

Loan information and checklist

Please tick applicable box (✓)

If you answer YES to any of the following questions the APPLICANT is not eligible for a SmartSuite Commercial loan.

- | | | |
|--|-----|----|
| 1. Does the applicant have any adverse credit history or is the applicant a discharged or undischarged bankrupt? | Yes | No |
| 2. Is the applicant an individual who permanently resides overseas or is a non-permanent Australian resident? | Yes | No |
| 3. Is the applicant a company or trust that is not registered in Australia? | Yes | No |
| 4. Is the applicant a superannuation fund, or Managed Investment Scheme? | Yes | No |

If you answer YES to the following question the LOAN purpose is not eligible for a SmartSuite Commercial loan.

- | | | |
|--|-----|----|
| 1. Is the loan for construction or development of a security property? | Yes | No |
| 2. Are the loan proceeds to be used for working capital? | Yes | No |
| 3. Is the applicant an individual and are the loan proceeds to be used for residential purposes? | Yes | No |

If you answer YES to any of the following questions a PROPERTY is not an eligible security for a SmartSuite Commercial loan.

- | | | |
|---|-----|----|
| 1. Is the security a commercial property for specialised use? | Yes | No |
| 2. Is the security listed as an unacceptable security type on the SmartSuite Commercial Fact Sheet? | Yes | No |
| 3. Is the security's postcode NOT in the SmartSuite Commercial Location Guide? | Yes | No |
| 4. Will we be required to take a second, or subsequent, mortgage on the property for this loan? | Yes | No |

1. Verification of identity checklist for individuals

Identification documents

All customers, including existing Adelaide Bank customers and those Beneficial Owners identified in section 3.3, are required to provide Identification Documents.

Tick those that have been sighted and attach copies to this form.

Primary photographic documents (Note: must show a clear photograph)

Australian Drivers Licence (Front and Back)

Australian Passport (current or expired Passport within the preceding 2 years) / Foreign Passport (current only; English translation from an accredited translator if not in English)

Australian State or Territory issued Proof of Age card

If you are unable to present one of the primary photographic documents you can present a primary non-photographic document PLUS a secondary document to meet your identification requirements.

Primary non-photographic documents

Birth Certificate (English translation from an accredited translator if not in English)

Birth extract issued by Australian State or Territory

Australian Citizenship Certificate

Pension card issued by Centrelink

Health Care Card issued by Centrelink or Department of Veterans' Affairs

Secondary Identification Documents

A notice which records the provision of benefits to the individual which has been issued by Commonwealth, State or Territory within the preceding 12 months and contains the name and residential address of the individual

A notice issued by the Australian Taxation Office within the preceding 12 months that records a debt payable or assessment

A notice which is issued by a local government body or utilities provider within the previous 3 months that records the provision of services to that address or to that person (must contain the individual's name and residential address)

A notice issued to a person under the age of 18 years, by a school principal within the preceding 3 months, containing the name of the person

2. Supporting information (Must be provided)

DOCUMENTS AND INFORMATION THAT MUST BE SENT WITH THE APPLICATION

ALL APPLICATIONS

Application Form, fully completed, signed and date

Certified copies of original KYC identification documents sighted by introducer for all individuals, companies and trusts

Full copy of signed and dated Trust Deed, including all schedules, variations, and Register of Unit Holders (if applicable)

Full copy of signed and dated Lease for security property (where not owner occupied)

Purchase Applications: Full copy of signed and dated Contract of Sale (Purchase Contract)

Purchase Applications: Evidence of savings/deposit/equity/loan funds to complete

6 current months loan statements for all loans to be refinanced

Where any individual, related company or business has evidenced GST turnover of greater than \$75,000, the ABN must be verified to confirm that the entity is registered for GST.

Debt Service Calculator

All third parties supporting the lending facilities are required to provide Guarantees to a lending application

All Tax File Numbers and Credit Card Numbers removed from all documentation

Note: Any statements or financial documents provided as part of the application will be reviewed for potential cases of non-disclosure of debt(s).

2. Supporting information (Must be provided)

FULL DOC APPLICATIONS

Self-employed and Company Applicants:

Self-employed applicants must have at least 2 years industry experience and any companies must have 2 years trading history.

Includes sole traders, companies, company directors, partnerships, trustees of family trusts and subcontractors.

