

Business Lending Application.

This application is to be used to apply for business lending facilities only.



Section 1 About You and Your Business.

Business structure: Proprietary Company Trust Association Sole trader/Individual Partnership/Joint Other →

Full legal name of Applicant(s) (as registered by ASIC) Existing customer Yes No If **yes** → Customer number/BSB & Account number/card number

ACN/ABN

Trading name

Registered address (not a PO Box)
Postcode

Principal place of business (if different from registered address)
Postcode

Mailing address (if different from registered or business address)
Postcode

Primary contact person Phone

Email

Briefly describe your business/industry

Date commenced trading (under current ownership) DD / MM / YYYY No. of employees

Years of management experience in this industry for director/manager

Have all statutory obligations of the business, including employee entitlements, been met? Yes No

Accountant's name

Accountant's phone number

Who is your main provider of financial advice?

Section 2 Business Finance.

Total business requirement \$ Own contribution \$ Finance required \$

Purpose of this finance
Anticipated settlement/drawdown date / /

Section 3 Business Assets and Liabilities – Company.

Complete the information below only if assets and liabilities are held in the company's name. Individual Applicants, any director(s) and all guarantors should complete the Personal assets and liabilities in section 5.

Details of business assets (including property, bank accounts, plant and equipment)

Description (or property address if applicable)	Market value / current balance	Account held with (if applicable)	To be used as security for this application?
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No

Details of business liabilities (including loans, equipment finance, bonds, guarantees, overdrafts, business credit cards and trade finance).

Description	Lender	Approved limit	Monthly payment	Interest rate
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	% <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	% <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	% <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	% <input type="text"/>

Section 4 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). If there are more than two persons required to complete this section of the application, please photocopy the whole of section 4 and attach it to this application.

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

Personal Details – Person 1.

Title Given name(s)

Surname

Existing customer Customer number/Card number/BSB & Account number
 Yes No If **yes** →

Existing customers, please only complete this section if any details below have changed

Are you known by another name?
 Yes No If **yes**, please specify →

My current residential address is:

 Postcode Country

Mailing address (if different from residential address)

 Postcode

Home phone number Work/Mobile phone number
 () ()

Email address

Only complete the following details if you are new to BankSA, or you are an existing customer and your details have changed. Otherwise, leave this shaded section blank.

Gender Date of birth Marital status
 M F DD / MM / YYYY

Occupation Driver's licence number

Number and Age of dependents

Current residential status
 Owns Buying Rents Lives with parents/relatives
 Date moved in MM / YYYY

Previous address (if less than three years at current address)

 Postcode

Date moved in MM / YYYY

Previous residential status
 Owned Home had mortgage Rented Lived with parents/relatives

Personal Details – Person 2.

Title Given name(s)

Surname

Existing customer Customer number/Card number/BSB & Account number
 Yes No If **yes** →

Existing customers, please only complete this section if any details below have changed

Are you known by another name?
 Yes No If **yes**, please specify →

My current residential address is:

 Postcode Country

Mailing address (if different from residential address)

 Postcode

Home phone number Work/Mobile phone number
 () ()

Email address

Only complete the following details if you are new to BankSA, or you are an existing customer and your details have changed. Otherwise, leave this shaded section blank.

Gender Date of birth Marital status
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Current residential status
 Owns Buying Rents Lives with parents/relatives
 Date moved in MM / YYYY

Previous address (if less than three years at current address)

 Postcode

Date moved in MM / YYYY

Previous residential status
 Owned Home had mortgage Rented Lived with parents/relatives

Employment Details – Person 1.

Employer's name

Employer's address

Postcode

Date started Self-employed Yes No

Nature of employment
 Full-time Part-time Temporary Other →

Name of contact person at your employer Phone number
 ()

Previous employment (if less than two years with current employer)
 Previous employer's name

Previous employer's address

Postcode

Previous occupation Self-employed Yes No

Date employed

My previous employment was
 Full-time Part-time Other

Financial Details – Person 1.

Gross annual income
 Employees – specify your current gross annual income

Self-employed – specify gross annual income shown on:
 Last tax assessment notice Previous tax assessment notice

Employment Details – Person 2.

