



Use this application form for Business and/or Agricultural Borrowers with total ANZ credit requests up to and including \$1 million.

Please complete this application and return it together with the information requested below to your nearest ANZ Business Centre or Branch. If you already have a relationship with ANZ you may not have to complete all sections. Please contact your ANZ Business Centre or Branch Manager to confirm.

Completion of this form does not ensure the approval of your credit application. You should complete all sections of the application to provide the information we will require to undertake our assessment

Please attach the following documents

Please attach signed copies of the following documents, as directed by, your ANZ Business Centre or Branch Manager, for all applicants, directors, proprietors and guarantors (as applicable):

- Signed balance sheets and profit and loss statements (1 or 2 years as appropriate)
- Personal tax returns (1 or 2 years as appropriate)

- Signed personal statement of financial position.

If you have been operating in your industry for less than three years, please also include copies of your:

- Cash flow forecast for the next 12 months
- Business plan
- Industry quality certification or award (if applicable).

Other documentation

Last 6 months bank statements should be attached if you are not currently an ANZ customer.

Copies of any asset valuations and insurance certificates.

Certificate of Incorporation for a company (including Memorandum and Articles of Association) or Registration of Business Name for a firm.

Copies of trust deeds if borrower or guarantors operate as a trust.

BORROWER/APPLICANT DETAILS

Borrower's name in full

Type of business entity

Sole Proprietor
 Partnership
 Public Company
 Trustee Company
 Association
 Pty Ltd
 Other

ABN or ACN

Registered business name (if applicable)

Business Trading Address and Contact Details

Street

Suburb

State

Postcode

Business Phone

Fax

Email

Business Postal Address (leave blank if same as above)

Street/PO Box

Suburb

State

Postcode

BUSINESS DETAILS

Briefly describe your business

Type of industry

Years of management experience of director / key decision maker?

Date commenced trading (under current ownership)

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Who are the proprietors/partners/directors/shareholders/beneficiaries?

Name

1.	<input type="text"/>
2.	<input type="text"/>
3.	<input type="text"/>
4.	<input type="text"/>

Shares/% Owned

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Position

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>



Has your business diversified? Yes No

If Yes when

Number of employees

Number of legal entities in-group

Number of legal entities with ANZ

Number of years with current bank

Bank

Branch

BSB & Account number (only applicable if an ANZ account)

BSB

Account number

DOES YOUR BUSINESS CURRENTLY

Operate as a franchise

No Yes/details

Do more than 25% of its business with one customer

No Yes/details

Do more than 25% of its business with one supplier

No Yes/details

Import/export

No Yes/details

Lease office equipment/plant/motor vehicles

No Yes/details

Hold life/income replacement/business insurance

No Yes/details

Have a business superannuation plan

No Yes/details

Invest in property (other than that which it operates in)

No Yes/details

Use Merchant/EFTPOS facilities

No Yes/details

Have a payroll service

No Yes/details

Use internet or telephone banking

No Yes/details

Use business credit cards

No Yes/details

Have any other financial service

No Yes/details

PERSONAL DETAILS

Name in full

Director Partner Sole Proprietor Guarantor

Residential Address

Suburb

State

Postcode

Time at current address

Years Months

Drivers Licence Number

State of Issue

Date of Birth

Gender

Male Female

Are you a permanent Australian resident? Yes No

Marital status

No. of dependants

Name in full

Director Partner Sole Proprietor Guarantor

Residential Address

Suburb

State

Postcode

Time at current address

Years Months

Drivers Licence Number

State of Issue

Date of Birth

Gender

Male Female

Are you a permanent Australian resident? Yes No

Marital status

No. of dependants



PERSONAL DETAILS (CONT.)