2 current individual taxation returns and notices of assessment for each Director/Sole-trader/Partner.

AND

2 current business taxation returns OR 1 business taxation return and 1 full set of financials reflecting 2 years trading activity for each Trust and/or Company Applicant (borrower or guarantor). Where the tax return is not prepared by an accountant the most recent tax assessment notice must be provided.

6 current months bank trading statements for all self-employed/company entities (borrowers AND guarantors).

PAYG borrowers AND guarantors:

Must be in current position for more than 12 months or have at least 2 years in current industry.

Includes full time, permanent part time, casual, contract workers, and temporary staff.

Any one of the following combinations:

2 current payslips

1 current payslip and current Group Certificate/PAYG Summary

1 current payslip and letter from employer

Letter from employer and current Group Certificate/PAYG Summary

For Contract Workers: A current Contract plus a current payslip or letter from employer.

All payslips must be less than 60 days old, contain the borrower's name, the employer's name and ABN. YTD income must be evident.

Letters from employer must be less than 60 days old, confirm income, be on company letterhead, signed and dated.

6 current months PAYG bank statements evidencing deposit of PAYG income. (PAYG borrowers AND guarantors).

Pre-check statements for misconduct e.g. overdrawn account fees, dishonours etc.

Any misconduct discussed with Adelaide Bank prior to submitting application.

6 current months loan statements for all loans secured by personal residence of all individual applicants (borrowers AND guarantors).

Non-Security Property Rental:

Any one of the following combinations:

Rental verified by independent valuer

Copy of tenancy agreement

Rental Statements or Management Statement from property manager

Taxation return (if existing rental) with investment property schedule

3. Company details

Please tick applicable box (✓)

Borrower

Guarantor - see note below for corporate benefit considerations

Note: When a guarantee is to be taken from a company, additional checks are required to ensure the provision of the guarantee is in the guarantor company's own commercial interests (referred to as a corporate benefit). To ensure that corporate benefit requirements are met, where a guarantee from a company is sought, the directors of the guarantor/borrower company must provide a corporate benefit explanation, confirming how the guarantor company benefits.

In assessing corporate benefit, the Bank may at its discretion require additional information to be provided. The required information may include (but is not limited to):

- Directors and / or shareholders resolution / board minutes detailing the corporate benefit to the guarantor company; and
- Legal opinion that corporate benefit exists.

For company applicants: Two Directors OR a Director and Secretary to sign the application form. Sole signature for Sole Director/Secretary company.

Existing Adelaide Bank customer number (if applicable):

3.1. Identification documents - Compliance requirement. Please fully complete.

Tick those that have been sighted and **attach copies to this form.**

An ASIC Search

An original or certified copy of the Company's certificate of registration

Documents Details

Document Name:

Date of Issue:

State/Country of Issue:

Document Number:

Document expiry Date:

If further documentation is provided, customer to initial **and attach copies.**

Full name as registered with ASIC:

Trading name (if any):

Nature of business (Primary Business Activity), Company Background and Commentary:

Years trading:

ABN: ACN: ANZSIC Code:

Is the Company regulated?

A company whose activities are subject to the oversight of a Commonwealth, State or Territory statutory regulator. In this context 'regulated' means subject to supervision beyond that provided by ASIC as a company registration body. Examples include Australian Financial Services Licensees (AFSL), Australian Credit Licensees (ACL) and registrable Superannuation Entity (RSE) Licensees.

No Yes* - If yes, please specify:

Regulator Name:

Licence Details:

Company type:

Proprietary/Private Public (Domestically listed company) * Majority owned subsidiary of a domestically listed company *
 Public unlisted company Other - Please specify:

Trading address:

State: Postcode:

Postal address (if different to trading address):

State: Postcode:

Registered office (if different to trading address):

State: Postcode:

Has the trading address changed in the last 2 years?

No Yes

3.2. Directors of Company (for proprietary companies only) - Compliance requirement. Please fully complete.

Full Legal Name of Director 1 (first name, middle name(s), last name(s)):

Full Legal Name of Director 2 (first name, middle name(s), last name(s)):

Full Legal Name of Director 3 (first name, middle name(s), last name(s)):

Full Legal Name of Director 4 (first name, middle name(s), last name(s)):

If there are more than four Directors, please attach additional page(s).

