

Business Finance Introducer Application

For loans predominantly for business purposes

Fax to

Business Banking Manager

Fax number

Date

Number of pages

Introducer details

Name

Company

Aggregator

Phone number

Mobile number

Fax number

Introducer ID

Email address

Section 1 – Deal Summary

Applicant name/s (show name of company/firm/sole trader/trustname and trustee thereof)

ABN/ARBN

Applicant Credit History

Applicant has stated that their credit history is free of payment default, court judgements or bankruptcy Yes No

Applicant has stated that they have had less than 2 outward dishonours in the last 6 months Yes No

All bank/loan accounts are currently in order Yes No

Has applicant been requested to refinance by their existing bank Yes No

Funding Required

Total requirements

less Own Contribution

= This Request

Proposal

Loan purpose

Source of own contribution

Repayment source

Estimated settlement date

Serviceability

■ Complete and attach Serviceability Worksheet

Supporting comments

Security Offered

A) Type Market Value \$ @ % = Lending Value \$

B) Type Market Value \$ @ % = Lending Value \$

C) Type Market Value \$ @ % = Lending Value \$

Total proposed borrowings (*loan*) Total Lending value Loan/Lending value
 \$ \$ %

Section 2 – Applicant Details

Business address
 State Postcode

Time there yrs mths

Business postal address (*if different from business address*)
 State Postcode

Name of contact person

Business phone number () Mobile number

Fax number ()

Email address

Accountant's name Phone number ()

Solicitor's name Phone number ()

Section 3 – Business Details

Background (*comment on nature and history of the business, and any significant recent changes*)

Business owner/directors/partners

Names	Title	% Ownership	Date of birth	Date commenced in this industry
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

How did the owner first get involved with the business?

Purchased from previous owner Part of family business Purchased a franchise

Started from scratch Other (*give details*) >

No. of full time employees **No. of part time employees** **Date business established** / /

Security Item 2

Full name of owner/s	% Owned	Property address (if applicable)
1)	%	
2)	%	
Description (eg. home, factory, stock, term deposit)	Size of property	Estimated market value

Details of existing mortgage/charge

Lender	Balance owed	Interest rate	Term
	\$	%	

Security Item 3

Full name of owner/s	% Owned	Property address (if applicable)
1)	%	
2)	%	
Description (eg. home, factory, stock, term deposit)	Size of property	Estimated market value

Details of existing mortgage/charge

Lender	Balance owed	Interest rate	Term
	\$	%	

Company borrowers

Full name of Guarantors (including company/trust name if applicable)
1)
2)
3)
4)

Section 6 – Current Business Accounts and Borrowing**Which bank do you mainly use for your business accounts?**

Bank	Since

Business cheque and deposit account details

Bank	Branch	Account number	Current balance (DR/CR)

Current bank/finance loans, leases and other liabilities (including bonds, guarantees, trade finance and commercial bill facilities)

Type of loan	Name of financier	Outstanding balance	Approved limit	Monthly payment	Interest rate	Value of security pledged	Type of security pledged
		\$	\$	\$	%	\$	
		\$	\$	\$	%	\$	
		\$	\$	\$	%	\$	
		\$	\$	\$	%	\$	

Section 7 – Other Supporting Information**I confirm all information contained in this application is accurate to the best of my knowledge**

Introducer name

Other comments if required

Signature

Date

Section 8 – Signatures & Declarations

PROTECTION OF YOUR PRIVACY

PERSONAL INFORMATION

I/We, the Principal(s)/Director(s)/Shareholder(s), agree that the Bank and its subsidiaries (the "Parties") may exchange with each other any information about me/us including:

- any information provided by me/us in this document;
- any other personal information I/we provide to any of them or which they otherwise lawfully obtain about me/us; and
- transaction details or transaction history arising out of my/our arrangements with the Bank.

If the Parties engage anyone (a "Service Provider") to do something on their behalf (for example a mailing house or a data processor) then I/we agree the Parties and the Service Provider may exchange with each other any information referred to above.

