

# Business Finance Application

Please use black pen and block letters

## APPLICANT DETAILS

Full name of applicant (eg Company, Business, Sole Trader, Individual)

Contact Name

Office phone number

Fax number

Contact Address

State

Postcode

Email address

Website address

## LOAN PURPOSE AND AMOUNT

Loan purpose (eg purchase premises, purchase plant, vehicles or equipment, buying out business partner etc. If more than one purpose, use sections 2 and 3 as needed)

	Amount Needed
1. <input type="text"/>	\$ <input type="text"/>
2. <input type="text"/>	\$ <input type="text"/>
3. <input type="text"/>	\$ <input type="text"/>
<b>Total loan amount</b>	\$ <input type="text"/>

## BUSINESS DETAILS

**Business Structure**     Company                       Proprietorship (including sole traders)                       Partnership

Is there a trust involved     Yes     No

**Type of Company**             Normal company             Trustee of Family Discretionary Trust             Trustee of unit

Trust trustee of another type of trust - give details

ACN / ARBN / ABN / Business Registration No.

Date of incorp. (if app)

 /  / 

Date business name reg'd (if app)

 /  / 

Name of trust (if applicable)

Date of trust deed

 /  / 

Date/s of any variations

 /  / 

Business address

State

Postcode

Postal Address (if different from above)

State

Postcode

Accountant's business name

Phone

Fax

Accountant's contact name

Accountants email address

Accountant's address

Solicitor's business name

Phone

Fax

Solicitor's contact name

Accountants email address

Solicitor's address

## BUSINESS DETAILS

Main business activity

Other business activity (if any)

Date company / business established

Total number of staff / employees

Current ownership / management of company / business

Who are the other key people in the business?

Title / position

Time in position

## OWNERS / PARTNERS / DIRECTORS / GUARANTORS DETAILS

1. Full name of owner / partner / guarantor

Position / Title (eg Man. Dir.)

Date of birth

Driver's licence no.

Shareholding %

Residential address

2. Full name of owner / partner / guarantor

Position / Title (eg Man. Dir.)

Date of birth

Driver's licence no.

Shareholding %

Residential address

3. Full name of owner / partner / guarantor

Position / Title (eg Man. Dir.)

Date of birth

Driver's licence no.

Shareholding %

Residential address

4. Full name of owner / partner / guarantor

Position / Title (eg Man. Dir.)

Date of birth

Driver's licence no.

Shareholding %

Residential address

## SECURITY

Please detail any asset/s owned by the company / business or its principals that may be offered to bcu to secure lending

Asset 1

Asset owner

Estimated value

Asset 2

Asset owner

Estimated value

Asset 3

Asset owner

Estimated value

Asset 4

Asset owner

Estimated value

Other security - give details

LIABILITIES			
Mortgages	Repayment \$	Frequency	Balance owing
Personal loan	Repayment \$	Frequency	Balance owing
Lease / hire purchase	Repayment \$	Frequency	Balance owing
Credit card / Store Accounts	Repayment \$	Limit	Balance owing
Rent / board	Repayment \$	Frequency	Balance owing
Other	Repayment \$	Frequency	Balance owing
<b>TOTAL LIABILITIES</b>			

ASSETS	
Real Estate	Estimated value \$
Contents	Estimated value \$
Vehicle / s	Estimated value \$
Cash / savings (name of financial institution)	Estimated value \$
Shares	Estimated value \$
Boat	Estimated value \$
Caravan	Estimated value \$
Superannuation	Estimated value \$
Net business worth (goodwill)	Estimated value \$
Other	Estimated value \$
<b>TOTAL ASSETS</b>	

CURRENT INSURANCE DETAILS			
	Provider	Value of Policy	Due Date
Home			
Contents			
Vehicles			
Income			
Death			
TPD/CCI			
Other			

**Credit Reports for Commercial Loan Applicant Applications**

By submitting this application I/we expressly consent to our obtaining a credit report containing your credit information in order to assess your commercial loan application.

I / we believe that the above information provided is correct

Signature

Name (Please print)

Date

Signature

Name (Please print)

Date

## CONTINGENT LIABILITIES

Have owners / partners / directors provided guarantees or security to support any debt or liability not disclosed in the supplied balance sheet?  Yes (*give details*)  No


Have owners / partners / directors, in any capacity, ever been bankrupt, insolvent, under administration, had their estate assigned or had an unsatisfied judgement against them for debt?  Yes (*give details*)  No


## CHECKLIST

- |   |   |
|---|---|
| <input type="checkbox"/> Copies of full financial statements for the past three years and any interim figures certified and signed as correct by the owners / directors (include director's reports, balance sheets, profit and loss statement and depreciation schedule) | <input type="checkbox"/> Copies of last 12 months' bank statements for any non-bcu transaction accounts and loan accounts   |
| <input type="checkbox"/> Cash flow budget for at least the next 12 months (if one not already held, complete cash flow worksheet enclosed with this application)  | <input type="checkbox"/> Copies of taxation returns for the past three years  |
| <input type="checkbox"/> List of debtors by age (eg current 30 / 60 / 90 days) and amount owing   | <input type="checkbox"/> Copies of valuation reports for any property offered as security (if available)  |
| <input type="checkbox"/> Plant and equipment register   | <input type="checkbox"/> List of associated entities, including family tree of companies in group (if applicable)   |
| <input type="checkbox"/> List of creditors by age (eg current 30 / 60 / 90 days) and amount owing   | <input type="checkbox"/> Completed and signed Customer Statement of Position form for all partners / owners / directors (use form enclosed with this application) |
|   | <input type="checkbox"/> Completed and signed Guarantor Particulars form for guarantors (use form enclosed in this application)                                   |