Home Phone Work Phone
 Fax Mobile
 Email

Home Phone Work Phone
 Fax Mobile
 Email

PERSONAL DETAILS

Name in full
 Director Partner Sole Proprietor Guarantor
 Residential Address
 Suburb State Postcode
 Time at current address Years Months
 Drivers Licence Number State of Issue

PERSONAL DETAILS

Name in full
 Director Partner Sole Proprietor Guarantor
 Residential Address
 Suburb State Postcode
 Time at current address Years Months
 Drivers Licence Number State of Issue

Date of Birth Gender Male Female
 Are you a permanent Australian resident? Yes No
 Marital status No. of dependants

Date of Birth Gender Male Female
 Are you a permanent Australian resident? Yes No
 Marital status No. of dependants

Home Phone Work Phone
 Fax Mobile
 Email

Home Phone Work Phone
 Fax Mobile
 Email



FINANCIAL PERFORMANCE SUMMARY (ALL BORROWERS)

Business Trading Results

Year ended

Revenue \$

Interest/Lease* \$

Depreciation \$

Net Profit before tax \$

Tax expense \$

Dividends/Drawings \$

Number of trading losses from the two most recent financial years?

Year ended

Revenue \$

Interest/Lease* \$

Depreciation \$

Net Profit before tax \$

Tax expense \$

Dividends/Drawings \$

Number of trading losses from the two most recent financial years?

* Include interest paid on lease finance & HP contract

* Include interest paid on lease finance & HP contract

In the past 12 months has a cheque issued by you/your business been dishonored due to a lack of funds?

Yes No

Has the borrowing entity had problems with any other bank/creditor over the last 12 months?

Yes No

Have any taxation outstanding beyond current arrangements?

Yes No

Is the principle place of business subject to lease?

No Yes/details

If Yes, briefly summarise term and expiry date

KEY CONTACTS (ANZ MAY CONTACT THESE PEOPLE TO CONFIRM DETAILS WHICH RELATE TO THIS APPLICATION)

- Accountant Financial Controller

Name

Telephone Fax

Name of firm

Email

- Solicitor Financial Planner

Name

Telephone Fax

Name of firm

Email



EXISTING AND REQUESTED BUSINESS FACILITIES

ANZ and Non-ANZ business loan/facility details (including lease finance and HP contracts)

Facility	Secured Y/N	Expiry date	Repayment amount/ frequency (e.g. \$100/P.M)	Finance provider	Existing Loan/ limit amount	Loan/limit amount requested
1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Proposed ANZ and Non-ANZ business loan limits					<input type="text"/>	<input type="text"/>

SECURITY

Security to be offered in support of this business application (include security to be offered in respect of loans to be refinanced by ANZ)

Details of Security (eg. property address)	Given by (owner)	Estimated value	If under finance, name of provider
1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Security held by other finance providers in support of existing non-ANZ business loans listed above
(exclude security to be offered in respect of loans to be refinanced by ANZ)

Details of Security (eg. property address)	Given by (owner)	Estimated value	If under finance, name of provider
1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



PERSONAL STATEMENT OF FINANCIAL POSITION 1

A statement of position must be completed by:- Each applicant (if individual)- Each Director/Partner/sole proprietor (if applicant is a company, partnership or business)- Intending guarantors

Name (s)

As at

ASSETS	Present value
Bank account	\$ <input type="text"/>
Property - primary residence	
Location: <input type="text"/>	\$ <input type="text"/>
Property - other	
Location: <input type="text"/>	\$ <input type="text"/>
Location: <input type="text"/>	\$ <input type="text"/>
Location: <input type="text"/>	\$ <input type="text"/>
Motor vehicles (make/model)	\$ <input type="text"/>
Make/model <input type="text"/>	\$ <input type="text"/>
Make/model <input type="text"/>	\$ <input type="text"/>
Make/model <input type="text"/>	\$ <input type="text"/>
Furniture / household goods	\$ <input type="text"/>
Superannuation	\$ <input type="text"/>
Held with: <input type="text"/>	
Shares	\$ <input type="text"/>
Personal equity in any private business	\$ <input type="text"/>
Life insurance	\$ <input type="text"/>
Held with: <input type="text"/>	
Other assets	\$ <input type="text"/>
Please specify: <input type="text"/>	
Total Assets (1)	\$ <input type="text"/>

