**ANZ Business Credit** Application Form

**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:

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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

ABN or ACN

Partnership

Public Company

Trustee Company

Association

Pty Ltd

Other

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)

**who are the proprietors/partners/directors/shareholders/beneficiaries?**

Name

Shares/% Owned

Position

1.

2.

3.

4.

Page 1 of 8

**ANZ Business Credit** Application Form

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

Do more than 25% of its business with one customer Do more than 25% of its business with one supplier Import/export

Lease office equipment/plant/motor vehicles Hold life/income replacement/business insurance Have a business superannuation plan

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

Use Merchant/EFTPOS facilities

Have a payroll service

Use internet or telephone banking Use business credit cards

Have any other financial service

No No No No No No No No No No No No

No

Yes/details Yes/details Yes/details Yes/details Yes/details Yes/details Yes/details Yes/details Yes/details Yes/details Yes/details Yes/details

Yes/details

**PersOnAl detAils**

Name in full

Name in full

Director

Partner

Sole Proprietor

Guarantor

Director

Partner

Sole Proprietor

Guarantor

Residential Address

Residential Address

Suburb

State

Postcode

Suburb

State

Postcode

Time at current address

Time at current address

Years

Months

Years

Months

Drivers Licence Number

State of Issue

Drivers Licence Number

State of Issue

Date of Birth

Gender

Date of Birth

Gender

Male

Yes

Female

No

Male

Yes

Female

No

Are you a permanent Australian resident?

Marital status

Are you a permanent Australian resident?

Marital status

No. of dependants

No. of dependants

Page 2 of 8

**ANZ Business Credit** Application Form

**PersOnAl detAils (cOnt.)**

Home Phone

Work Phone

Home Phone

Work Phone

Fax

Mobile

Fax

Mobile

Email

Email

**PersOnAl detAils**

Name in full

**PersOnAl detAils**

Name in full

Director

Partner

Sole Proprietor

Guarantor

Director

Partner

Sole Proprietor

Guarantor

Residential Address

Residential Address

Suburb

State

Postcode

Suburb

State

Postcode

Time at current address

Time at current address

Years

Months

Years

Months

Drivers Licence Number

State of Issue

Drivers Licence Number

State of Issue

Date of Birth

Gender

Date of Birth

Gender

Male

Yes

Female

No

Male

Yes

Female

No

Are you a permanent Australian resident?

Marital status

Are you a permanent Australian resident?

Marital status

No. of dependants

No. of dependants

Home Phone

Work Phone

Home Phone

Work Phone

Fax

Mobile

Fax

Mobile

Email

Email

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**ANZ Business Credit** Application Form

**finAnciAl PerfOrmAnce summAry (All BOrrOwers)**

**Business trading results**

Year ended

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

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

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

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

Have any taxation outstanding beyond current arrangements? Is the principle place of business subject to lease?

If Yes, briefly summarise term and expiry date

Yes

No

Yes

No

Yes

No

No

Yes/details

**Key cOntActs (AnZ mAy cOntAct these PeOPle tO cOnfirm detAils which relAte tO this APPlicAtiOn)**

Accountant

Name

Financial Controller

Name of firm

Telephone

Fax

Email

Solicitor

Name

Financial Planner

Name of firm

Telephone

Fax

Email

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**ANZ Business Credit** Application Form

**existing And requested Business fAcilities**

**AnZ and non-AnZ business loan/facility details** (including lease finance and HP contracts)

Facility

Secured Expiry date Y/N

Repayment amount/

Finance

Existing Loan/

Loan/limit amount requested

frequency (e.g. $100/P.M) provider limit amount

1.

2.

3.

4.

5.

6.

**total Proposed AnZ and non-AnZ business loan limits**

**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.

2.

3.

4.

**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

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Page 5 of 8

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**ANZ Business Credit** Application Form

**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)

**Assets**

As at

Present value

**incOme (AverAge mOnthly)**

Bank account

Property - primary residence

Base salary Income earner 1

Income earner 2

**Other income**

Regular overtime

gross (p.m.)

