



# **EXPRESS DECISION APPLICATION**

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

<b>Dealer:</b>		<b>Contact:</b>	
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### APPLICANT INFORMATION:

Business Type	Individual: <input type="checkbox"/>	Corporation: <input type="checkbox"/>	Partnership: <input type="checkbox"/>	Proprietorship: <input type="checkbox"/>	Other : <input type="checkbox"/>
Does the business sub-lease or rent any of its equipment to 3 <sup>rd</sup> parties: Yes <input type="checkbox"/> No <input type="checkbox"/>					
Name of Borrower				S.I.N. #	
Driver's License #				Prov. of issue	
Mailing Address				Birth Date	
City / Town		Province		Postal Code	
Telephone		Email		Cell #	
How many years at current address?		Renting: Yes <input type="checkbox"/> No <input type="checkbox"/> Monthly rental:			

### OWNER/PARTNER NAME(S): (required if Borrower is a Corporation or Partnership)

Owner/Partner		% Owned		Title	
Driver's License #		Prov. of issue		S.I.N. #	
Mailing Address				Birth Date	
City / Town		Province		Postal Code	
Telephone		Email		Cell #	
How many years at current address?		Renting: Yes <input type="checkbox"/> No <input type="checkbox"/> Monthly rental: \$			

Owner/Partner		% Owned		Title	
Driver's License #		Prov. of issue		S.I.N. #	
Mailing Address				Birth Date	
City / Town		Province		Postal Code	
Telephone		Email		Cell #	
How many years at current address?		Renting: Yes <input type="checkbox"/> No <input type="checkbox"/> Monthly rental: \$			

### INFORMATION ON FINANCED EQUIPMENT: NEW: USED:

Year		Serial #		Kilometres	
Make		Engine Mfg		Trans Mfg	
Model		Engine H.P.		Trans Speed	
Sleeper		Front axle		Rear Axle	

### ATTACHMENT DETAILS: \_\_\_\_\_

**EXPERIENCE:** First truck purchase? Yes  No  Existing VFS customer? Yes  No

# of Years Driving Truck		Purpose of Request	Expansion <input type="checkbox"/> Replacement <input type="checkbox"/>
# of Years Owner Operator		Are Trucks used in Farming	Yes <input type="checkbox"/> No <input type="checkbox"/>
# of Trucks Owned / Leased		# of Trailers Owned / Leased	
Annual Revenue in last fiscal year		Under \$1.0M <input type="checkbox"/>	Between \$1.0M to \$5.0M <input type="checkbox"/>
		Between \$5.1M to \$50M <input type="checkbox"/>	Over \$50M <input type="checkbox"/>
How will this truck be used		Local / City: Under 150,000 km per year <input type="checkbox"/>	Owner Operator: Under 225,000 Km per year <input type="checkbox"/>
		Super single / Team: Over 225,000 Km per year <input type="checkbox"/>	

### HAULING REFERENCES:

Company (1)		Length of Employment	
Contact / Tel		Products Hauled	
Rate per Mile		Gross Mthly Revenue \$	
Company (2)		Length of Employment	
Contact / Tel		Products Hauled	
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 Broker	Public Liability Coverage \$
Contact Name	Haul Source Damage Deductible \$
Deductible buy down via haul source Yes <input type="checkbox"/> No <input type="checkbox"/>	Buy down damage deductible \$

**BANKING REFERENCE:**

Name of Bank	Telephone #
Contact Name	Credit Line (C/L) Yes <input type="checkbox"/> No <input type="checkbox"/>

**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)	
<b>Total Assets</b>		<b>Total Liabilities</b>	
Net Worth = (Total Assets Less Total Liabilities)		<b>Net Worth</b>	

**LEGAL ACTIONS:**

Prior Bankruptcy: <input type="checkbox"/> Yes <input type="checkbox"/> No	Law Suit Pending: <input type="checkbox"/> Yes <input type="checkbox"/> No	Judgment / Enforcement: <input type="checkbox"/> Yes <input type="checkbox"/> No
Collection Agency Action: <input type="checkbox"/> Yes <input type="checkbox"/> No	Write off: <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes is answered to any of the above, please 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 .**