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? This is who needs to complete and sign: Company: All company directors. Association: (incorporated or unincorporated) The chairperson or chief officer, according to the association's constitution. A partnership or individuals: 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. What can we help you with? Please indicate the products or services you are applying for Business Finance Company/Corporate Trustee/Individual Trustee (number of applicants in box below) Personal Finance Home Loan Individual Home Loan Company/Corporate Trustee/Individual Trustee (number of applicants in box by

Broker number

General Features

✓ Yes No

Is this a Broker loan?

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

Number of applicants (maximum 4)	
Include the number of people (not companies o	trusts) to be included in this application.
For Business Finance, this is the number of di	irectors and the number of individual guarantors.
For Home Lending , this is the number of indivi- company directors as trustees.	idual borrowers, company directors, guarantors, individuals as trustees and
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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.

Bu	usiness owner(s)/director(s)/partners/trustees (Please list the primary contact person in box one).					
	Name			Position (e.g. director)	Ownership	
(1)					9/	X
(2)					9/	X
+						
Sta	t 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.

required secretary or other office	ed by any Applicant who is an individual, any gu er of an Applicant which is a company or an asso sign this form, please photocopy this page and a	ociation. Should more than four
Applicant 1.	Signature	Date
	X	<u>' '</u>
Applicant 2.	Signature	Date
	X	<u>' '</u>
Applicant 3.	Signature	Date
	X	

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



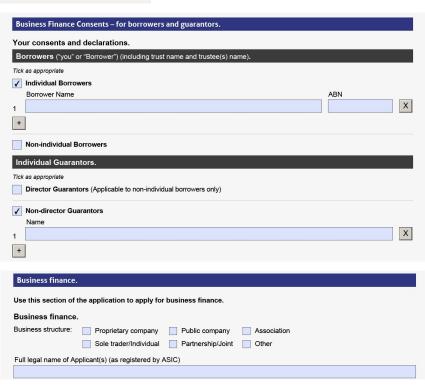
- By selecting Business Finance, the Business Finance Consent form populates directly in the form.
- You still need to make the selections for your customers structure.

- The next section presented is the Business Finance section.
- Complete this section as appropriate to your customer and their business structure.

Tick if the applicant is a borrower, guarantor or individual trustee

 Complete the Personal Financial Details

 Review the application and obtain Customer's signature. Signature



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 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. Applicant 2. Borrower Guarantor/Signatory Individual Trustee Borrower Guarantor/Signatory Individual Trustee Personal Details. Personal Details. Given name(s) Given name(s) Surname Surname Are you known by another name? Yes No Are you known by another name? Yes No If yes: please specify If yes: please specify My current residential address is: My current residential address is: Suburb

Applicant 1.

Applicant 2.

Applicant 3.

Applicant 4.

Signature

Signature

Date

/ / /

X

Applicant 3.

Signature

Date

/ / /

X

Applicant 4.

Signature

Date

/ / /

X

Applicant 4.

SIGN HERE: To be signed by any Applicant who is an individual, any guarantor, and any director, company

Personal Finance

Name of Applicants.

Applicant 1.

Applicant 2.

Applicant 3.

Applicant 4

Name of guarantors

Title

Title

Title

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

Given name(s)

Given name(s)

Given name(s)

Are there to be any guarantors for this loan? 🗸 Yes 🔲 No 💮 If yes, please provide name of guarantors

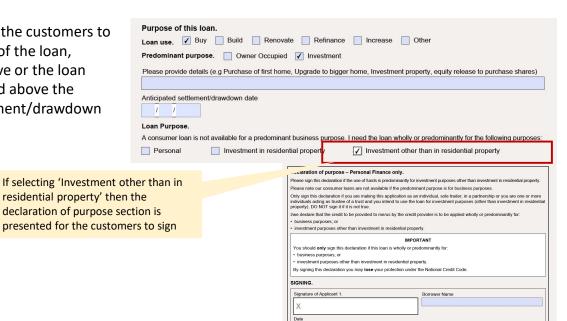
Note: Guarantors must complete section Personal Financial Details and sign section Authorisation, Declaration and Signatures



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.



Surname

Surname

Surname

- 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

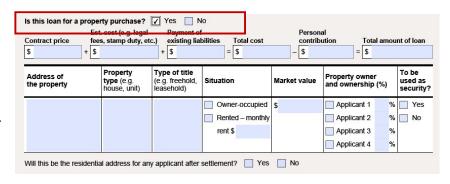
This section may be completed if you have not signed the De o be used wholly or predominantly for personal, domestic or	eclaration of Purpose and the credit to be provided to you is intended
	household purposes.
	an one applicant and all applicants want to nominate one of the The full name of the person nominated should be completed
have/each of us has the right to receive a copy of any n rom Westpac.	otice or other document under the National Credit Code directly
By signing this nomination I am/we are giving up the righ	nt to be provided with information from Westpac directly.
/We nominate	
o receive notices and other documents under the National C	redit Code on behalf of me/all of us.
Ve acknowledge that each of us has the right to cancel his	s/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.

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

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



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.

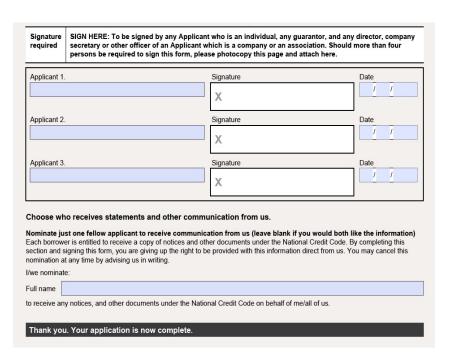
Title Given name(s)

Surname

Surname

Surname

Are you known by another name? Yes No



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.