LIABILITIES	Current outstanding
Loan	
Personal Overdraft(s) Limit(s) ANZ	\$ <input type="text"/> \$ <input type="text"/>
Personal Overdraft(s) Limit(s) Non-ANZ	\$ <input type="text"/> \$ <input type="text"/>
Mortgage Loan(s) ANZ	\$ <input type="text"/>
Mortgage Loan(s) Non-ANZ	\$ <input type="text"/>
Other loan(s) ANZ	\$ <input type="text"/>
Other loan(s) Non-ANZ	\$ <input type="text"/>
Credit/Dept store card(s) Limit(s)	\$ <input type="text"/> \$ <input type="text"/>
Other liabilities	
Outstanding taxation due <input type="text"/> / <input type="text"/> / <input type="text"/>	\$ <input type="text"/>
Other <input type="text"/>	\$ <input type="text"/>
Please specify: <input type="text"/>	
Other <input type="text"/>	\$ <input type="text"/>
Please specify: <input type="text"/>	
Total Liabilities (2)	\$ <input type="text"/>

INCOME (AVERAGE MONTHLY)		
Base salary	gross (p.m.)	Net (p.m.)
Income earner 1	\$ <input type="text"/>	\$ <input type="text"/>
Income earner 2	\$ <input type="text"/>	\$ <input type="text"/>
Other income		Net
Regular overtime		\$ <input type="text"/>
Part-time/casual employment		\$ <input type="text"/>
Dividends/Interest		\$ <input type="text"/>
Commission		\$ <input type="text"/>
Rent received		\$ <input type="text"/>
Annual gross	\$ <input type="text"/> x75%*	\$ <input type="text"/>

* Do not show rental property expenses as a separate expense item

Other income	\$ <input type="text"/>
Please specify: <input type="text"/>	
Other income	\$ <input type="text"/>
Please specify: <input type="text"/>	
Total net monthly income (3)	\$ <input type="text"/>

EXPENDITURE (AVERAGE MONTHLY)	
Credit commitments	
Housing loan repayments	\$ <input type="text"/>
Other loan repayments	\$ <input type="text"/>
Finance lease / hire purchase repayments	\$ <input type="text"/>
Credit/Dept store cards	\$ <input type="text"/>
Other commitments	
Rent/board	\$ <input type="text"/>
Rates / water / council	\$ <input type="text"/>
Gas / electricity / phone	\$ <input type="text"/>
Vehicle(s) - Petrol	\$ <input type="text"/>
Vehicle(s) - Insurance/Registration/Maintenance	\$ <input type="text"/>
Living (food, clothing, personal)	\$ <input type="text"/>
Superannuation	\$ <input type="text"/>
Life/Income replacement insurance	\$ <input type="text"/>
Insurance - Contents/medical etc	\$ <input type="text"/>
Education expenses/School fees/fares	\$ <input type="text"/>
Child maintenance	\$ <input type="text"/>
Other expenditure	\$ <input type="text"/>
Please specify: <input type="text"/>	
Total net monthly expenditure (4)	\$ <input type="text"/>

Total assets (1)	\$ <input type="text"/>	Total net monthly income (3)	\$ <input type="text"/>
Total liabilities (2)	\$ <input type="text"/>	Total net monthly expenditure (4)	\$ <input type="text"/>
Net assets (=1-2)	\$ <input type="text"/>	Uncommitted monthly income (=3-4)	\$ <input type="text"/>



PERSONAL STATEMENT OF FINANCIAL POSITION 2

A statement of position must be completed by:- Each applicant (if individual)- Each Director/Partner/sole proprietor (if applicant is a company, partnership or business)- Intending guarantors

Name (s)

As at

ASSETS	Present value
Bank account	\$ <input type="text"/>
Property - primary residence	
Location: <input type="text"/>	\$ <input type="text"/>
Property - other	
Location: <input type="text"/>	\$ <input type="text"/>
Location: <input type="text"/>	\$ <input type="text"/>
Location: <input type="text"/>	\$ <input type="text"/>
Motor vehicles (make/model)	\$ <input type="text"/>
Make/model <input type="text"/>	\$ <input type="text"/>
Make/model <input type="text"/>	\$ <input type="text"/>
Make/model <input type="text"/>	\$ <input type="text"/>
Furniture / household goods	\$ <input type="text"/>
Superannuation	\$ <input type="text"/>
Held with: <input type="text"/>	
Shares	\$ <input type="text"/>
Personal equity in any private business	\$ <input type="text"/>
Life insurance	\$ <input type="text"/>
Held with: <input type="text"/>	
Other assets	\$ <input type="text"/>
Please specify: <input type="text"/>	
Total Assets (1)	\$ <input type="text"/>