3.3. Beneficial ownership or control - Compliance requirement. Please fully complete.

Do not complete for any borrower or guarantor that is a domestically listed public company OR a majority owned subsidiary of a domestically listed public company (that is, any company marked with an asterisk (*) in Section 3.1).

The beneficial owner can be identified using the following rules:

Ownership

Shareholders holding 25% or more of the issued capital (Direct or Indirect) – the 'Shareholder' is any person that owns shares of a company's stock.

Control – Only required if Ownership does not apply

Individuals who control 25% or more of the voting rights, including power of veto. – 'Voting rights' involves decisions on issuing securities, initiating corporate actions and making substantial changes in the corporation's operations.

Management – Only required if Ownership or Control does not apply

Senior Managing Official(s) – the 'Senior Managing Official' is an individual who makes decisions affecting a substantial part of the business (e.g. Chief Executive Officer, Financial Controller).

Beneficial Owner 1

Full Legal Name (first name, middle name(s), last name(s)):

Date of Birth:

Residential address (PO Box is not acceptable):

State Postcode Country

Type:

Ownership Control Management

Beneficial Owner 3

Full Legal Name (first name, middle name(s), last name(s)):

Date of Birth:

Residential address (PO Box is not acceptable):

State Postcode Country

Type:

Ownership Control Management

Beneficial Owner 2

Full Legal Name (first name, middle name(s), last name(s)):

Date of Birth:

Residential address (PO Box is not acceptable):

State Postcode Country

Type:

Ownership Control Management

Beneficial Owner 4

Full Legal Name (first name, middle name(s), last name(s)):

Date of Birth:

Residential address (PO Box is not acceptable):

State Postcode Country

Type:

Ownership Control Management

Each beneficial owner must provide individual identification documents.

4. Trust details (if applicable) - Compliance requirement. Please fully complete.

Please tick applicable box (✓)

Existing Adelaide Bank customer number (if applicable):

Ownership Control

4.1. Identification documents

Tick those that have been sighted and **attach copies to this form.**

- Original trust deed or certified copy or extract of trust deed.
- A notice issued by the Australian Taxation Office within the last 12 months (e.g. a Notice of Assessment) that contains the full name of the trust.
- Search of ASIC, ATO or relevant regulators websites.
- A letter from a solicitor or qualified accountant that confirms the name of the trust.

Documents Details

Document Name: _____

Date of Issue: /

State/Country of Issue: _____

Document Number: _____

Document expiry Date: /

If further documentation is provided, customer to initial **and attach copies.**

Full name of Trust:

Full business name (if any) of the trustee in respect to the trust:

Residential address (PO Box is not acceptable):

Trust type - Please tick applicable box (✓)

Individual OR Family Discretionary Unit (Unit Holder's Guarantees are required) - Register of Unit Holders required

Other (*must not be a Superannuation Fund*):

ABN: _____ ANZSIC Code: _____

4.2. Settlor of trust

Required if initial sum to establish the Trust was \$10,000 or greater. The 'Settlor' is the person/entity who established the Trust by contributing the initial assets or amount, often called the 'settled sum'.

Full legal name (first name, middle name(s), family name(s)) or Registered Business name:

4.3. Full list of trustees

At least one Trustee must complete the relevant Verification of Identity fields (Companies complete section 3 and company name in section 4.3; Individuals complete section 4.3) in all cases AND complete the relevant verification requirement, unless the Trust is licensed and subject to Australian regulatory oversight. In addition, all Individual trustees must provide their name and address using Section 5, unless the Trust is licensed and subject to Australian regulatory oversight.

Full name of Trustee 1 Full name of Trustee 1
 Full name of Trustee 3 Full name of Trustee 3

4.4. Unit holders or beneficiaries of trust

Unit Holder or Beneficiary 1

Full Legal Name (first name, middle name(s), last name(s)):

Date of Birth: /

Residential address (PO Box is not acceptable):

State Postcode Country

Unit Holder or Beneficiary 2

Full Legal Name (first name, middle name(s), last name(s)):

Date of Birth: /

Residential address (PO Box is not acceptable):

State Postcode Country

Unit Holder or Beneficiary 3

Full Legal Name (first name, middle name(s), last name(s)):

Date of Birth: /

Residential address (PO Box is not acceptable):

State Postcode Country

Unit Holder or Beneficiary 4

Full Legal Name (first name, middle name(s), last name(s)):

