

Applicants must meet the following criteria

Employment:

- Minimum 3 months continuous employment for Full time and part time applicants
- Minimum 12 months continuous employment for casual applicants
- Self employed applicants not accepted
- Centrelink applicants – Must be in receipt of an ongoing benefit/pension for minimum 3 months to date of application. Job search applicants will not be accepted.
- Must supply contact details for employer in order to verify employment details of applicant

Residency:

- Must have a landline phone number contact
- Must be up to date with all rent/board payments, Applications with rental/board arrears will be considered, but must include clearance of the arrears in the loan disbursements, otherwise do not qualify. Payments will be disbursed directly to defaults first upon settlement of the loan funds.
- 1 Document is required to state your current residential address.

Personal banking history:

- Applicants must hold a current savings account with a major bank/building society/credit union for a minimum period of 2 months to date of the application.

Required Documents

- Last 2 Computerized Pay slips OR Letter from Employer on letterhead stating start date and annual or monthly income.
- Centrelink Income Statement (if applicable)
- Current rent receipt or Letter from Landlord confirming rental payments up to date & Term of residency
- Copy of current Drivers License, Passport, Proof of Age card or Birth Certificate
- Past 2 months savings account bank statements for account that payment will come from.
- If loan purpose is for the clearance of overdue debts/bills, a copy of the relevant invoice/bill is required for payment from the loan funds



MAGIC SHORT TERM LOAN

How does it work?

* Magic short term loans allow you the convenience of accessing your income funds prior to payday to assist with your every day living expenses. You can apply for an advance of up to 30% of your monthly/Weekly Net income. We can offer advances from \$100 to \$500 unsecured for any purpose, with a maximum loan term of 1 month.

* A service fee is charged at a rate of \$30 per \$100 borrowed. Servicing fees are calculated on a flat rate basis regardless of the term. This way you know exactly how much it is going to cost

* Repayments will be collected by Automatic Debit of your nominated savings account 1 month from the time of settlement of the funds, or you can manually drop into our office to pay during the term of your loan at anytime..

Best of all, there is NO APPLICATION FEE or legal fees, and can be approved and transferred into your nominated savings account within 24 hours from approval provided all required documents are received with your application form overleaf.



Amount Needed to Borrow		Purpose		Ph: 02 4393 5700 Fax: 02 4393 5599	
Mr. <input type="checkbox"/>	Mrs. <input type="checkbox"/>	Surname	Given Names	Maiden Name	
Miss <input type="checkbox"/>	Ms. <input type="checkbox"/>				
Home Address		Home phone no:	Mobile No:	<input type="checkbox"/> Home Owner <input type="checkbox"/> Home Buyer <input type="checkbox"/> Renting <input type="checkbox"/> Boarding	
If Renting or Boarding, Name & Ph. no of Landlord		How long at this residence? Yrs Mths			
Previous Address (if less than 3 years at current)				How Long? Yrs Mths	
Date of Birth	<input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/> De Facto		Email Address:	Drivers Licence No.	
Employed By (if unemployed please write CENTRELINK and what benefit you receive)		How long? Yrs Mths		<input type="checkbox"/> F/ time <input type="checkbox"/> Casual <input type="checkbox"/> P/time <input type="checkbox"/> Contract	
Address		Occupation		Work Phone No.	
Bank account details		Account No:		BSB No:	
Account Name:					

Income (Net After Tax)		
Applicant 1	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Other Income	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
TOTAL	\$	

ASSETS		LIABILITIES			
	\$	Liability	Owing to	Per Month	Balance
Residential Properties	\$	Mortgages		\$	\$
Real Estate Other	\$	Rent/Board		\$	\$
Motor Vehicle (s) Year Make Model	\$	Motor Vehicle		\$	\$
Motor Cycle (s)	\$	Personal Loans		\$	\$
Boat	\$	Credit Card 1		\$	\$ Card Limit
Caravan	\$	Credit Card 2		\$	\$ Card Limit
Savings / Investments	\$	Other (incl. Rental Equip.)		\$	\$
Other	\$	Do you have any interest free loans?		YES / NO	
Total	\$	Total		\$	

Privacy Act & Finance Application (Magic Money Financial Services)

I/We, the above applicant(s) authorise Magic Money Financial Services to act as my/our agent in seeking access to my/our consumer credit information file held by a credit reporting agency. This authority only applies to enquiries made by & in connection with an application, or proposed application, by me/us for credit and my/our having sought advice in relation to existing credit.

DECLARATION – I/We do solemnly and sincerely declare that:

- A) All statements made in this application are true and correct
- B) I/We have never been declared bankrupt
- C) Are you aware of any current or past defaults listed with Credit Reference Australia ? YES NO
- D) All current commitments and payments for which I/We are liable are fully stated

APPLICANT 1 SIGNATURE DATE.....

Print Name: