

Business Lending Application



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

St.George Bank – a Division of Westpac Banking Corporation ABN 33 007 457 141
AFSL and Australian credit licence 233714.

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
		\$	\$	%
		\$	\$	%
		\$	\$	%
		\$	\$	%

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 Yes No If **yes** → Customer number/Card number/BSB & Account no.

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 St.George, or you are an existing customer and your details have changed. Otherwise, leave this shaded section blank.

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

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 Yes No If **yes** → Customer number/Card number/BSB & Account no.

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 St.George, or you are an existing customer and your details have changed. Otherwise, leave this shaded section blank.

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

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

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

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 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
 \$ \$

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 Authorisation, Declarations and Signatures

Before signing below, please ensure you have read and understood the following terms and conditions.

6.1 General information

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

Agreement to obtaining credit information

I agree:

- (a) to the Bank and any other person or company who acts as an agent for St.George and/or St.George Finance Limited ABN 99 001 094 471 Australian credit licence 387944 ("St.George") in processing this application or managing the loan applied for if this application is approved or who at any time performs a task that is reasonably necessary for purchasing, funding or managing, or processing an application for, a loan by means of a securitisation arrangement (each referred to as a 'Loan Party') doing the following unless the law says they cannot even if I consent:
- obtaining a report about my commercial activities or commercial creditworthiness from any business which provides information about the commercial creditworthiness of persons or from my accountant, for the purpose of:
 - where I am an Applicant, assessing my application; or
 - where I propose to guarantee a loan, assessing whether to accept me as guarantor in respect of the loan application, and, in either case, for the purpose of assisting in collection of overdue payments in respect of the loan or facility applied for;
 - where I am an Applicant applying for a business or investment loan, obtaining from a credit reporting agency a credit report containing information about my personal creditworthiness for the purpose of assessing my application and for the purpose of assisting in collection of overdue payments in respect of that loan or facility;
 - where I propose to guarantee a loan, obtaining from a credit reporting agency a credit report containing information about my personal creditworthiness for the purpose of assessing whether to accept me as guarantor in respect of the loan application;
 - giving to and obtaining from any credit provider named in this application or in a credit report on me issued by a credit reporting agency, information about my credit arrangements for the purposes of:
 - where I am an Applicant, assessing my application and any subsequent application by me or notifying a default by me;
 - where I propose to guarantee a loan, assessing my application to act as guarantor or notifying a failure by me to observe my obligations as guarantor;

- (C) allowing another credit provider to ascertain the status of my obligations to the Bank where I am in default with one or more other credit providers; and

- (D) generally assessing my creditworthiness.

I understand the information exchanged can include any information about my personal and/or commercial creditworthiness, credit standing, credit history or credit capacity which the Privacy Act allows credit providers to give to or receive from each other;

Disclosure to credit reporting agency

I understand that the Privacy Act allows a Loan Party to give a credit reporting agency certain personal information about me and my credit application including, to the extent applicable:

(for Applicants and proposed guarantors)

- permitted information about me which will allow me to be identified;
- cheques drawn by me for \$100 or more which have been dishonoured more than once; and
- in specified circumstances that, in the opinion of the Bank, I have committed a serious credit infringement.

(for Applicants only)

- the fact that I have applied for credit and the amount of credit applied for;
- the fact that the Bank is a current credit provider to me;
- payments which have become overdue by more than 60 days and for which collection action has commenced; and
- that credit provided to me by the Bank has been paid or otherwise discharged.

(for proposed guarantors only)

- the fact that I have offered to act as guarantor in respect of credit or an application for credit; and
- the fact that I have failed to pay an amount due by me as guarantor where, amongst other things:
 - I have received notice of default by the loan applicant(s) and have not paid for 60 days after that notice; and
 - collection action has commenced to recover the amount due from me.

This information may be given before, during or after the provision of credit to the Applicant(s).

Authority to disclose adverse credit information – proposed guarantors and Joint Applicants

I understand that if the Bank declines this application due to adverse information on my personal credit file, then each Applicant may be notified that the application has been declined wholly or partly on information derived from a personal credit report relating to me.

6.2 Handling of personal information

This section applies to all individuals whether they are an Applicant or guarantor or not. Accordingly, in this section, "I" includes any Applicant who is an individual, any guarantor, any director, company secretary or any other officer of an Applicant which is a company or an association. By signing below, each of these people agrees as follows.