Date of Birth: /

Residential address (PO Box is not acceptable):

State Postcode Country

5. Individuals

5.1. Individual 1

Please tick applicable box (✓)

Borrower Guarantor

Personal details

Existing Adelaide Bank customer number (if applicable):

Title (Mr/Mrs/Miss/Dr):

Gender

Male

Female

First Name, Middle Name(s):

Last name:

Previous last name (if applicable):

Date of Birth:

Marital Status

 / /

Drivers Licence number

Permanent Australian resident:

Yes

No

Number of people in household:

No. of adults:

No. of dependents:

Age of dependents:

Residential address (PO Box is not acceptable):

State

Postcode

Country

At current address since:

Month

Year

Current residential status: Please tick applicable box (✓)

Rent

Home owned

Home mortgaged

Board

Other:

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

State

Postcode

Country

Time at previous address

Years

Months

Postal address (if different to current residential address):

State

Postcode

Country

Home telephone: *

()

Silent:

Yes

No

Mobile: *

* Individuals must provide at least one contact telephone number

Email address:

Have you ever been insolvent or assigned your estate for the benefit of your creditors?

Yes

No

If the answer is Yes, you are not eligible for a SmartSuite Commercial Loan.

Employment details

Employer:

Commenced with current employer:

Month

Year

Occupation:

Address:

State

Postcode

Country

Telephone number:

()

If Self Employed, has business premises relocated within the last 6 months?

Yes

No

N/A

If Self Employed, ANZSIC Code:

Secondary Employer

Commenced with secondary employer:

Month

Year

Secondary Occupation:

Secondary Employer Telephone Number:

()

Previous occupation (if current less than 2 years):

Previous employer:

Time with previous employer:

Years

Months

Applicant background

(Pertinent information about the Applicant that may be useful to know for assessment purposes e.g. Self-employed years in business; industry type etc.)

6. Financial details

IMPORTANT NOTES

Each Company/Trust is always required to complete a separate Assets and Liabilities statement in the Company/Trust Financial Details section.

Do not consolidate Company/Trust Assets and Liabilities statements with Individual Assets and Liabilities statements.

If your personal assets/liabilities are shared with another individual Owner / Director / Partner in this application (for example husband & wife or de facto relationship) please JOINTLY complete only one set of Assets and Liabilities - Personal Financial Details below.

In all other cases each individual Owner / Director / Partner is required to individually complete a separate Assets and Liabilities - Personal Financial Details section.

For each applicant with a residential status of Board we will include a boarding allowance no less than \$150 per week per applicant.

6.1. Assets and liabilities - Personal

NAME:

Description	Asset value	Current balance	Credit limit <small>(include available redraw amounts)</small>	Monthly payment	Institution	To be refinanced?	
Owner occupied property (house/unit/land): Address:	\$	\$	\$	\$		Yes	No
Investment property (house/unit/land): Address:	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
Vehicle/boat/caravan:	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
Savings:	\$						
	\$						
	\$						
Superannuation:	\$						
Other assets (if applicable i.e. shares/managed funds):			<i>Complete limit and payment details where applicable (eg: margin loans, etc)</i>				
	\$		\$	\$			
	\$		\$	\$			
	\$		\$	\$			
	\$		\$	\$			
Credit cards/store accounts/hire purchase:		Balance	Limit	Monthly Payment	Institution		
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
Other liabilities (e.g. rent/guarantor/maintenance/HECS etc.):	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No

6.2. Assets and liabilities - Company/Trust

NAME:

Description	Asset value	Current balance	Credit limit <i>(include available redraw amounts)</i>	Monthly payment	Institution	To be refinanced?	
Investment properties (all):							
Address:	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
Vehicle/business chattels & equipment/hire purchase:							
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
Primary Transaction/Overdraft Account:		\$	\$	\$		Yes	No
Other Transaction/Overdraft/Line of Credit:		\$	\$	\$		Yes	No
Trade/Debtor Finance Account:		\$	\$	\$		Yes	No
Other assets or commitments (stock/shares/managed funds/debtors/creditors):							
Creditors		\$	\$				
Debtors	\$						
Stock	\$						
	\$		\$	\$			
	\$		\$	\$			
	\$		\$	\$			
Credit cards/store accounts/trade accounts:		Balance	Limit	Monthly Payment	Institution		
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
Other liabilities (e.g. guarantor/rent etc.):							
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No
	\$	\$	\$	\$		Yes	No

