

# Industry Specialisation

BUSINESS CREDIT APPLICATION



Please tick the category (1, 2 or 3) that best describes your business lending requirements. Attach the appropriate information to this application form.

1. Purchase of a new business	2. Purchase of an existing business	3. Re-finance of an existing business
<p><b>Please Tick</b> <input type="checkbox"/></p> <p><i>Please complete the following:</i></p> <p><input type="checkbox"/> Business Credit Application</p> <p><input type="checkbox"/> Personal Statement of Financial Position (for each proprietor/director/guarantor)</p> <p><i>Please attach the following:</i></p> <p><input type="checkbox"/> Projected Profit and Loss and Cashflow forecast - prepared with the assistance of own Accountant (including assumptions used)</p> <p><input type="checkbox"/> Business plan or equivalent</p> <p><input type="checkbox"/> Signed personal taxation returns or group certificates for each proprietor/director for last 2 years</p>	<p><b>Please Tick</b> <input type="checkbox"/></p> <p><i>Please complete the following:</i></p> <p><input type="checkbox"/> Business Credit Application</p> <p><input type="checkbox"/> Personal Statement of Financial Position (for each proprietor/director/guarantor)</p> <p><i>Please attach the following:</i></p> <p><input type="checkbox"/> Cashflow forecast - prepared with the assistance of own Accountant</p> <p><input type="checkbox"/> Existing Trading figures as provided by the vendor</p> <p><input type="checkbox"/> Disclosure Document provided by the franchisor (if applicable)</p> <p><input type="checkbox"/> Business plan or equivalent</p> <p><input type="checkbox"/> Signed personal taxation returns or group certificates for each proprietor/director for last 2 years</p>	<p><b>Please Tick</b> <input type="checkbox"/></p> <p><i>Please complete the following:</i></p> <p><input type="checkbox"/> Business Credit Application</p> <p><input type="checkbox"/> Personal Statement of Financial Position (for each proprietor/director/guarantor)</p> <p><i>Please attach the following:</i></p> <p><input type="checkbox"/> Cashflow forecast - prepared with the assistance of own Accountant</p> <p><input type="checkbox"/> Last 2 years signed Profit &amp; Loss Statement and Balance Sheet</p> <p><input type="checkbox"/> Twelve months of most recent bank statements for all transaction and loan accounts</p> <p><input type="checkbox"/> Signed personal taxation returns or group certificates for each proprietor/director for last 2 years</p>

**1. BUSINESS APPLICATION INFORMATION**

Franchisor/Brand/Licensor Name

Name of Applicant(s)/Franchisee/Business Entity (include trust details)

Trading name (if applicable)

ACN (if applicable)

ABN

Postal Address

Postcode

Business Address

Postcode

Business ph

Mobile

Email Address

Solicitor's name

Solicitor's ph

Accountant's name

Accountant's ph

Is your business entity a

Company  Partnership  Trust

Sole Trader

Other

Number of shareholders

Number of directors

Year commenced trading

A brief history of company trading and director experience

Years business operational (if applicable)

How long have you been with your current bank?

Bank/branch

Your business premises are

Owned  Leased\*  Sub-leased\*

*\*if leased or sub-leased please provide the following details*

1. Term - eg. 3x3x2 years

2. Commencement and expiry date

3. Monthly \$ rate or % of turnover

4. Average monthly outgoings^

Copy of lease or sub-lease provided

Yes  No

*^ leave blank if rent is inclusive of outgoings*



**2. CREDIT REQUEST** – Please complete the appropriate boxes

Business purchase price  Applicant's contribution  Purchase Date

**Business finance required** (tick the box and complete details for those products required)

Product	Interest Rate (tick if applicable)		Loan Amount	Term	Interest only (tick if applicable)		Interest only term required
	Fixed	Variable			Yes	No	
<input type="checkbox"/> Business Mortgage Loan							
<input type="checkbox"/> Business Loan							
<input type="checkbox"/> Business Overdraft							
<input type="checkbox"/> Bank Guarantee#							

# A Bank Guarantee is required if a rental bond is a requirement of the lease agreement.

**Additional business facilities** (tick the box and complete details for those products required)

Product	Details if known
<input type="checkbox"/> Merchant Services (EFTPOS)	
<input type="checkbox"/> Superannuation	
<input type="checkbox"/> Business Credit Card	
<input type="checkbox"/> Insurance	
<input type="checkbox"/> Other please specify	

**3. FINANCE COMMITMENTS**

Business (including leasing) and personal credit commitments held with ANZ and other financiers