Employer's name

Employer's address

Postcode

Date started Self-employed Yes No

Nature of employment
 Full-time Part-time Temporary Other →

Name of contact person at your employer Phone number
 ()

Previous employment (if less than two years with current employer)
 Previous employer's name

Previous employer's address

Postcode

Previous occupation Self-employed Yes No

Date employed

My previous employment was
 Full-time Part-time Other

Financial Details – Person 2.

Gross annual income
 Employees – specify your current gross annual income

Self-employed – specify gross annual income shown on:
 Last tax assessment notice Previous tax assessment notice

Section 5 Personal Assets and Liabilities – All People.

If additional space is required, please copy this page and attach it to your application.

Real estate assets.

Property address	Property type (e.g. house, unit)	Situation	Estimated Market value	Property owner and ownership (%)	To be used as security?
(1) <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Owner-occupied <input type="checkbox"/> Rented – monthly rent \$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Person 1 % <input type="checkbox"/> Person 2 % <input type="checkbox"/> Other %	<input type="checkbox"/> Yes <input type="checkbox"/> No
(2) <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Owner-occupied <input type="checkbox"/> Rented – monthly rent \$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Person 1 % <input type="checkbox"/> Person 2 % <input type="checkbox"/> Other %	<input type="checkbox"/> Yes <input type="checkbox"/> No
(3) <input type="text"/>	<input type="text"/>	<input type="checkbox"/> Owner-occupied <input type="checkbox"/> Rented – monthly rent \$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Person 1 % <input type="checkbox"/> Person 2 % <input type="checkbox"/> Other %	<input type="checkbox"/> Yes <input type="checkbox"/> No

Non real estate assets. Please provide the total credit balances/market value.

	Person 1	Person 2	Financial Institution(s)
Bank account(s)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Term Deposits(s)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Superannuation	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Shares	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Motor vehicles	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Other personal assets	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

Real estate liabilities.

Property (as per above table)	Lender	Approved limit	Monthly payment	Interest rate p.a.	Borrower
(1)		\$	\$	%	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2
(2)		\$	\$	%	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2
(3)		\$	\$	%	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2

Non real estate liabilities. Please provide the total limit of the facility(s).

	Person 1	Person 2	Finance Provider(s)/Details
Personal Credit Card(s)	\$	\$	
Personal/Car Loan(s)	\$	\$	
Overdraft(s)	\$	\$	
Store card(s)	\$	\$	
Tax owing (personal)	\$	\$	
Other personal debts	\$	\$	

Section 6 Acknowledgements and Consents, and Signatures.

Before signing below, all Applicants who have applied for finance and who are individuals and all persons nominated as guarantors must read this section. By signing below, you each agree to the following:

PRIVACY STATEMENT

Personal information

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

If you are a proposed guarantor, we collect your personal information in order to assess you as a guarantor, take a guarantee from you and administer that guarantee. If you do not provide all the information we request, we may be unable to accept you as a guarantor.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, lenders mortgage insurers, your broker or any other person acting on your behalf, other loan parties, and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at banksa.com.au or by calling 13 13 76. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Credit information

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness;
- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- disclose credit information and other personal information about you to a guarantor or to a proposed guarantor (for the purpose of them considering whether to offer to act as guarantor);
- give or obtain a banker's opinion about you.

If you are a proposed guarantor, we may obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

If you have made your application or have been introduced to us through a broker or other intermediary, we may exchange credit information and other personal information about you with them.

We may also communicate with them directly in relation to your application instead of communicating with you.

The privacy page of our website banksa.com.au includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

You can call us on 13 13 76 or visit us in branch for a hard copy of the Statement of Notifiable Matters.

Our reporting obligations

We are required to identify certain US persons in order to meet account information reporting requirements under local and international laws.

If you or (where you are applying on behalf of an entity) the entity and/or any office bearer* of the entity and/or any individual who holds an interest in the entity of more than 25% (a Controlling Person) are a US citizen or US tax resident, you must telephone 1300 668 155 at the time of completing this application. When you contact us you will be asked to provide additional information about your US tax status and/or the US tax status of the entity and/or any Controlling Person which will constitute certification of US tax status for the purposes of this application.

Unless you notify us that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are a US citizen or US tax resident as specified above, by completing this application you certify that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are not a US citizen or US tax resident.

