

# CHATTEL MORTGAGE

1

<b>CONTRACT NUMBER</b>
2

Intermediary	S.O.B Number	Credit Assessment Number
3	4	5

I – FULL NAME (Surname(s), Given Name(s), Company Name(s)) (“Mortgagor”)

6

Of – Address(s)	Postcode
7	

In consideration of the Principal Sum stated below being advanced to me and for the purpose of securing the payment of the Principal Sum and interest, I as beneficial owner mortgage to ANZ the goods described in the Table below (“Goods”) to hold absolutely, subject to the provisions contained in the ANZ Chattel Mortgage Terms & Conditions.

8
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## TABLE

Description of Goods (“Goods”)
9

New/Used	Vehicle ID (VIN)/Chassis No.	Engine/Serial No.	Registration No.
10			

Situation or intended situation of the Goods as at the date this Mortgage is signed by the Mortgagor(s)

### Terms of repayment commence on the Disbursement Date

<p><b>SECTION 1</b> <span style="color: red; font-weight: bold;">11</span></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; border-bottom: 1px solid black;"></td> <td style="width: 40%;">monthly Instalment(s) each of</td> <td style="width: 30%; border-bottom: 1px solid black;">\$</td> </tr> <tr> <td style="border-bottom: 1px solid black;"></td> <td>payable commencing</td> <td style="border-bottom: 1px solid black;"></td> </tr> <tr> <td></td> <td>months from the Disbursement Date</td> <td></td> </tr> </table>		monthly Instalment(s) each of	\$		payable commencing			months from the Disbursement Date		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Principal Sum</td> <td style="width: 20%; text-align: right;">\$ <span style="color: red; font-weight: bold;">15</span></td> </tr> <tr> <td>Total Amount of Interest</td> <td style="text-align: right;">\$ <span style="color: red; font-weight: bold;">16</span></td> </tr> <tr> <td>Total Amount Repayable</td> <td style="text-align: right;">\$ <span style="color: red; font-weight: bold;">17</span></td> </tr> </table>	Principal Sum	\$ <span style="color: red; font-weight: bold;">15</span>	Total Amount of Interest	\$ <span style="color: red; font-weight: bold;">16</span>	Total Amount Repayable	\$ <span style="color: red; font-weight: bold;">17</span>
	monthly Instalment(s) each of	\$														
	payable commencing															
	months from the Disbursement Date															
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Total Amount Repayable	\$ <span style="color: red; font-weight: bold;">17</span>															

<p><b>SECTION 2</b></p> <p>and, if applicable, one Instalment of</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; border-bottom: 1px solid black;"></td> <td style="width: 40%;">payable</td> <td style="width: 30%; border-bottom: 1px solid black;">\$</td> </tr> <tr> <td style="border-bottom: 1px solid black;"></td> <td>month(s) from the Disbursement Date</td> <td></td> </tr> </table> <p><b>OR</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="text-align: center;"> <td style="border: 1px solid black; color: red; font-weight: bold;">12</td> </tr> </table>		payable	\$		month(s) from the Disbursement Date		12	<p><b>Disbursement of Principal sum</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="text-align: center;"> <td style="border: 1px solid black; color: red; font-weight: bold;">18</td> </tr> <tr style="height: 20px;"> <td style="border: 1px solid black;"></td> </tr> <tr style="height: 20px;"> <td style="border: 1px solid black;"></td> </tr> <tr style="height: 20px;"> <td style="border: 1px solid black;"></td> </tr> <tr style="height: 20px;"> <td style="border: 1px solid black;"></td> </tr> </table>	18				
	payable	\$											
	month(s) from the Disbursement Date												
12													
18													

### Fees

Establishment Fee  
Cash / Cheque Payment Charge  
(if applicable)

\$	<b>13</b>
\$	<b>14</b>

**Total Principal Sum**

\$
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I acknowledge that prior to signing, I have received and read a copy of the ANZ Chattel Mortgage Terms and Conditions. I understand that this is an important document and forms part of my offer.

DATED

This	<b>20</b>	day of		month		year
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**INDIVIDUAL MORTGAGOR Signed By**

Signature(s) of Mortgagor (and Print Name)

<b>21</b>

Witness Signature(s) (and Print Name)

<b>22</b>

**COMPANY MORTGAGOR**

SIGNED for and on behalf of

<b>23</b>

ABN

Director

Director / Secretary

SIGNED for and on behalf of the Credit Provider

DATED

This		day of		month		year
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Signature

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## Chattel Mortgage

### Document completion guidelines

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The Chattel Mortgage contract can be used for lending for chattel acquisitions and refinances to individuals where the credit is to be used predominately for business or investment purposes and to corporations. It is a loan contract secured by a mortgage over goods (chattels). Its nature is similar to the UCCC Loan (Consumer Credit Code), except that it is not regulated by the UCCC.

1. Original Instrument/Customer copy (one original instrument (Credit Provider copy) required and 1 Customer copy)
2. Contract number – This is a nine digit code allocated by the system.
3. Name of the Dealer/Broker introducing the business and suppliers name also if other than the Introducer named.
4. Credit Provider Office/Dealer/Broker Source of Business Number.
5. The ABACUS assessment number
6. Borrowers name in full
7. Borrower's full address(es). Each address must be listed, even if the borrowers live at the same address
8. Insert the Chattel Mortgage Terms and Conditions number
9. Description of the goods to be Mortgaged – including the make, model and body type. If the space is insufficient insert "refer to annexure" and use Annexure form (document item number 10230)
10. New, Used, Vehicle ID (VIN)/Chassis number, Engine/Serial number and Registration number.
11. Repayments: complete the appropriate Repayment section, inserting the number of repayments, the amount of each repayment and when the first repayment is to be made. If a balloon payment is to be included, insert the amount of the balloon payment and when it is due (the number of months after the date of acceptance).
12. If a repayment pattern other than monthly is required, insert "Refer to Annexure" and put the repayment details in full on the Annexure form (document item number 10230)
13. This is a fee to contribute to Credit Provider's costs for acquiring the business
14. This fee is applicable to those customers that select a payment booklet at settlement as their method for payment of their new loan
15. The Principal Sum is the total amount to be financed, as contained in the Chattel Mortgage quotation
16. The total interest charges, as contained in the Chattel Mortgage quotation.
17. The Total Amount Payable is the sum of box 15 and box 16. It should also equal the total of all instalments shown in the contract – see boxes 12 and 12.
18. List down the components of the amount to be financed, such as: cash price of the goods, any financed fees such as stamp duty and REVS, insurance premiums (Comprehensive, Shortfall, Mechanical Breakdown and/or Credit Insurance) ASIC lodgement fees, Origination fees, repayment of existing Credit Provider debt and Third Party debt. Describe and show each separately.
19. The Credit Assessment number
20. The date on which the contract is signed by the borrower(s)
21. Borrower(s) signature. Each borrower is to sign
22. Borrower(s) signature(s) to be witnessed
23. If the borrower is a company, the Direct Director/Secretary to sign for and on behalf of the company borrower.