

# New Dynamic Lending form – BAP003 Quick Reference Guide



## About this form

- This interactive PDF is for all Business Bankers applying for Business, Personal Finance or a combination of both
- Ensure you view this form Via Adobe reader
- Ensure Java Script is enabled in Adobe

Tick the type of borrower, product or service type you want to apply for. The form will expand the sections and declarations for that product.

## You're in business.

Better business banking starts with BankSA. Apply now.

**About this form:** Progressively answer questions as they appear. Sections will be generated based on your selections and information. Finalise with the Print and Save buttons at the end of the form.

Complete as much of the form as possible on screen and aim to minimise handwritten responses. If you need to gather extra information, save the partially complete form and return later, or print and complete the empty field(s) by hand.

**Important Note:** It is recommended that this PDF form be completed when viewed via Adobe Reader (Version 10 or above). Attempting to complete the form when viewing via an internet browser is not recommended. If this form has opened within your browser, save a copy to your desktop and reopen using Adobe Reader. **Ensure JavaScript is enabled in Adobe Reader.**

### Who should complete this application?

To apply for:	This is who needs to complete and sign:
Business/Personal Finance	<b>Company:</b> All company directors. <b>Association:</b> (incorporated or unincorporated) The chairperson or chief officer, according to the association's constitution. <b>A partnership or individuals:</b> All owners/borrowers.

**Trusts:** If applying for any products, all trustees must complete and sign this application in their capacity as trustees. If a trustee is a company, please follow the above guidelines for who needs to complete and sign on behalf of the company.

### Start here to apply for finance.

What can we help you with? Please indicate the products or services you are applying for

Business Finance	<input checked="" type="checkbox"/> Business Finance Individual <input type="checkbox"/> Business Finance Company/Corporate Trustee/Individual Trustee (number of applicants in box below)
Personal Finance	<input type="checkbox"/> Home Loan Individual <input type="checkbox"/> Home Loan Company/Corporate Trustee/Individual Trustee (number of applicants in box below)

## General Features

- By selecting Yes to Is this a Broker loan, Broker is presented with a section to complete their broker ID and name.
- Relevant declarations will be included.

Is this a Broker loan? ☒ Yes ☐ No

Broker Name

Broker number

- Enter the number of borrowers on the loan to expand sections in the form that require personal information.
- The maximum number of applicants per form is 4.

Number of applicants (maximum 4)

Include the number of people (not companies or trusts) to be included in this application.

For **Business Finance**, this is the number of directors and the number of individual guarantors.

For **Home Lending**, this is the number of individual borrowers, company directors, guarantors, individuals as trustees and company directors as trustees.

© 2020 Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714  
WBCBAP003\_0320

Page 1 of 21

The dynamic form lets you add or delete lines of information – up to four lines.

- To add click on the + icon on the left
- To delete click on the x icon on the right.

**Business owner(s)/director(s)/partners/trustees (Please list the primary contact person in box one).**

Name	Position (e.g. director)	Ownership
(1) <input type="text"/>	<input type="text"/>	<input type="text"/> % <input type="button" value="X"/>
(2) <input type="text"/>	<input type="text"/>	<input type="text"/> % <input type="button" value="X"/>
<input type="button" value="+"/>		

Start date at current business address  /  /

Business premises are:

☐ Leased ☐ Owned ☐ Run from home

- The signature section at the end of the form displays enough spaces for the number of applicants selected.

**Signature required** **SIGN HERE:** To be signed by any Applicant who is an individual, any guarantor, and any director, company secretary or other officer of an Applicant which is a company or an association. Should more than four persons be required to sign this form, please photocopy this page and attach here.

Applicant 1.	Signature <input type="text"/>	Date <input type="text"/> / <input type="text"/> / <input type="text"/>
Applicant 2.	Signature <input type="text"/>	Date <input type="text"/> / <input type="text"/> / <input type="text"/>
Applicant 3.	Signature <input type="text"/>	Date <input type="text"/> / <input type="text"/> / <input type="text"/>

Once you have made the basic selections you can:

- Save the form as a PDF
- Send it to your customer who can complete it and use the interactive features

# Business Finance

What can we help you with? Please indicate the products or services you are applying for

<b>Business Finance</b>	<input checked="" type="checkbox"/> Business Finance Individual <input type="checkbox"/> Business Finance Company/Corporate Trustee/Individual Trustee (number of applicants in box below)
<b>Personal Finance</b>	<input type="checkbox"/> Home Loan Individual <input type="checkbox"/> Home Loan Company/Corporate Trustee/Individual Trustee (number of applicants in box below)

- By selecting Business Finance, the Business Finance Consent form populates directly in the form.
- You still need to make the selections for your customers structure.

## Business Finance Consents – for borrowers and guarantors.

Your consents and declarations.