If at any time after account opening, information in our possession suggests that you, the entity and/or any Controlling Person may be a US citizen or US tax resident, you may be contacted to provide further information on your US tax status and/or the US tax status of the entity and/or any Controlling Person. Failure to respond may lead to certain reporting requirements applying to the account.

*Director of a company, partner in a partnership, trustee of a trust, chairman, secretary or treasurer of an association or co-operative

We will use or disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. Please call us on 13 13 76 or visit any of our branches if you do not wish to receive marketing communications from us.

Other acknowledgements and agreements by each Applicant.

Each Applicant, in relation to itself and all the loan(s) and other facilities

it has applied for:

- confirms that the information contained in sections 1,2,3,4,5 and 7 of this form is in all respects complete and accurate and is not, by omission or otherwise, misleading;
- acknowledges that where information has been provided about another individual, that individual has been made aware of that fact and the contents of the Privacy Statement;
- acknowledges that this application form is not an offer or acceptance of credit;
- without limiting the confirmation above, confirms that there is no person who is not named in this form who is a proprietor of the business of the Applicant (where the Applicant is one or more individuals) or a director of the Applicant (where the Applicant is a company);
- acknowledges that the Bank will rely on the information in this form, and the confirmations above, when making its decision whether to approve the application of the Applicant, including that we may confirm the details of the information provided in this application;
- agrees the Bank may charge to the relevant loan or credit account or any other account the Applicant may conduct with the Bank, and recover from the Applicant, any bank fees, government charges, taxes or duties imposed on transactions on, or which relate to, any loan or credit account;
- agrees to check its account statements and notify the Bank of any errors or unusual transactions within three months of receiving each account statement;
- undertakes to notify the Bank immediately if there is any change in its ownership or control;
- confirms that all statutory obligations of the Applicant have been satisfied;
- confirms that financial statements provided with or in connection with this application present an accurate view of the Applicant's financial position and, if applicable, the financial position of the group of which the Applicant forms part;
- acknowledges that this application form is not to be regarded as an offer or acceptance of credit under any legislation relating to the provision of credit. The information provided in this form will not become part of any contract for credit which may come into existence between the Applicant and the Bank;
- understands that only the Bank can decide whether this application is approved and that any person who may have introduced the Applicant to the Bank (including a broker) has no authority to give that approval or otherwise to act on behalf of the Bank in any capacity; and
- acknowledges that any broker acting on the Applicant's behalf in connection with this application, or any other person who introduced the Applicant to the Bank, may be paid a commission if this application is approved.

SIGNATURE REQUIRED.

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

Name	Signature	Date
 	X	DD / MM / YYYY
<input type="checkbox"/> Director <input type="checkbox"/> Partner <input type="checkbox"/> Proprietor <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee		
 	X	DD / MM / YYYY
<input type="checkbox"/> Director <input type="checkbox"/> Partner <input type="checkbox"/> Proprietor <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee		
 	X	DD / MM / YYYY
<input type="checkbox"/> Director <input type="checkbox"/> Partner <input type="checkbox"/> Proprietor <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee		
 	X	DD / MM / YYYY
<input type="checkbox"/> Director <input type="checkbox"/> Partner <input type="checkbox"/> Proprietor <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee		
 	X	DD / MM / YYYY
<input type="checkbox"/> Director <input type="checkbox"/> Partner <input type="checkbox"/> Proprietor <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee		
 	X	DD / MM / YYYY
<input type="checkbox"/> Director <input type="checkbox"/> Partner <input type="checkbox"/> Proprietor <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee		

Section 7 Business Purpose Declaration

Only sign this declaration if you have applied for Business Finance, you make that application as an individual, sole trader, in a partnership or you are one or more individuals acting as a trustee of a trust and you intend to use the finance for business purposes (other than investment in residential property). This declaration relates to that Business Finance. DO NOT sign this declaration unless it is true in relation to the Business Finance applied for.

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.

Name	Signature	Date
 	X	DD / MM / YYYY
 	X	DD / MM / YYYY
 	X	DD / MM / YYYY
 	X	DD / MM / YYYY
 	X	DD / MM / YYYY
 	X	DD / MM / YYYY