The Bank might give any information referred to above to entities other than the Parties and the Service Providers where it is required or allowed by law or where I/we have otherwise consented (this includes the consents I/we have provided below).

I/We agree that any information referred to above can be used by the Parties and any Service Provider to assess this application for the product/s selected and for account administration, planning, product development and research purposes.

I/we understand that I/we can access most personal information that the Parties hold about me/us (sometimes there will be a reason why that is not possible, in which case I/we will be told why).

I/We understand that if I/we fail to provide any information requested in this form, or do not agree to any of the possible exchanges or uses detailed above, my/our application may not be accepted by the Bank. To find out what sort of personal information the Parties have about you, or to make a request for access, please contact 132 032.

CREDIT INFORMATION

In the remainder of this section, the Bank means Westpac Banking Corporation, any manager, any servicing company or any authorised agent of the Bank who for the purposes of the Privacy Act is a credit provider.

Notice that credit information may be given to a credit reporting agency

The Privacy Act (1988) allows the Bank to give a credit reporting agency certain personal information about me/us which I/we authorise the Bank to do. This information includes:

- my/our identification;
- that credit has been applied for and the amount;
- that the Bank is a current credit provider to me/us;
- details of payments which become overdue for more than 60 days and for which collection action has commenced;
- that payments are no longer overdue;
- details of cheques drawn by me/us for an amount not less than \$100 which have been dishonoured more than once;
- that in the Bank's opinion I/we have committed a serious credit infringement; and
- that the credit provided to me/us by the Bank has been paid or discharged; and
- that a court judgment or bankruptcy order has been made against me.

Authority to obtain certain credit information

To enable the Bank to assess my/our application for personal or commercial credit I/we authorise the Bank to obtain:

- from a credit reporting agency, a credit report containing personal or commercial information about me/us in relation to personal or commercial credit provided to me/us; and
- from a business which provides information about the commercial creditworthiness of persons, information about my/our commercial activities or commercial credit worthiness.

Authority to exchange credit information with other credit providers

I/We authorise the Bank to give to and obtain from other credit providers named either in this application or in a credit report issued by a credit reporting agency any information about my/our credit worthiness, credit standing, credit history or credit capacity.

This information may be used to:

- assess my/our application for credit and/or my/our credit-worthiness;
- assist me/us to avoid defaulting on my/our credit obligations; and
- notify other credit providers of a default by me/us.

Authority to disclose certain information to joint applicants

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

Authority to exchange credit information for securitisation purposes

I/We authorise the Bank to give to and obtain from persons involved in securitisation arrangements, any report or information about me/us in relation to personal or commercial credit provided to me/us, including any information about my/our credit worthiness, credit standing, credit history or credit capacity. Securitisation arrangements may include purchasing, funding, managing or processing credit.

Authority to provide information to additional cardholders

I/We authorise the Bank to disclose to the holder of an additional card on my/our account information relating to: account balance; amount of available credit; minimum payment due; transactions on the account.

Banker's Opinion

I/We authorise the Bank to give and receive a banker's opinion for purposes connected with my/our business, trade or profession.