7. Income statement

7.1. Commercial property income – Security property only

Notes for completing this section:

Net Rental income represents Gross Rental Income less Outgoings. As part of the Application, a schedule detailing Gross Rental Income, Outgoings and net rental income is to be provided for all security properties, along with required accompanying evidence. Where actual Outgoings are not known or advised:

- Where the Lease confirms the Tenant pays all Outgoings, a further 10% of Gross Rental will be deducted as an estimate of unrecovered Outgoings.
- Where the Lease confirms the Tenant does not pay all Outgoings, 25% of Gross Rental will be deducted as an estimate of unrecovered Outgoings.

Serviceability will be re-assessed on confirmation of actual Outgoings (for example, from a Full Valuation that is accepted addressed to the Bank).

Most recent year

Annual commercial property income

Gross rental income (security property/ies):	\$
Less: forecast outgoings:	\$
Net rental income (A):	\$

7.2. Individual income – Full doc loans only

Most recent year

BORROWER 1 / GUARANTOR 1 / DIRECTOR 1

Gross PAYG income (B1):	\$
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BORROWER 2 / GUARANTOR 2 / DIRECTOR 2

Gross PAYG income (B2):	\$
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7.3. Business income – Full doc loans only

Note: Please ensure that figures are provided for both the most recent year **and** previous year.

Company, Trust, Sole Trader, Partnership	All Income sections/questions/boxes are compulsory	
	Most recent year	Most recent year
BORROWER / GUARANTOR ABN:		
Sales/Turnover	\$	\$
Net profit before tax	\$	\$
Less non-recurrent income (e.g. interest earned, asset sales)	\$	\$
Plus add back		
Interest paid	\$	\$
Voluntary superannuation contributions	\$	\$
Directors' allowances	\$	\$
Depreciation ¹	\$	\$
Amortisation of goodwill/borrowing expenses	\$	\$
Rent paid (if loan is for the purchase of property for owner occupation which will result in rent no longer being paid)	\$	\$
Abnormal expenses ² (non-recurring e.g. some legal fees)	\$	\$
Adjusted net profit before tax business income (C1)	\$	\$

Where most recent year net profit before tax is less than the previous year, the most recent year figures will be used for serviceability. Where most recent year net profit before tax is 20% or more than previous year, 2 years will be averaged.

1. When considering the add back of depreciation, please review your likely future capital expenditure requirements and where a significant expense is known, treat this add back conservatively.
2. Abnormal and non-recurrent expenses: explanatory notes and evidence are required to confirm that the expense is non-recurrent.

7.4. Other investment income – full doc loans only

Notes for completing this section:

Net Rental income represents Gross Rental Income less Outgoings. As part of the Application, a schedule detailing Gross Rental Income, Outgoings and net rental income is to be provided for all investment properties, along with required accompanying evidence.

Where actual Outgoings are not advised:

- Where the Lease confirms the Tenant pays all Outgoings, a further 10% of Gross Rental will be deducted as an estimate of unrecovered Outgoings.
- Where the Lease confirms the Tenant does not pay all Outgoings, 25% of Gross Rental will be deducted as an estimate of unrecovered Outgoings.

Serviceability will be re-assessed on confirmation of actual Outgoings (for example, on receipt of current Tax Returns that detail all property operating expenses).

'Total Other Net Investment Income' is the sum of '**Net Rental Income**,' '**Net Dividend Income**' and '**Net Interest Income**'.

Most recent year

Borrower 1 / Guarantor 1

Gross rental income from other commercial and/or residential properties	\$
Less: Outgoings (Calculated at 20% of Gross Rental Income, or higher if actual outgoings are known to be higher)	\$
Net Rental income	\$
Net Dividend Income	\$
Net Interest Income	\$
Total Other Net Investment Income (D1)	\$

Borrower 2 / Guarantor 2

Gross rental income from other commercial and/or residential properties	\$
Less: Outgoings (Calculated at 20% of Gross Rental Income, or higher if actual outgoings are known to be higher)	\$
Net Rental income	\$
Net Dividend Income	\$
Net Interest Income	\$
Total Other Net Investment Income (D2)	\$

7.5. Total business and personal income (before PAYG tax)

Equals sum of A, B1, B2, C1, C2, D1 and D2	\$
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8. Declared personal living expenses

IMPORTANT NOTES

This section is not required to be completed by corporate entities applying for a Simple Doc loan.

