



Please complete this application and return it 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 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 for all applicants, directors, proprietors and guarantors (as applicable):

- Last 3 years signed balance sheets and profit and loss statements
- Signed rural statement of financial position
- Last 3 years personal tax returns or group certificates

If you have been operating in your industry for three years or less or if your total ANZ business loans (including this application) exceed \$250,000, please also include copies of your:

- Cash flow forecast for the next twelve months
- Business plan (if available)

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 Constitution) or Registration of Business Name for a firm.
- **Partnership agreement.**
- **Copies** of trust deeds if borrower or guarantors operate as a trust.

Are personal or consumer loans also required?

No - Complete this application form

Yes - Complete a separate consumer loan application

BORROWER/APPLICANT DETAILS

Company, Trust and Business Names (if applicable)

Tick the type of legal entities involved in the business

P/L Trust Sole Proprietor Partnership Other

ABN

Total number of entities

Mailing Address of Business

Property/Street

Town/Locality State Postcode

Phone Mobile

Fax Email

Year Business started Trading?

How long have you been with your current bank?

No. of employees

Bank

Branch

Details of principal parties

Title Full Name

Marital Status Role in Business Date of birth (DD/MM/YYYY)

Address Details (if different from above)

Drivers Licence Number/State



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

Name of Accountant

Name of Firm

Phone

Name of Solicitor

Name of Firm

Phone

Purpose of Your Application

- Purchase Land
 Purchase Stock
 Purchase Equipment
 Seasonal Finance
 Working Capital
 Refinance

Other

Provide a summary of the purpose and your finance requirements (ie buying land next door to expand property)

Indicate costs and source of funding

Costs

Purchase price etc	<input type="text"/>
Additional costs	<input type="text"/>
Legal costs etc	<input type="text"/>
Margin	<input type="text"/>
Other	<input type="text"/>
Total	<input type="text"/>

Source of Funds

Own Funds	<input type="text"/>
ANZ Lending required	<input type="text"/>
Other Funds	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Total	<input type="text"/>

DECLARATION AND SIGNATURES

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 the 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;
- 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.

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;
- 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 this application.

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 or 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 purpose:
 - to enable then 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 131314 at any time.

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 Signatures (All applicants to sign if an Agribusiness Credit Application has not been provided)

I/we declare that the information given in this form is true and correct. My/our signature(s) evidence my/our understanding of and consent to all matters set out in this form.

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

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.

Applicant's name

Applicant's signature

Date (DD/MM/YYYY)

Applicant's name

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