**Borrowers** ("you" or "Borrower") (including trust name and trustee(s) name).

Tick as appropriate

☒ **Individual Borrowers**

Borrower Name

ABN

1

+

☐ **Non-individual Borrowers**

**Individual Guarantors.**

Tick as appropriate

☐ **Director Guarantors** (Applicable to non-individual borrowers only)

☒ **Non-director Guarantors**

Name

1

+

## Business finance.

Use this section of the application to apply for business finance.

**Business finance.**

Business structure: ☐ Proprietary company ☐ Public company ☐ Association  
☐ Sole trader/Individual ☐ Partnership/Joint ☐ Other

Full legal name of Applicant(s) (as registered by ASIC)

## Personal Financial Details.

This section is to be completed by each Applicant who is an individual, any director, or other officer of an Applicant which is a company or an association, or any Principal named in this document and by each guarantor (including each Director who will guarantee finance applied for by a company).

Note: It is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 to give false or misleading information or documents.

**Applicant 1.**

☐ Borrower ☐ Guarantor/Signatory ☐ Individual Trustee

**Personal Details.**

Title Given name(s)

Surname

Are you known by another name?

☐ Yes ☐ No

If yes: please specify

My current residential address is:

Suburb

**Applicant 2.**

☐ Borrower ☐ Guarantor/Signatory ☐ Individual Trustee

**Personal Details.**

Title Given name(s)

Surname

Are you known by another name?

☐ Yes ☐ No

If yes: please specify

My current residential address is:

Suburb

Signature required

**SIGN HERE:** To be signed by any Applicant who is an individual, any guarantor, and any director, company secretary or other officer of an Applicant which is a company or an association. Should more than four persons be required to sign this form, please photocopy this page and attach here.

Applicant 1.

Signature

Date

Applicant 2.

Signature

Date

Applicant 3.

Signature

Date

Applicant 4.

Signature

Date

- Complete the Personal Financial Details

- Review the application and obtain Customer's signature.

## Personal Finance

Start here to apply for finance.

What can we help you with? Please indicate the products or services you are applying for

Business Finance	<input type="checkbox"/> Business Finance Individual
	<input type="checkbox"/> Business Finance Company/Corporate Trustee/Individual Trustee (number of applicants in box below)
Personal Finance	<input checked="" type="checkbox"/> Home Loan Individual
	<input type="checkbox"/> Home Loan Company/Corporate Trustee/Individual Trustee (number of applicants in box below)

By selecting Personal Finance, the Personal Finance section populates directly in the form.

By selecting "Yes" to the Guarantor question, you are presented with the Name of Guarantors box

- This form requires the customers to state the purpose of the loan, including a narrative or the loan purpose in the field above the anticipated settlement/drawdown date.

Personal finance – for Personal, Home Loan or Investment Purposes.

Name of Applicants.

	Title	Given name(s)	Surname
Applicant 1.	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant 2.	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant 3.	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant 4.	<input type="text"/>	<input type="text"/>	<input type="text"/>

Are there to be any guarantors for this loan? ☒ Yes ☐ No If yes, please provide name of guarantors

Note: Guarantors must complete section **Personal Financial Details** and sign section **Authorisation, Declaration and Signatures**.

Name of guarantors

Purpose of this loan.

Loan use. ☒ Buy ☐ Build ☐ Renovate ☐ Refinance ☐ Increase ☐ Other

Predominant purpose. ☐ Owner Occupied ☒ Investment

Please provide details (e.g Purchase of first home, Upgrade to bigger home, Investment property, equity release to purchase shares)

Anticipated settlement/drawdown date

Loan Purpose.

A consumer loan is not available for a predominant business purpose. I need the loan wholly or predominantly for the following purposes:

☐ Personal ☐ Investment in residential property ☒ Investment other than in residential property

If selecting 'Investment other than in residential property' then the declaration of purpose section is presented for the customers to sign

Declaration of purpose – Personal Finance only.

Please sign this declaration if the use of funds is predominantly for investment purposes other than investment in residential property. Please note our consumer loans are not available if the predominant purpose is for business purposes.

Only sign this declaration if you are making this application as an individual, sole trader, in a partnership or you are one or more individuals acting as trustee of a trust and you intend to use the loan for investment purposes (other than investment in residential property). DO NOT sign it if it is not true.

I/we declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

**IMPORTANT**

You should only sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration you may lose your protection under the National Credit Code.

**SIGNING.**

Signature of Applicant 1.

Borrower Name

Date

- The Nomination of Applicant to receive notice is optional. May be completed if:
  - Applicants have not signed the declaration of purpose, or
  - Applicants want to nominate only one person to receive notices and documents on their behalf

**Nomination of Applicant to Receive Notices.**

This section may be completed if you have not signed the Declaration of Purpose and the credit to be provided to you is intended to be used wholly or predominantly for personal, domestic or household purposes.

