types of services and service providers are:

- Information technology, administration and business management services;
- Printers and mail service and delivery providers, imaging and document management services; and
- Manufacturers for plastic card production e.g. debit cards.

These service providers provide us with a wide range of back office, administrative and business management services. Where we do disclose your personal information to these service providers we have either entered into contractual arrangements with them to protect your personal information, or they are subject to strict privacy rules and must also comply with our Privacy Policy and the Privacy Law.

Some of the parties with which we exchange your personal information, including our service providers and other third parties listed above, may be located outside Australia in countries including the Philippines, Indonesia, the US, the EU and the UK.

Credit information

If we have provided you with a financial product or service, we exchange your credit information with credit reporting bodies. We use the credit information that we exchange with the credit reporting body to assess your creditworthiness, assess your application for finance and manage your finance.

If you fail to meet your payment obligations in relation to any finance that we have provided or arranged or you have committed a serious credit infringement then we may disclose this information to a credit reporting body.

You have the right to request access to the credit information that we hold about you and make a request for us to correct that credit information if needed. Please see the heading "How do you access and correct your personal information?" below.

Sometimes your credit information will be used by credit reporting bodies for the purposes of pre-screening direct marketing on the request of other credit providers. You can contact the credit reporting body at any time to request that your credit information is not used in this way.

You may contact the credit reporting body to advise them that you believe that you may have been a victim of fraud. In Australia, you can ask a CRB not to use or disclose your credit-related personal information for a period of 21 days without your consent if you believe on reasonable grounds that you are, or are likely to be, a victim of fraud, including identity fraud.

The credit reporting body we use is Equifax. You can download a copy of their privacy policy at <https://www.equifax.com.au/privacy>.

How do we verify your identity electronically?

We may ask you for your consent to verify your identity electronically in order to comply with our obligations under the AML/CTF Act. When you provide us with your consent to verify your identity electronically, we will provide your personal information to Equifax, a credit reporting body, and request that they provide us with an assessment of whether the personal information matches (in whole or part) the personal information held by Equifax. Equifax may prepare and provide a verification assessment to us, and may use the personal information provided by us, and the personal information held by them (including personal information of other individuals) to prepare the verification assessment. To further comply with our obligations under the AML/CTF Act, we will share your details with FirstAML for personal/entity identity verification.

Your personal information will be handled in accordance with the Privacy Law. When making a verification request, your personal information is considered to be "credit information" under the Privacy Act.

How do we keep your personal information accurate and up to date?

It is important that the information we hold is accurate and up to date. In this, we ask that you contact us whenever there are any changes to your personal details, so that we can update our records.

How do you access and correct your personal information?

The information we hold about you is yours to access and correct, and as such we can provide you with general information, such as your name, address and contact details quite easily. More detailed information may take longer and involve a fee to cover the costs of retrieving and supplying the details you want. If you need to access your detailed information, write to us at the contact address below.

If any of the personal or credit information we hold about you is incorrect, inaccurate or out of date you may request that we correct the information. If appropriate we will correct the personal information at the time of the request, otherwise we will provide an initial response to you within seven days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected the personal or credit information within 30 days.

What will happen if you do not provide your personal information to us?

If we request personal information about you and you do not provide it, we may not be able to provide you with the financial product or service that you request. In addition, if we are required to comply with certain legislation to provide you with the products and services you choose, then collection of certain personal information will be mandatory.

How safe and secure is the information we hold about you?

We take great care with the information we hold about you. Our aim is to ensure that any details are securely protected from misuse, loss, unauthorised access, modification or disclosure. We will take reasonable care to make sure that we keep your information in an accurate, complete and up to date manner. When that information is no longer required to be held by law or needed, it will be permanently destroyed or de-identified.

How secure is your personal information online?

We maintain industry standard technology and procedures in respect to our information management and provision of online services, encryption techniques, virus protection and fire wall settings. If you make a transaction involving the submission of personal information over the Internet to us using one of our online forms then we employ encryption technology to ensure the security of that personal information transmission. User identifiers, passwords or other access codes may also be used to control access to your personal information. Once we have received your personal information, it is stored and protected by a range of security controls, including firewalls, user identification requirements and audit trails.

What are 'cookies' and how do they work?