Name of financier	Type of facility	Business		Remaining term	Existing limit/balance \$	Rate %	Monthly Repayments	Secured	
		Yes	No					Yes	No
				<b>Total \$</b>		<b>Total \$</b>			

Does the business have tax in arrears?  Yes  No      Is the outstanding tax liability within normal arrangements?  Yes  No  
 If no, please specify

**4. SECURITY DETAILS** – List all security held with ANZ, to be offered to support application, or held with another financier

(Cross out security items that do not apply)

	Residential		ANZ Held	
	Yes	No	Yes	No
A. 1st/2nd registered mortgage over property at <input type="text"/> in the name of: <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. 1st/2nd registered mortgage over property at <input type="text"/> in the name of: <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. Guarantee and indemnity by director(s) and/or applicant(s)/guarantor(s) (provide full names) <input type="text"/>			<input type="checkbox"/>	<input type="checkbox"/>
D. Guarantee and indemnity by director(s) and/or applicant(s)/guarantor(s) (provide full names) <input type="text"/>			<input type="checkbox"/>	<input type="checkbox"/>
E. 1st registered mortgage debenture/goods mortgage			<input type="checkbox"/>	<input type="checkbox"/>
F. Standard authority to appropriate set off ANZ term deposit \$			<input type="checkbox"/>	<input type="checkbox"/>
G. Other - please specify <input type="text"/>			<input type="checkbox"/>	<input type="checkbox"/>
H. Risk Insurance - income protection/key person			<input type="checkbox"/>	<input type="checkbox"/>

Name(s)

Date

**ASSETS**

	Present Value
Cheque account	
Savings account	
Other account	
Family home	
location	
Other property(ies)	
location	
location	
location	
Motor vehicles	
make/model	
make/model	
make/model	
Household furniture/effects	
Superannuation	
held with	
Shares/bonds/investments/etc.	
Personal equity in any private business	
Life Insurance	
held with	
Other <small>please specify</small>	
<b>Total assets (1)</b>	

**LIABILITIES**

Loans	Limit(s)	Current Outstandings
Overdraft(s)		
Home Mortgage(s)		
Investment loan(s)		
Other loan(s)		
Credit/Dept store card(s)		
<b>Other liabilities</b>		
Outstanding taxation due		
Other <small>please specify</small>		
Other <small>please specify</small>		
<b>Total liabilities (2)</b>		
<b>Total assets (1)</b>		
<b>Less Total liabilities (2)</b>		
<b>Net Assets = (1-2)</b>		

Please turn over, read and sign the declaration on the back of this page

All directors must provide a personal guarantee to support the company's application and must complete their Individual Details and complete a Statement of Financial Position.

**INCOME (AVERAGE MONTHLY)**

Base Salary	Gross (p.a.)	Net (p.m.)
Income earner 1		
Income earner 2		
<b>Other Income</b>		
Regular overtime		
Part-time/casual employment		
Dividends/interest		
Commission		
Rent received		
Annual gross	x75%*	
<small>* Do not show rental property expenses as a separate expense item.</small>		
Other <small>please specify</small>		
Other <small>please specify</small>		
<b>Total net monthly income (3)</b>		

**EXPENDITURE (AVERAGE MONTHLY)**

Credit commitments	
Housing loan repayments	
Other loan repayments/HP's	
Credit/Dept store cards	
Other commitments	
Rent/board	
Rates & house insur. (excl rental property)	
Electricity/gas/heating etc.	
Telephone and tolls	
Vehicle(s) - petrol	
Vehicle(s) - insur./reg'n/maintenance	
Living (food, clothing, personal)	
Superannuation	
Life/income replacement insurance	
Insurance - contents/medical etc.	
Education expenses/school fees/fares	
Child maintenance	
Other <small>please specify</small>	
Other <small>please specify</small>	
Other <small>please specify</small>	
Other <small>please specify</small>	
Other <small>please specify</small>	
<b>Total net monthly expenditure (4)</b>	
No. dependants	
<b>Total net monthly income (3)</b>	
<b>Less Total net monthly expenditure (4)</b>	
<b>Uncommitted monthly income = (3-4)</b>	

## PRIVACY DECLARATION AND CONSENT

### ANZ's collection, use and disclosure of personal information

ANZ is collecting your personal information to enable it to assess an application for credit and, if it is approved, to provide the product or service applied for. Without this information ANZ may not be able to consider or approve this application. ANZ may disclose your personal information to:

- > any person who introduces you to ANZ;
- > any service provider ANZ engages to carry out or assist its functions and activities;
- > credit reporting agencies;
- > a mortgage insurer or re-insurer;
- > your referee;
- > other persons ANZ is authorised or required by law to disclose information to (and other persons where you have consented to the disclosure).