OTHER ACKNOWLEDGMENTS AND CONSENTS

- I/We confirm that the information contained in this application and the financial information supporting it are in all respects complete and correct. I/We acknowledge that the Bank will rely on this information when making its decision.
- I/We confirm that all statutory obligations of the business entity/group have been satisfied.
- I/We confirm financial statements provided with the application present an accurate view of the borrowing entity's financial position.
- I/We acknowledge that the Bank has the right to confirm the details of the information provided in this application.
- I/We acknowledge 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 I/we have provided in this form will not become part of any contract for credit which may come into existence between me/us and the Bank.
- I/We understand that only the Bank can decide whether this application is approved and that any person who may have introduced me/us to the Bank (including a broker acting on my/our behalf) has no authority to give that approval or otherwise to act on behalf of the bank in any capacity.
- I/We consent to the Bank giving to any guarantor(s)/ indemnitor(s) all information, including credit reports and copies of documents, which the Bank sees fit concerning me/us, the credit provided to me/us and any security.
- I/We consent to the Bank exchanging information concerning my/our financial affairs with any person acting on my/our behalf, including my/our agent, accountant, solicitor or broker.
- I/We acknowledge that any broker acting on my/our behalf in connection with this application may be paid a commission if this application is approved and the loan drawn.
- I/We acknowledge that my/our obligation for this debt will continue regardless of any changes in my/our circumstances including death, disablement or illness.
- I/We authorise the Bank and any of its related bodies corporate and the officers of such corporations to freely exchange credit or other information concerning my/our business affairs and the financial conditions of this business.
- I/We have read and I/we understand and agree to the acknowledgments and consents relating to the protection of my/our privacy.

Members of the Westpac Group would like to be able to contact you, or send you information, regarding other products and services. The terms and conditions document will explain what action to take if you do not wish to receive this information.

Authorised signatures of all:

Proprietors Company Secretary Directors

Signature(s)

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

Date

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

Section 8 – Guarantors

Authority to Obtain Credit Information ■ Privacy Act 1988 (Commonwealth)

Guarantor(s): *(full names and addresses)*

Contact phone number

1		
2		
3		
4		

GUARANTORS

PERSONAL INFORMATION

I agree that the Bank and any other member of the Westpac Group (the "Parties") may exchange with each other any information about me including:

- any information provided by me in this document;
- any other personal information I provide to any of them or which they otherwise lawfully obtain about me; and
- transaction details or transaction history arising out of my arrangements with the Bank.

If the Parties engage anyone (a "Service Provider ") to do something on their behalf (for example a mailing house or a data processor) then I agree the Parties and the Service Provider may exchange with each other any information referred to above.

The Bank might give any information referred to above to entities other than the Parties and the Service Providers where it is required or allowed by law or where I have otherwise consented (this includes the consents I have provided below).

I agree that any information referred to above can be used by the Parties and any Service Provider to assess me as guarantor and for account administration, planning, product development and research purposes. I understand that I can access most personal information that the Parties hold 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, my application may not be accepted by the Bank.

To find out what sort of personal information the Parties have about you, or to make a request for access, please contact 132 032.

The Westpac Group means Westpac Banking Corporation and its related bodies corporate which include Westpac General Insurance Limited, Westpac Financial Services Limited and Australian Guarantee Corporation Limited.

CREDIT INFORMATION

In the remainder of this section, the Bank means Westpac Banking Corporation, any manager, any servicing company or any authorised agent of the Bank who for the purpose of the Privacy Act is a credit provider.

Authority to obtain certain credit information

I authorise the Bank to obtain from a credit reporting agency, a credit report containing certain credit information about me.

What the credit information is used for

I understand that the credit information may be used to assess whether to accept me as guarantor/s for personal or commercial credit applied for, or provided to, the above named applicant(s).

Notification of Adverse Credit Information

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

Authority to list overdue payments under a guarantee/ indemnity

I understand that the Bank may list overdue payment(s) under a guarantee/ indemnity on my personal credit file where I have been notified of the borrower's default and 60 days have lapsed since such notification was given and the Bank has taken steps to recover the amount of the overdue payment from me.

Banker's opinions

I authorise the Bank to obtain a banker's opinion about me from my banker for purposes connected with my guarantee/indemnity.

OTHER ACKNOWLEDGEMENTS AND CONSENTS

- I acknowledge that the Bank has the right to confirm details of any information I have provided in connection with my guarantee/ indemnity.

- I acknowledge that the Bank may exchange information with its related companies for the purpose of assessing whether to accept me as guarantor/indemnitor and for the purpose of its related companies managing or servicing any credit provided to the abovenamed applicant(s).
- I acknowledge that my obligations as a guarantor will continue unchanged regardless of any change in circumstances including due to death, disablement or illness of myself, an officer bearer or key employee.
- I agree that if the Bank approves the borrower(s) application for credit this agreement remains in force until the credit provided to the applicant(s) is paid or discharged.
- I have read, understand and agree to the acknowledgments and consents relating to the protection of my privacy.

