

# **EXPRESS DECISION APPLICATION**

Phone 905-726-5500 Fax 905-726-5555 238 Wellington St. E, 3rd Floor Aurora (Ontario) L4G 1J5

Dealer:				Conta	ct:					
Dealer.   Contact.										
APPLICANT INFORMATION:										
Business Typ	ре	Individ		Corpo	oration: 🗌	Р	artnership:	Proprie	etorsh	ip: Other :
Does the bus		lease or	rent any o	f its e	equipment	to 3'	<sup>d</sup> parties: Y			
Name of Bori								S.I.N. #		
Driver's Licer								Prov. of		
Mailing Addre	ess				Email:			Birth Da		
City / Town					Province			Postal (	Code	
Telephone				F	-ax #			Cell #		
How many years at current address? Renting: Yes No Monthly rental: \$							ental: \$			
OWNER/PAR	OWNER/PARTNER NAME(S): (required if Borrower is a Corporation or Partnership)									
Owner/Partne		(-).	(104000		% Owned			Title	р/	
Driver's Licer	nse#				Prov. of issue			S.I.N. #		
Mailing Addre					Email:			Birth Da		
City / Town					Province			Postal (		
Telephone					Fax #			Cell #		
How many ye	ears at curr	ent addr	ess?			Rer	nting: Yes	No Moi	nthly re	ental: \$
					l		<u>-</u>			T
Owner/Partne	er				% Owned	t		Title		
Driver's Licer					Prov. of i			S.I.N. #		
Mailing Addre					Email			Birth Da		
City / Town					Province			Postal (	Code	
Telephone					Fax #			Cell #		
How many ye	ears at curr	ent addr	ess?			Rer	nting: Yes [	No Moi	nthly re	ental: \$
Year Year	ON ON FIN	IANCED	Serial #	ENT:	NEV	V:	USE	D: Kilometres		
Make			Engine M	fa				Trans Mfg		
Model			Engine H.					Trans Spee	h	
Sleeper			Front axle					Rear Axle	,u	
ATTACHME								\/F0		
EXPERIENC			ase? Yes		<u>∘                                    </u>					Yes No
# of Years Dr							Expansion		Replacement	
# of Years O					Are Trucks used in Farming # of Trailers Owned / Leased			Yes 🗌	No 🗌	
# of Trucks C							d / Leased	Dete	·	4 ON 45 OF ON
Annual Reve	enue in iast	riscai ye	ar		der \$1.0M		\$50M 🗌		/een \$ ^ \$50N	1.0M to \$5.0M 🗌
How will this	truck bo us	nod.						n per year		<u> </u>
1 IOW WIII UIIS	iluck be us	ecu .		Ow	ner Onera	tor.	130,000 Ki 1 Inder 225 (	000 Km per	⊔ vear [	$\neg$
								25,000 Km p		
				Our	or origio i	100	O VOI 22	10,000 Tan p	or you	· 🗀
HAULING REFERENCES:										
Company (1)							Length of	<b>Employmer</b>	nt	
Contact / Tel				Products Ha						
Rate per Mile	е						Gross Mt	hly Revenue	\$	
Company (2)	\						Length of	Employmen	nt .	
Company (2) Contact / Tel				Length of Employment Products Hauled			ц			
Rate Per Mile			Gross Mthly Revenue \$							
DANGEROUS GOODS & INSURANCE COVERAGE:  Are you or will the financed equipment be engaged in the handling, transportation or storage of Hazardous Materials / Dangerous Goods? YES NO (If yes please complete and submit a Dangerous Goods Questionnaire)										
Please Note: VFS does not provide financing or leasing for any vehicle or equipment engaged in the transportation, storage or handling of any materials designated as Environmentally Hazardous, Dangerous or Radioactive unless exception is approved.										
Name of Brol			mail:			Pι	blic Liability	Coverage \$	6	
Contact Nam						_		age Deducti		
	Deductible buy down via haul source Yes No Amount buy down if known \$									
BANKING REFERENCE:										

Credit App OO Mack E 030316

Telephone #

Credit Line (C/L)

Yes No [

Name of Bank

**Contact Name** 

### TRUCK / TRAILER EQUIPMENT FINANCING AND LEASING REFERENCES:

1	Company	Account Opened
	Contact	Collateral
	Tel / Fax	Mthly pay/bal. owing
2	Company	Account Opened
	Contact	Collateral
	Tel / Fax	Mthly pay/bal. owing

### APPLICANTS PERSONAL FINANCIAL STATEMENT:

ASSETS	LIABILITIES
Cash on Hand	Bank loan / Line of Credit
RRSP'S	Car Loan / Lease
Stocks, Mutual Funds	Credit Card
Principal Residence	Residence Mortgage
Other Real Estate	Real Estate Mortgage
Truck -1 ( )	Truck Loan –1 ( )
Trailer –1 (	Trailer Loan –1( )
Other Assets (Specify)	Other Liabilities (Specify)
Total Assets	Total Liabilities
Net Worth = (Total Assets Less Total Liabilities)	Net Worth