LIABILITIES	Current outstanding
Loan	
Personal Overdraft(s) Limit(s) ANZ	\$ <input type="text"/> \$ <input type="text"/>
Personal Overdraft(s) Limit(s) Non-ANZ	\$ <input type="text"/> \$ <input type="text"/>
Mortgage Loan(s) ANZ	\$ <input type="text"/>
Mortgage Loan(s) Non-ANZ	\$ <input type="text"/>
Other loan(s) ANZ	\$ <input type="text"/>
Other loan(s) Non-ANZ	\$ <input type="text"/>
Credit/Dept store card(s) Limit(s)	\$ <input type="text"/> \$ <input type="text"/>
Other liabilities	
Outstanding taxation due <input type="text"/> / <input type="text"/> / <input type="text"/>	\$ <input type="text"/>
Other <input type="text"/>	\$ <input type="text"/>
Please specify: <input type="text"/>	
Other <input type="text"/>	\$ <input type="text"/>
Please specify: <input type="text"/>	
Total Liabilities (2)	\$ <input type="text"/>

INCOME (AVERAGE MONTHLY)		
Base salary	gross (p.m.)	Net (p.m.)
Income earner 1	\$ <input type="text"/>	\$ <input type="text"/>
Income earner 2	\$ <input type="text"/>	\$ <input type="text"/>
Other income		Net
Regular overtime		\$ <input type="text"/>
Part-time/casual employment		\$ <input type="text"/>
Dividends/Interest		\$ <input type="text"/>
Commission		\$ <input type="text"/>
Rent received		\$ <input type="text"/>
Annual gross	\$ <input type="text"/> x75%*	\$ <input type="text"/>

* Do not show rental property expenses as a separate expense item

Other income	\$ <input type="text"/>
Please specify: <input type="text"/>	
Other income	\$ <input type="text"/>
Please specify: <input type="text"/>	
Total net monthly income (3)	\$ <input type="text"/>

EXPENDITURE (AVERAGE MONTHLY)	
Credit commitments	
Housing loan repayments	\$ <input type="text"/>
Other loan repayments	\$ <input type="text"/>
Finance lease / hire purchase repayments	\$ <input type="text"/>
Credit/Dept store cards	\$ <input type="text"/>
Other commitments	
Rent/board	\$ <input type="text"/>
Rates / water / council	\$ <input type="text"/>
Gas / electricity / phone	\$ <input type="text"/>
Vehicle(s) - Petrol	\$ <input type="text"/>
Vehicle(s) - Insurance/Registration/Maintenance	\$ <input type="text"/>
Living (food, clothing, personal)	\$ <input type="text"/>
Superannuation	\$ <input type="text"/>
Life/Income replacement insurance	\$ <input type="text"/>
Insurance - Contents/medical etc	\$ <input type="text"/>
Education expenses/School fees/fares	\$ <input type="text"/>
Child maintenance	\$ <input type="text"/>
Other expenditure	\$ <input type="text"/>
Please specify: <input type="text"/>	
Total net monthly expenditure (4)	\$ <input type="text"/>

Total assets (1)	\$ <input type="text"/>	Total net monthly income (3)	\$ <input type="text"/>
Total liabilities (2)	\$ <input type="text"/>	Total net monthly expenditure (4)	\$ <input type="text"/>
Net assets (=1-2)	\$ <input type="text"/>	Uncommitted monthly income (=3-4)	\$ <input type="text"/>



PRIVACY AND CONFIDENTIALITY STATEMENT

ANZ's collection, use and disclosure of personal information

"Personal information" means information about an individual. This statement applies to you if you are a **representative of a customer** (for example, a company director or officer). ANZ is collecting your personal information for the purpose of identifying you, assessing and, if approved, providing the customer with the product or service applied for. Without this information ANZ may not be able to do these things. ANZ may disclose your personal information to: any service provider ANZ engages to carry out or assist its functions and activities; credit reporting agencies; and other persons ANZ is authorised or required by law to disclose information to (and other persons where you have consented to the disclosure). By signing this application form, you consent to ANZ disclosing your information to these persons.