Members of the Westpac Group would like to be able to contact you, or send you information, regarding other products and services. The terms and conditions document will explain what action to take if you do not wish to receive this information.

Signature(s)

Date

Section 9 – Personal Profile – Complete one for each Principal/Director/Guarantor (and spouse where applicable)

Full name of Principal/Director/Guarantor

Residential address

 Postcode:

Postal address (if different from residential address)

 Postcode:

Residence start date / / Number & Ages of dependants

Previous address (if less than 2 years at current address)

 From / / To / /

Home phone number () Mobile phone number

Email address

Date of birth / / Driver's licence number Marital status

Residential status
 Own home Rent Other

Name of Spouse

Date of birth / / Driver's licence number

Experience/qualifications

Details

Type of qualification	Date obtained
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Career background/Business experience (comment on type and length of experience, financial management skills etc.)

Employment Information for Principal/Director/Guarantor

Employer name

Occupation

Phone number () Fax number ()

Employment start date / / Employed in family business
 Yes No

Nature of employment
 Self Employed Full Time Part time Other

Previous employment (if less than 2 years)
 Employer name

Occupation

From / / To / /

Employment Information for Spouse

Employer name

Occupation

Phone number () Fax number ()

Employment start date / / Employed in family business
 Yes No

Nature of employment
 Self Employed Full Time Part time Other

Previous employment (if less than 2 years)
 Employer name

Occupation

From / / To / /

Income Statement

Monthly income	Principal – \$	Spouse – \$
Business income/drawings	<input type="text"/>	<input type="text"/>
Net rent	<input type="text"/>	<input type="text"/>
Net interest/dividends	<input type="text"/>	<input type="text"/>
Salary/wages	<input type="text"/>	<input type="text"/>
Other regular income <input type="text"/>	<input type="text"/>	<input type="text"/>
Total Income A	<input type="text"/>	<input type="text"/>

Monthly fixed expenses	Principal – \$	Spouse – \$
Mortgage/Rent/Board	<input type="text"/>	<input type="text"/>
Equipment/Vehicle loans	<input type="text"/>	<input type="text"/>
Credit cards/Other loans	<input type="text"/>	<input type="text"/>
Childcare/Maintenance	<input type="text"/>	<input type="text"/>
Other loans/Commitments	<input type="text"/>	<input type="text"/>
Total Fixed Expenses B	<input type="text"/>	<input type="text"/>

Combined Monthly Surplus (A) – (B)

Section 10 – Statement of Assets and Liabilities

Assets

Owner
(tick as appropriate)

House of residence - Address	\$	1	2
		<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>

Other real estate	Net rent per month	\$	1	2
1			<input type="checkbox"/>	<input type="checkbox"/>
2			<input type="checkbox"/>	<input type="checkbox"/>
3			<input type="checkbox"/>	<input type="checkbox"/>
4			<input type="checkbox"/>	<input type="checkbox"/>
5			<input type="checkbox"/>	<input type="checkbox"/>

Accounts (Institution/Name)	1	2
1	<input type="checkbox"/>	<input type="checkbox"/>
2	<input type="checkbox"/>	<input type="checkbox"/>
3	<input type="checkbox"/>	<input type="checkbox"/>
4	<input type="checkbox"/>	<input type="checkbox"/>
5	<input type="checkbox"/>	<input type="checkbox"/>

Motor vehicles - Details	1	2
1	<input type="checkbox"/>	<input type="checkbox"/>
2	<input type="checkbox"/>	<input type="checkbox"/>
3	<input type="checkbox"/>	<input type="checkbox"/>

Investments - Superannuation (Company)	1	2
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>

Investments - Share Portfolio	1	2
	<input type="checkbox"/>	<input type="checkbox"/>