This is optional. It may be completed where there is more than one applicant and all applicants want to nominate one of the applicants to receive notices and documents on their behalf. The full name of the person nominated should be completed in the box below.

**I have/each of us has the right to receive a copy of any notice or other document under the National Credit Code directly from Westpac.**

**By signing this nomination I am/we are giving up the right to be provided with information from Westpac directly.**

I/We nominate

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

**We acknowledge that each of us has the right to cancel his/her nomination by advising Westpac in writing at any time.**

Signature of Applicant 1.

Date

## Personal Finance - Continued

- The next interactive section “Is this loan for property purchase?”
- If you select yes, you are presented with details relating to the purchase.

<b>Is this loan for a property purchase?</b> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No						
Contract price \$		Est. cost (e.g. legal fees, stamp duty, etc.) \$		Payment of existing liabilities \$		Total cost \$
+		+		=		
Address of the property		Property type (e.g. house, unit)		Type of title (e.g. freehold, leasehold)		Situation <input type="checkbox"/> Owner-occupied <input type="checkbox"/> Rented – monthly rent \$
						Market value \$
				Property owner and ownership (%)		To be used as security?
				<input type="checkbox"/> Applicant 1 % <input type="checkbox"/> Applicant 2 % <input type="checkbox"/> Applicant 3 % <input type="checkbox"/> Applicant 4 %		<input type="checkbox"/> Yes <input type="checkbox"/> No
Will this be the residential address for any applicant after settlement? <input type="checkbox"/> Yes <input type="checkbox"/> No						

- In the personal details section, each applicant must select if they are a borrower, director guarantor or trustee

Personal Financial Details.	
This section is to be completed by each Applicant who is an individual, any director, or other officer of an Applicant which is a company or an association, or any Principal named in this document and by each guarantor (including each Director who will guarantee finance applied for by a company). <small>Note: It is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 to give false or misleading information or documents.</small>	
<b>Applicant 1.</b> <input checked="" type="checkbox"/> Borrower <input type="checkbox"/> Guarantor/Signatory <input type="checkbox"/> Individual Trustee	<b>Applicant 2.</b> <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor/Signatory <input type="checkbox"/> Individual Trustee
<b>Personal Details.</b> Title <input type="text"/> Given name(s) <input type="text"/> Surname <input type="text"/> Are you known by another name? <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Personal Details.</b> Title <input type="text"/> Given name(s) <input type="text"/> Surname <input type="text"/> Are you known by another name? <input type="checkbox"/> Yes <input type="checkbox"/> No

- Again, in the declarations section, the number of borrowers will be reflected in the number of signatures required

Signature required	<b>SIGN HERE:</b> To be signed by any Applicant who is an individual, any guarantor, and any director, company secretary or other officer of an Applicant which is a company or an association. Should more than four persons be required to sign this form, please photocopy this page and attach here.	
Applicant 1.	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant 2.	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant 3.	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Choose who receives statements and other communication from us.</b> <b>Nominate just one fellow applicant to receive communication from us (leave blank if you would both like the information)</b> Each borrower is entitled to receive a copy of notices and other documents under the National Credit Code. By completing this section and signing this form, you are giving up the right to be provided with this information direct from us. You may cancel this nomination at any time by advising us in writing. I/we nominate: Full name <input type="text"/> to receive any notices, and other documents under the National Credit Code on behalf of me/all of us.		
Thank you. Your application is now complete.		

## Troubleshooting guide

- *If you are experiencing issues opening the BAP003 form it is recommend that you users download the form and save locally, then open in the Adobe Reader app (<https://get.adobe.com/reader>)*
- *Internet Explorer and Firefox can be set to handle Adobe PDFs (Microsoft Edge and Google Chrome don't permit extensions to manage Adobe PDFs in those browsers)*
- *Settings are as follows-*
  - *Internet Explorer:*
    - *Open Internet Explorer and choose Tools > Manage Add-ons.*
    - *Under Add-on Types, select Toolbars and Extensions.*
    - *In the Show menu, choose All add-ons.*
    - *In the list of add-ons, select Adobe PDF Reader.*
    - *Click the Enable button*
  - *Firefox:*
    - *When it's opening a PDF, Firefox can be set to automatically defer to the Adobe Reader app.*
    - *The first step is to install Adobe Reader - <https://get.adobe.com/reader>*
    - *Then choose Firefox > Options > Applications.*
    - *In the Content Type area, scroll to Portable Document Format (PDF).*
    - *Click the Action column next to Portable Document Format (PDF), and then choose Use Adobe Acrobat Reader DC.*
    - **Please note:** *If you download this form and send to your customers, ensure you add the above instructions to support them if they have any issues.*