You may request access to your information at any of our branches. Access will be granted in accordance with the Privacy Act 1988 for a reasonable fee. If any of your information is inaccurate, you may request that it be corrected.

### Sensitive information

The collection of sensitive information is restricted by the Privacy Act. ANZ will not collect information about your ethnicity, political opinions, religious beliefs, sexual preferences or criminal record unless this is necessary to provide your product or service and you have consented to that collection.

### By signing below you agree to ANZ doing the following things:

My consent to certain disclosures of personal information

ANZ may give my personal information (including information about my credit worthiness, history, standing or capacity) to:

- > any credit reporting agency;
- > any contractor or service provider ANZ engages to provide services connected with my relationship with ANZ;
- > an intending guarantor, to enable that person to consider whether or not to act as guarantor, or offer property as security, for a loan I or a joint borrower have applied for with ANZ;
- > a person who is a guarantor, or has provided property as security, for a loan I have with ANZ;
- > a mortgage insurer or re-insurer of a mortgage insurer;
- > any credit provider for any purpose I have agreed to.

I authorise these people to have access to my personal information from ANZ.

I consent to a trade insurer receiving my personal information from a credit reporting agency where it relates to this application for credit.

ANZ may only give my personal information to another credit provider:

- > to assess my credit application;
- > to assess my credit worthiness;
- > to help me avoid a default on my obligations; or
- > to tell a credit provider of any default I have made.

### Application for commercial credit

ANZ may obtain a credit report containing my personal information and use it in assessing my credit applications, or assessing whether to accept me as a guarantor of the credit applied for by the applicant.

### Use of commercial credit information

ANZ may:

- > obtain information about my commercial activities and commercial credit worthiness from any business which provides that type of information; and
- > use that information to assess this credit application.

### Banker's Opinion

ANZ may obtain from other banks, and disclose to other banks, a banker's opinion about my consumer credit worthiness for use in the assessment of this application for credit.

### Promotion of other products or services

If this application is approved, then until I tell ANZ otherwise:

- > ANZ may use my personal information to help ANZ promote its products or services to those of its related companies and alliance partners;
- > ANZ may also disclose my personal information to its related companies or its alliance partners in connection with that product or service to enable them to decide if they want ANZ to tell me about a product or service;
- > where they have agreed to only use the information for this purpose and where they have agreed to keep the information confidential and return it to ANZ (or destroy it) as soon as it has been used for this purpose.

Where I do not want ANZ to tell me about its products or services or those of its related companies or alliance partners, I may withdraw my consent by calling 13 13 14.

# Personal Statement of Financial Position (Guarantor/Applicant) (cont.)



## Personal Information

My agreement to the use and disclosure of my personal information applies to any personal information collected by ANZ in the course of my relationship with ANZ.

## Declaration and privacy consents of Insurer/Re-Insurer of ANZ

Because ANZ will or may be seeking lenders mortgage insurance from the insurer/re-insurer listed below, you agree to the insurer/re-insurer doing the following things:

- > the insurer/re-insurer may obtain a credit report containing your personal information and use it in assessing ANZ's application for insurance;
- > the insurer/re-insurer may obtain information about your commercial activities and commercial credit worthiness from any business which provides that type of information, and use that information to assess ANZ's application for insurance;

> the insurer/re-insurer may give your personal information (including information about your credit worthiness, history, standing or capacity) to any credit reporting agency, any contractor or service provider the insurer/re-insurer engages to provide services connected with your relationship with the insurer/re-insurer, and any credit provider.

You authorise these people to have access to your personal information from the insurer/re-insurer. The insurer/re-insurer may also receive your personal information from these people. In each case however, your personal information is only to be given or received in connection with ANZ's application for insurance or the insurance/reinsurance provided.

The insurer is as follows:

ANZ Lenders Mortgage Insurance Pty Ltd ABN 77 008 680 055  
Level 6, 100 Queen Street, Melbourne Vic 3000  
Enquiries call 13 25 99

The re-insurer is as follows:

QBE Lenders Mortgage Insurance Limited ABN 70 000 511 071  
Level 21, AMP Centre, 50 Bridge Street, Sydney NSW 2000  
Phone 1300 367 764

## Declaration and Signature

I acknowledge that all information provided in this application is true and correct, and that the details contained in the Personal Statement of Financial Position are true and correct. I have read and understood this declaration and agree to the matters specified in it.

Signature

Printed Name

Position

Date (DD/MM/YYYY)

Driver's licence no.

State of Issue

Date of Birth

Signature

Printed Name

Position

Date (DD/MM/YYYY)

Driver's licence no.

State of Issue

Date of Birth