Investments - Share of Company/Business (going concern only)	1	2
	<input type="checkbox"/>	<input type="checkbox"/>

Other Investments	1	2
	<input type="checkbox"/>	<input type="checkbox"/>

Insurance - Life Policy and Company	1	2
	<input type="checkbox"/>	<input type="checkbox"/>

Insured Value

Boats/Caravans/Trailers/Motorbikes

Furniture and personal effects

Jewellery

Total Assets A

Liabilities

Owner
(tick as appropriate)

Home mortgage					1	2
Lender	Limit Available	Rate %	Monthly Repayment	Balance Owing	Principal	Spouse
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>

Other mortgages	1	2
1	<input type="checkbox"/>	<input type="checkbox"/>
2	<input type="checkbox"/>	<input type="checkbox"/>
3	<input type="checkbox"/>	<input type="checkbox"/>
4	<input type="checkbox"/>	<input type="checkbox"/>
5	<input type="checkbox"/>	<input type="checkbox"/>

Personal loans/Leases	1	2
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>

Credit cards	1	2
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>

Other liabilities	1	2
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>

Tax owed	1	2
	<input type="checkbox"/>	<input type="checkbox"/>

Total Liabilities B

In the event of your death, disability or suffering a major illness, do you have arrangements in place to protect your:

- Home Yes No
- Assets Yes No
- Family's current lifestyle..... Yes No

Additional details
(eg. where assets/liability not in equal share)

Net Assets (A) – (B)

I declare that the above information, provided by me, is true and correct.

Signature

Date

/ /

Signature

Date

/ /

Section 11 – The Following Documentation Is Attached

	Tick (✓) if attached
All Applicants	
Introducer Application	<input type="checkbox"/>
Serviceability Worksheet	<input type="checkbox"/>
Personal Profile – one for each Principal / Director / Guarantor (<i>and spouse where applicable</i>).....	<input type="checkbox"/>
Statement of Assets & Liabilities - one for each Principal / Director / Guarantor, unless joint with spouse / partner	<input type="checkbox"/>
Business financial statements signed by the proprietor(s) / director(s):-	
<input type="checkbox"/> Last 3 years (<i>min 2 years</i>) Balance Sheets, Profit & Loss statements and Trading statements	<input type="checkbox"/>
<input type="checkbox"/> Last 3 years (<i>min 2 years</i>) Personal Income Tax returns and assessments for all proprietor(s) / directors	<input type="checkbox"/>
If borrower is one of a group of companies, a "Family Tree / Organisational Chart" detailing linkages	<input type="checkbox"/>
Refinance of existing debt	
Bank statements for all loan and trading accounts for last 12 months (<i>for non-Westpac customers</i>)	<input type="checkbox"/>
Property Purchase/Security	
Copy of purchase contract(s) / licences / permits	<input type="checkbox"/>
Property / Tenancy / Leasing Schedule(s) (<i>if applicable</i>).....	<input type="checkbox"/>
Current Property Valuations (<i>if available</i>)	<input type="checkbox"/>
Rates Notice (<i>containing title particulars</i>).....	<input type="checkbox"/>
Start Up Business or Business Established < 12 months	
Business Plan and cash flow forecast	<input type="checkbox"/>
Funding Business Growth	
Profit and loss forecast	<input type="checkbox"/>
Balance sheet forecast	<input type="checkbox"/>
Cash flow forecast	<input type="checkbox"/>
Mortgage Debenture over Business Assets security offered (eg. debtors, stock)	
Working Asset Statement signed by applicant (<i>template available</i>).....	<input type="checkbox"/>
Management Accounts, including stock and aged debtor statements	<input type="checkbox"/>
Cash flow forecast	<input type="checkbox"/>
Property Development	
Property Development Schedule (<i>template available</i>)	<input type="checkbox"/>
Equipment Finance	
Equipment Finance Application Form	<input type="checkbox"/>
Home Loan or Investment Property Loan	
Personal Finance Loan Application Form	<input type="checkbox"/>