Net (p.m.)

Location:

Property - other

Net

Location:

Location: Location:

Part-time/casual employment Dividends/Interest Commission

Rent received

Motor vehicles (make/model)

Make/model Make/model

Make/model

Annual gross

x75%\*

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

Furniture / household goods

Superannuation

Other income Please specify: Other income

Please specify:

Held with: Shares Personal equi Life insurance Held with: Other assets

Please specify:

**total net monthly income (3)**

**exPenditure (AverAge mOnthly) credit commitments**

Housing loan repayments

Other loan repayments

Finance lease / hire purchase repayments Credit/Dept store cards

**Other commitments**

Rent/board

Rates / water / council Gas / electricity / phone Vehicle(s) - Petrol

Vehicle(s) - Insurance/Registration/

Maintenance

**total Assets (1) liABilities loan**

Personal Overdraft(s)

Limit(s) ANZ Personal Overdraft(s) Limit(s) Non-ANZ

Mortgage Loan(s) ANZ

Current outstanding

Mortgage Loan(s) Non-ANZ Other loan(s) ANZ

Other loan(s) Non-ANZ

Living (food, clothing, personal)

Superannuation

Life/Income replacement insurance Insurance - Contents/medical etc Education expenses/School fees/fares Child maintenance

Other expenditure

Credit/Dept store

card(s) Limit(s)

**Other liabilities**

Outstanding taxation due

Other

Please specify: Other

Please specify:

Please specify:

**total net monthly expenditure (4)**

**total liabilities (2)**

Page 6 of 8

**total assets (1) total net monthly income (3)**

**total liabilities (2) total net monthly expenditure (4)**

**net assets (=1-2) uncommitted monthly income (=3-4)**

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**ANZ Business Credit** Application Form

**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)

**Assets**

As at

Present value

**incOme (AverAge mOnthly)**

Bank account

Property - primary residence

Base salary Income earner 1

Income earner 2

**Other income**

Regular overtime

gross (p.m.)

Net (p.m.)

Location:

Property - other

Net

Location:

Location: Location:

Part-time/casual employment Dividends/Interest Commission

Rent received

Motor vehicles (make/model)

Make/model Make/model

Make/model

Annual gross

x75%\*

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

Furniture / household goods

Superannuation

Other income Please specify: Other income

Please specify:

Held with: Shares Personal equi Life insurance Held with: Other assets

Please specify:

**total net monthly income (3)**

**exPenditure (AverAge mOnthly) credit commitments**

Housing loan repayments

Other loan repayments

Finance lease / hire purchase repayments Credit/Dept store cards

**Other commitments**

Rent/board

Rates / water / council Gas / electricity / phone Vehicle(s) - Petrol

Vehicle(s) - Insurance/Registration/

Maintenance

**total Assets (1) liABilities loan**

Personal Overdraft(s)

Limit(s) ANZ Personal Overdraft(s) Limit(s) Non-ANZ

Mortgage Loan(s) ANZ

Current outstanding

Mortgage Loan(s) Non-ANZ Other loan(s) ANZ

Other loan(s) Non-ANZ

Living (food, clothing, personal)

Superannuation

Life/Income replacement insurance Insurance - Contents/medical etc Education expenses/School fees/fares Child maintenance

Other expenditure

Credit/Dept store

card(s) Limit(s)

**Other liabilities**

Outstanding taxation due

Other

Please specify: Other

Please specify:

Please specify:

**total net monthly expenditure (4)**

**total liabilities (2)**

Page 7 of 8

**total assets (1) total net monthly income (3)**

**total liabilities (2) total net monthly expenditure (4)**

**net assets (=1-2) uncommitted monthly income (=3-4)**

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**ANZ Business Credit** Application Form

**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

Signature

Printed Name

Printed Name

Date (DD/MM/YYYY)

Date (DD/MM/YYYY)

Signature

Signature

Printed Name

Printed Name

Date (DD/MM/YYYY)

Date (DD/MM/YYYY)

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