

Business Finance Application

Please use black pen and block letters

APPLICANT DETAILS

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

Contact Name

Business phone 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"/>
Total loan amount	\$ <input type="text"/>

BUSINESS DETAILS

Business Structure

☐ Company

☐ Proprietorship (including sole traders)

☐ Partnership

Is there a trust involved ☐ Yes ☐ No

Type of Trust

☐ Another type of trust - give details

☐ Discretionary trust

☐ Unit trust

ACN/ABN/ARBN / 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

Accountant's contact name

Accountants email address

Accountant's address

Solicitor's business name

Phone

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

STATEMENT OF PERSONAL FINANCIAL POSITION (Individuals / Partners / Directors)

This section is to be completed by each individual applicant or each director of an applicant which is a company. If your personal assets/liabilities are shared with another person who is involved in this application (for example, husband and wife or in a de facto relationship), please jointly complete the section below. In all other cases, each person is required to complete a separate statement of personal financial position.

LIABILITIES				ASSETS	
Mortgages	Repayment \$	Frequency	Balance owing	Real Estate	Estimated value \$
Personal loan	Repayment \$	Frequency	Balance owing	Contents	Estimated value \$
				Vehicle / s	Estimated value \$
Lease / hire purchase	Repayment \$	Frequency	Balance owing	Cash / savings (name of financial institution)	Estimated value \$
Credit card / Store Accounts	Repayment \$	Limit	Balance owing	Shares	Estimated value \$
				Boat	Estimated value \$
Rent / board	Repayment \$	Frequency	Balance owing	Caravan	Estimated value \$
Other	Repayment \$	Frequency	Balance owing	Superannuation	Estimated value \$
				Net business worth (goodwill)	Estimated value \$
				Other	Estimated value \$
TOTAL LIABILITIES				TOTAL ASSETS	

DECLARATION BY SIGNATURES

By signing this application, I/we declare that I/we have read the [Privacy Notification](#) which is also available from www.bcu.com.au and I/we:

- expressly consent to you obtaining a credit report containing our credit information in order to assess our loan application;
- have read and accept the above and that all statements made by me/us in relation to our loan application are true and correct and that I/we will immediately notify bcu of any change to my/our circumstances;
- have taken into account any known change/s to my/our financial circumstances which might affect my/our ability to meet our commitments under this contract;
- acknowledge bcu will rely upon the truth and correctness of the information supplied; and
- in the event my/our application does not proceed or is refused, I/we will be liable for any costs incurred by bcu in relation to my/our application.

Signature	Name (Please print)	Date
Signature	Name (Please print)	Date
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) |