

This form is to be used by **accredited brokers** of **BankSA – Commercial Broker** as the first step to referring a deal. Once completed, please scan and e-mail to your local Business Development Manager.

<b>Broker Name:</b>		<b>Broker Mobile:</b>	
<b>Commercial Accreditation ID:</b>		<b>Broker Email:</b>	

Borrower Name(s):	
Borrower Address:	

Purpose of Funding	Requirement (\$)
1.	1.
2.	2.
3.	3.

Type of Facilities	Repayment Basis (IO or P&I)
1.	1.
2.	2.
3.	3.

Securities Offered	Market Value/Amount (\$)
Property (specify Freehold or Leasehold)	
1.	1.
2.	2.
3.	3.
Directors/Guarantors (Personal or Company)	
1.	3.
2.	4.

**Additional Products** (please indicate additional cross sale products the customer is looking to discuss/review or establish)

<input type="checkbox"/> Business Transaction Account	<input type="checkbox"/> Business Credit Card
<input type="checkbox"/> Asset or Equipment Finance	<input type="checkbox"/> Trade or Cashflow Finance
<input type="checkbox"/> Merchant Facilities	<input type="checkbox"/> Personal Banking Facilities - Personal Accounts/Term Deposit/Home Loan
<input type="checkbox"/> Other (please specify):	<input type="text"/>

Borrower's Industry	
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Loan to Value Ratio (LVR %)	
New Loan or Refinance	
Bank/Funder to be Refinanced	

Existing BankSA/ St.George/ Bank of Melbourne/ Westpac customer, type of relationship (retail, commercial, wealth) and which facilities currently utilising?	
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Have you referred to other lenders?	
Retainer or Mandate Fee negotiated? (Y/N)	

Pricing expectation if known	
Borrower Rate / Margin	
Facility Establishment Fee (\$)	

## Minimum Documents Required

- Business Lending Application**
- Broker Covering Notes and Synopsis**
- Financial Statements and Tax Returns** (3 years) – Balance Sheets, Profit & Loss Statements. If latest figures are more than 6 months old then please provide interim figures to indicate present position (draft statements or management accounts)
- Transaction/Trading Bank Statements** (last 6 months)
- Tax returns for individuals/directors** (3 years)
- Tax Portal** on borrowing entity (most recent)
- BAS summaries** - copies since last full financial statements
- Borrower's contribution** – evidence
- AML** for each individual borrower & guarantor (100 points ID)
- Property Valuations (if available)
- For Property Investment transactions – Leasing Schedule
- For all new property purchases - Schedule of the Contract of Sale
- For refinances – Loan Account Statements or equivalent (6 months)
- Trust deeds (if applicable)
- Home Loan Application (where applicable) - signed

### For Property Investment/Development Transactions only

Include the name(s) and addresses of the borrower(s) and guarantor(s) relating to the transaction being referred. Also include ACN of companies.

If existing BankSA/St.George/Bank of Melbourne customer, please detail the length of relationship, activity of the connection and other key points. This should provide the reader with a concise history of the connection.

If they are leaving an existing banking relationship, please detail the reason.

For property investment/ construction & development a Maximum Loan Amount \$20,000,000 applies. For any transaction above this limit, please talk to your Business Development Manager.

#### Cash-Flow Model (if available, please provide detail)

Points to be addressed:

- Source and Application of Funds
- Income calculations
- Sensitivity comment regarding cash flow. What is the effect if sales are not achieved as anticipated, time frame extensions and/ or budget increases to complete project.
- Project feasibility – to be discussed with Sponsor
- Project Cash Flows & Feasibility

#### Project

Points to be addressed:

- Size, Location and nature of the development, including the number and size of units, configuration and the appropriateness of the design
- Settlement staging
- Current funding in place for project – if any
- Management (experience of borrowers for project management, or details of project manager if one is to be appointed)
- DA/ BA status
- Presales commentary
- Environmental issues

## Acknowledgments

- I hereby submit the following application to BankSA for approval.
- I enclose the above minimum information in support of the loan application.
- I understand that the bank can only start assessing the loan application once the minimum requirements above are provided.
- I understand that additional supporting information may be requested once the loan assessment is underway.

### Supporting Comments:

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Broker signature

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

Date

*Once completed, please scan and e-mail to your local Business Development Manager.*

*For Internal and Broker Use Only*