This statement applies to you if you are a **third party relevant to a customer** (for example, a **guarantor**). By signing below, you agree to ANZ doing the following things. ANZ is collecting your personal information for the purpose of identifying you, assessing and, if approved, providing the customer with the product or service applied for. Without this information ANZ may not be able to do these things. ANZ may disclose your personal information to: any service provider ANZ engages to carry out or assist its functions and activities; credit reporting agencies; and other persons ANZ is authorised or required by law to disclose information to (and other persons where you have consented to the disclosure). **Credit report** ANZ may: obtain a credit report containing personal information and use that information to assess whether to accept you as a guarantor of credit applied for by the applicant. This statement applies to you if you are a non-incorporated **customer of ANZ** (for example, a sole trader or firm). By signing below, you agree to ANZ doing the following things. ANZ is collecting your personal information for the purpose of assessing your application and, if it is approved, to provide you with the product or service you are applying for. Without this information ANZ may not be able to do these things. ANZ may disclose your personal information to: any service provider ANZ engages to carry out or assist its functions and activities; participants in the payments system (including financial institutions, merchants and payment organisations); credit reporting agencies; ANZ's alliance partners; your referee; any credit provider to assess a credit application, to assess your credit worthiness, to help you avoid default on your obligations or to inform them of your default; your guarantors, or any person who has provided

property as security, for a loan that you or a joint borrower have with ANZ; and other persons ANZ is authorised or required by law to disclose information to (and other persons where you have consented to the disclosure). **Credit report** ANZ may: obtain a credit report containing personal information and information about your commercial activities and commercial credit worthiness from any business which provides that type of information; and use that information to assess your credit application.

Promotion of other products or services

You agree to ANZ using your personal information to promote its products or services or those of its related companies and alliance partners and disclosing your personal information to its related companies or alliance partners to enable them or ANZ to market their products or services. Where you do not want ANZ to tell you about its products or services or those of its related companies or alliance partners, you may withdraw your consent by calling 13 13 14. Your agreement to the use and disclosure of your personal information applies to any personal information collected by ANZ in the course of your relationship with ANZ.

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 ANZ will not collect sensitive information about you such as health information, without your consent.

Confidential Information - Non Individuals This statement applies to you if you are a non individual customer of ANZ (for example a **company**, trust, association or other incorporated entity). You authorise ANZ to give confidential information to: any contractor or service provider ANZ engages to provide services connected with your relationship with ANZ or to develop, review or maintain its business systems; participants in the payments system (including financial institutions, merchants and payment organisations); its related companies or its alliance partners to promote their products or services where they have agreed to only use the information for this purpose and keep the information confidential; and your guarantors, or any person who has provided property as security, for a loan that you or a joint borrower have with ANZ. By signing this application form you give express consent to such confidential information being disclosed to these persons or entities.

SIGNATURE AND DECLARATION

To be signed by all individual applicants, on behalf of all business applicants, by all directors/sole trader/partners of business applicants and by existing guarantors. My signature below evidences my understanding and consent to all matters set out in this application including the Privacy and Confidentiality Statement above. By signing below, I confirm that all information provided by me in and/or accompanying this application is true and is given in support of this application. Where the applicant is a company partnership or business, I declare I am a director/sole trader/partner of the business applicant and make this declaration on behalf of the applicant. I confirm that

the business is solvent and can afford to repay the increased facilities sought. Where a statement of position is completed by me as director/sole trader/partner of the business applicant or guarantor of the applicant, I also make this declaration in my personal capacity and declare that the details contained in my Personal Statement of Financial Position are true and correct. Where signed by two or more people, this declaration and consent is to be read as given by each individually. I acknowledge that ANZ reserves the right to ask for additional information to consider my loan and that ANZ may not be able to assess my application unless I provide any additional information requested by ANZ.

DECLARATION OF PURPOSE

I/We declare that the credit to be provided to me/us by ANZ pursuant to this Credit Application is to be applied wholly or predominantly for business purposes; or investment purposes other than investment in residential property (or for both purposes).

Important: You should only sign this declaration if each one of these loans are 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

Signature

Printed Name

Date (DD/MM/YYYY)

Signature

Printed Name

Date (DD/MM/YYYY)

Signature

Printed Name

Date (DD/MM/YYYY)

Signature

Printed Name

Date (DD/MM/YYYY)