L	EG	ΑL	. A	CT	Ю	NS:

Prior Bankruptcy:	Law Suit Pending: 🔲 Yes 🔲 No	Judgment / Enforcement:   Yes   No
Collection Agency Action: Yes No	Write off: ☐ Yes ☐ No	-
If yes is answered to any of the above, pleas	e provide explanation:	

### **DECLARATION AND CERTIFICATION:**

By signing below and submitting this application each owner/partner: (a) declares to be acting on behalf of the Borrower (if a corporation or partnership) and for his/her own account; (b) certifies that the information contained in this application is true and correct and that no relevant information has been withheld; (c) agrees that Company (as defined below) may rely on and use this information for the purpose of evaluating your credit request and may obtain and disclose credit and other information about the Borrower and each owner/partner who signs this application; (d) certifies that he/she is applying for credit for business purposes only and that the Company is entitled to rely on this certification in its credit evaluation process; (e) acknowledges having read, understood and agreed to the "Acknowledgement and Consent" provisions set out below.

SIGNATURE:			
Name & Title	Date	Name & Title	Date

## ACKNOWLEDGEMENT AND CONSENT

Mack Financial Services, (a division of VFS Canada Inc.), Mack Trucks (a division of Volvo Group Canada Inc.), their world-wide affiliates, assignees and authorized dealers (collectively the "Company") are pleased to inform you (each individual who signed the above application) of your rights when applying for credit with us.

When we receive your application for credit, we will establish a file on you, the object and purpose of which is to evaluate your credit request and determine whether the Company will provide the financial products and services described in your application or accept your guarantee in connection with such application. If the Company agrees to provide the financial products and services you have applied for or accepts your guarantee, this file will continue (for the object and purpose of determining your compliance with your obligations to us and establishing your credit history with us) until all of the terms of your contract with the Company have been satisfied and thereafter in accordance with our records retention policies and procedures. We may also use the information in your file to communicate with you by providing updates and information which may be of interest to you, maintain and use the information as a credit history and meet legal and regulatory requirements.

The Company's employees will be required to have access to the information contained in your file during the time it is entrusted to the Company. There will be employees whose job functions include the evaluation of your application, providing customer service, maintaining our customer data bases, the collection of customer accounts and developing and implementing customer programs and services. I acknowledge that the Company may employ service providers located in the United States and that my information may be stored and processed in that country and that that country's courts, governments or law enforcement agencies may obtain disclosure through the laws of that country.

Your file will be accessible at the Company's head office located at 238 Wellington St. E., 3<sup>rd</sup> floor, Aurora, Ontario, L4G 1J5, Tel. No. (905) 726-5500. Fax No. (905) 726-5525

The Company will be pleased to provide you access, upon your written request, to your personal information contained in your file. You are entitled to review the information contained in the file and correct any inaccurate, incomplete or ambiguous information or to request deletion of any information which is obsolete, or unjustified. To exercise your rights, you must make a written application for access to your file or visit the office of the Company at the address described above after a mutually convenient time has been agreed to between the Company and yourself. You may also request a copy of the information in your file by mail or by fax.

The Company will consult a credit reporting agency during the evaluation of your application. The Company may also obtain from time to time credit and personal information about you from third parties including, credit reporting agencies, credit bureaus, information collection agencies, reporting bureaus, credit grantors, dealers, your employer, your spouse and any other parties who may have relevant credit and personal information about you, your solvency or your whereabouts or the whereabouts or condition of any property that is owned, held or leased by you. You expressly authorize such parties to release and disclose such credit and personal information to the Company. Any credit and personal information we obtain about you may be disclosed to our world-wide affiliates, assignees, authorized dealers, credit reporting agencies, credit bureaus, information collection agencies, reporting bureaus, credit grantors, any other parties with whom you have or propose to have financial dealings and any assignees or agents of such parties. The Company may also disclose your credit and personal information to any third party service provider for purposes of debt collection, security registration, insurance verification, data processing and storage. The Company will also use your Social Insurance Number (SIN), if provided, to help identify and retrieve personal information about you and assist the Company in fulfilling the object and purpose of your file.

BY SIGNING THE APPLICATION YOU AUTHORIZE THE COMPANY, AND ITS EMPLOYEES, AGENTS AND REPRESENTATIVES TO OBTAIN, USE, RETAIN, RELEASE AND DISCLOSE CREDIT AND PERSONAL INFORMATION (INCLUDING YOUR SOCIAL INSURANCE NUMBER) AS OUTLINED ABOVE.

You are entitled to have access to the credit reports obtained by the Company. Should you wish to exercise these rights you may contact Equifax Canada Inc. or any other credit reporting agency directly. You authorize the Company to provide a list of your name, address and telephone number and account history to any of our suppliers for marketing purposes. You hereby expressly consent and authorize the Company to communicate with you via electronic communication. You may withdraw your consent to receiving electronic communication at any time and at no charge, by notifying us at the address noted above. If you do not want us to disclose personal information about you to our suppliers, check here  $\Box$ .