I agree that:

- (a) where the Privacy Act allows, I agree that:
- (i) any Loan Party;
 - (ii) any broker, financial consultant or other person through whom this application was made or through whom the Applicant was introduced to the Bank; and
 - (iii) any insurer under any insurance policy applied for or taken out by the Applicant in connection with any loan or any security property, (each referred to as a 'Relevant Party') may exchange with each other any personal information about me including:
 - (A) any information provided by me in, or in connection with, this application, an insurance proposal related to the loan or the security property or any application, proposal or contract with or to another Relevant Party;
 - (B) any other personal information I provide to any Relevant Party or which any Relevant Party otherwise lawfully obtains about me; and
 - (C) any transaction details or transaction history arising out of my arrangements or the arrangements of the Applicant with any Relevant Party;
- (b) that if any Loan Party engages anyone (a 'Service Provider') to do something for it or on its behalf (for example, a valuer, mailing house, a marketing company, a data consultant, an IT contractor or a lawyer) then the Loan Party and the Service Provider may exchange with each other any personal information which relates to me which is referred to in (a) above and any other personal information the Service Provider lawfully obtains about me in the course of action on behalf of or on the instructions of that Loan Party;
- (c) that any information referred to in (a) or (b) above which relates to me can be used by any Loan Party or Service Provider for:
- (i) any purpose related to this application or the funding, making, administration or repayment of the loan applied for or, if I propose to guarantee a loan, my guarantee;
 - (ii) where I am an Applicant, communication in relation to features and options on the loan or facility applied for; and;
 - (iii) planning, product development and research, and may be disclosed by a Loan Party or Service Provider in connection with the acquisition or refinancing of security property (for example, to the vendor of the property or an outgoing financier or their respective solicitors to arrange a settlement);
- (d) where I am an Applicant, to any Loan Party giving to a guarantor or proposed guarantor (for the purpose of considering whether to offer to act as guarantor), personal information (including financial information and information derived from any report referred to in section 6.1 about me and all other information, including copies of documents, the relevant Loan Party sees fit concerning my finance arrangements with the Bank or the performance or observance of those finance arrangements.

As well as sharing my personal information with each other, with the Relevant Parties and with Service Providers, I agree that the Loan Parties may disclose my personal information to:

- their respective related companies, whether in Australia or overseas;
- my referees, including my employer and my accountant (and for this purpose the Bank may show them extracts from, or copies of parts of, this application as evidence of my authority);
- if I give an authority for my financial or legal advisor to obtain information from any Loan Party, my legal or financial advisor;
- rating agencies;
- government and other regulatory bodies (e.g. land titles registrars and the Australian Prudential Regulation Authority);
- debt collection agents if I default on my obligations to the Bank; and
- payment system operators,

and where otherwise required or allowed by law or where I have otherwise consented.

Use by the Westpac Group

St.George may give access to personal information about you to any member of the Westpac Group. We, or any member of the Westpac Group may use your personal information to amongst other things:

- assess your total relationship and product holding with the Westpac Group, analyse products and customer needs and develop new products; and
- inform you of products and services provided by St.George, any member of the Westpac Group or by preferred providers which St.George considers to be of value or interest to you, unless you tell us not to.

I understand that I can access most personal information that St.George holds about me (sometimes there will be a reason why that is not possible, in which case I will be told why).

I understand that if I fail to provide any information requested in this form, or do not agree to any of the possible exchanges or uses detailed above, the application of the Applicant may not be accepted by the Bank.

I understand that documents and information supplied or presented for identification purposes may be verified by the Bank with an appropriate third party.

To find out what sort of personal information St.George has about you, or to make a request for access, please contact 13 33 30.

The Westpac Group means Westpac Banking Corporation and its related bodies corporate.

St.George would like to provide you with information about products and services - which may be supplied by St.George Bank, any member of the Westpac Group or its preferred providers - that it believes may be of interest or value to you. For further details, including what action to take if you do not wish to receive this information, please contact 13 33 30 or write to the Bank at St.George Bank, Locked Bag 1 Kogarah NSW 1485.

6.3 Banker's Opinion – Applicants and proposed guarantors

Each Applicant and each proposed guarantor, by signing below, authorises the Bank to give and receive a banker's opinion for purposes connected with, in the case of an Applicant, its business, trade or profession or, in the case of a proposed guarantor, the proposed guarantee.

6.4 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 and 5 of this form is in all respects complete and accurate and is not, by omission or otherwise, misleading;
- 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;
- 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
		<input type="checkbox"/> Director <input type="checkbox"/> Partner <input type="checkbox"/> Proprietor <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee	DD / MM / YYYY
		<input type="checkbox"/> Director <input type="checkbox"/> Partner <input type="checkbox"/> Proprietor <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee	DD / MM / YYYY
		<input type="checkbox"/> Director <input type="checkbox"/> Partner <input type="checkbox"/> Proprietor <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee	DD / MM / YYYY
		<input type="checkbox"/> Director <input type="checkbox"/> Partner <input type="checkbox"/> Proprietor <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee	DD / MM / YYYY
		<input type="checkbox"/> Director <input type="checkbox"/> Partner <input type="checkbox"/> Proprietor <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee	DD / MM / YYYY
		<input type="checkbox"/> Director <input type="checkbox"/> Partner <input type="checkbox"/> Proprietor <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee	DD / MM / YYYY

Declaration of Purpose

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