While browsing our websites, our server may automatically collect navigational data by placing "cookies" in your browser file on your hard drive. Cookies do not capture or track any personal information and cannot identify you as an individual. You may elect to not accept cookies on your browser. We may use third-parties to serve ads on our website. These companies may employ cookies and action tags (also known as single pixel gifs or web beacons) to measure advertising effectiveness. Any information that these third parties collect via cookies and action tags is recorded on an anonymous basis. Information regarding opting out of interest-based advertising is available at <https://optout.networkadvertising.org/?c=1>.

If you have a complaint

If you have a complaint about the handling, use or disclosure of your personal information, write to the our Privacy Officer at the contact address below. We will investigate your complaint, and advise you of the outcome as soon as possible. If the matter is not resolved to your satisfaction and you are located in Australia, you can then refer your complaint to the Office of the Australian Information Commissioner, who can be contacted at Office of the Australian Information Commissioner, GPO Box 5218, Sydney NSW 2001, website: www.oaic.gov.au.

More information and contact address

You can request further information about the way we manage the personal information that we hold, or make a complaint, by writing to:

Compliance Officer

HejazGroup
PO BOX 96
FLINDERS LANE VIC 8009 or email the Hejaz
Compliance Officer at:
compliance@hejazfs.com.au

Does our privacy policy change?

We review our policies, statements and procedures to keep up to date with changes in the law, technology and market practice. As a result we may update and change this Privacy Policy from time to time.

Auto Finance Application Form



Important Information

The financier will make an assessment based on the requirements and objectives, income and expenses which you have provided to us. You should check carefully that the information provided is accurate and up-to-date and doesn't leave out any material details which may impact your ability to meet the payment requirements in the credit contract for which you have applied. This includes any foreseeable changes to your circumstances that may otherwise impact on your ability to meet your contractual obligations.

1. I/We have been given an opportunity to check the information contained in this application and I/We confirm that the information is true.
2. I/We confirm that we are not aware of any foreseeable changes to my/our circumstances that may otherwise impact on my/our ability to meet mine/our contractual obligations.
3. I/We authorise Hejaz Islamic Credit Solutions to:
 - a. Verify the information contained in this application (Where applicable);
 - b. Collect information in accordance with the Privacy Notice and Consent.

I consent to the use and disclosure of my personal information and credit-related information as set out above.

SIGN HERE - all applicants and guarantors (if applicable) must sign below:

Applicant 1

Full Name (Please Print):

Signature:

Date:

Applicant 2

Full Name (Please Print):

Signature:

Date:

Guarantor 1

Full Name (Please Print):

Signature:

Date:

Guarantor 2

Full Name (Please Print):

Signature:

Date:

Application Declaration Authority & Acknowledgement

Yes No

Have you or your spouse ever been declared bankrupt or insolvent, has either estate been assigned for the benefit of creditors?

Have you or your spouse ever been shareholders or officers of any private company of which a manager, receiver or liquidator has been appointed?

Is there any unsatisfied judgment entered in any court against you, your spouse or any company of which you or your spouse are or were a director of?

Have you or your spouse, or any company with which you are or were associated, ever had a property foreclosed upon or given title or deed in lieu thereof through mortgage sale proceeding?

Have you or your spouse ever been in default on any finance facility agreements or had any defaults listed against you or your spouse on your credit reference?

Have you disclosed to the person to whom this form is given all information that you are aware of that would be relevant to the making of recommendation by a questionnaire and declare that the information provided is true and correct on the date shown?

1. I/We have carefully considered my/our financial position and have sought financial advice as I/We consider appropriate for the finance facility.
2. I/We are aware of my/our financial objections under my/our proposed finance facility with Hejaz Islamic Credit Solutions.
3. I/We are satisfied that I/We am able to meet the repayments on the proposed finance facility as well as all of my/our financial commitments without hardships.
4. I/We have reviewed this document and confirm its accuracy and acknowledge the consents & declarations.
5. I/We acknowledge that Hejaz Islamic Credit Solutions is relying on this statement in considering whether or not to approve my/our finance application.

Auto Finance Application Form



SIGN HERE - all applicants and guarantors (if applicable) must sign below:

Applicant 1

Full Name (Please Print):

Signature:

Date:

Applicant 2

Full Name (Please Print):

Signature:

Date:

Guarantor 1

Full Name (Please Print):

Signature:

Date:

Guarantor 2

Full Name (Please Print):

Signature:

Date:

Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be subject to:

- a. A penalty of imprisonment and/or fine.
- b. Requirement to pay the full loan amount immediately on demand.