If your personal living expenses are shared with another individual Owner / Director / Partner in this application (for example husband & wife or de facto relationship) please JOINTLY complete only one set of living expenses below.

In all other cases each individual Owner / Director / Partner is required to individually complete a separate living expenses declaration.

FOR BROKERS: Please enter the Declared Personal Living Expenses in the SmartSuite Commercial Debt Service Calculator.

BORROWER 1 / GUARANTOR 1 / DIRECTOR 1

Most recent year

Expenses	Annual
Owner occupied property utilities, rates and related costs	\$
Investment property utilities, rates and related costs met by Applicant	\$
Groceries	\$
Clothing and personal care	\$
Transport	\$
Medical and health	\$
Telephone, internet, pay TV and media streaming subscriptions	\$
Recreation and entertainment	\$
Insurance	\$
Education	\$
Childcare	\$
Other	\$
Total annual living expenses	\$

BORROWER 2 / GUARANTOR 2 / DIRECTOR 2

Most recent year

Expenses	Annual
Owner occupied property utilities, rates and related costs	\$
Investment property utilities, rates and related costs met by Applicant	\$
Groceries	\$
Clothing and personal care	\$
Transport	\$
Medical and health	\$
Telephone, internet, pay TV and media streaming subscriptions	\$
Recreation and entertainment	\$
Insurance	\$
Education	\$
Childcare	\$
Other	\$
Total annual living expenses	\$

Supporting notes and further enquiries

Please include borrower's exit strategy where applicable e.g. where borrower intends to cease employment before the loan expires

9. Loan disbursement details

Please tick applicable box (✓)

- Purchase owner occupied property
Purchase Investment property

Where purpose is purchase, please provide:

Purchase price: \$
Add GST (if applicable): \$
Add costs (stamp duty etc.): \$
Subtotal: \$
Less own contribution (attach evidence): \$
Total: \$

Refinance existing loan/s: \$

Equity release (please indicate planned use of funds): \$

For "future investment", please include the asset type/s.

Total Loan: \$

10. Loan to value ratio (LVR)

	Total loan		
Estimated LVR	Estimated market value / purchase price (of all securities)	=	%

11. Loan details

11.1. Loan 1

Purpose

Loan amount
\$

Loan term (min. 5 years; max. 25 years)

Current rate
(See the SmartSuite Commercial Rate Board)
% p.a.

Indicative monthly loan commitments ¹
\$

Application Fee ²
\$

Rate Type - **tick applicable box (✓)**
Variable

Fixed (years)
1 2 3 4 5

Payment Type - **tick applicable box (✓)**
Principal and Interest

Interest Only (years) ³
1 2 3 4 5

11.2. Loan 2

Purpose

Loan amount
\$

Loan term (min. 5 years; max. 25 years)

Current rate
(See the SmartSuite Commercial Rate Board)
% p.a.

Indicative monthly loan commitments ¹
\$

Application Fee ²
\$

Rate Type - **tick applicable box (✓)**
Variable

Fixed (years)
1 2 3 4 5

Payment Type - **tick applicable box (✓)**
Principal and Interest

Interest Only (years) ³
1 2 3 4 5

11.3. Loan 3

Purpose

Loan amount
\$

Loan term (min. 5 years; max. 25 years)

Current rate
(See the SmartSuite Commercial Rate Board)
% p.a.

Indicative monthly loan commitments ¹
\$

Application Fee ²
\$

Rate Type - **tick applicable box (✓)**
Variable

Fixed (years)
1 2 3 4 5

Payment Type - **tick applicable box (✓)**
Principal and Interest

Interest Only (years) ³
1 2 3 4 5

¹ Figure as displayed on the SmartSuite Commercial Debt Service Calculator

² The application fee is payable on all applications and will be advised by the broker.

³ Check Fact Sheet for maximum Interest Only period for LVR. A maximum of 3 years Interest Only applies for an LVR above 70%.

12. Accounts to be discharged (for preparation of contract)

Institution name Account number

Institution name Account number

Institution name Account number

Institution name Account number

13. Details of security offered

13.1. Security 1

Security Address:

State:

Postcode:

Certificate of title:

Purchase price / Estimated value:

Registered name(s) on certificate of title:

Property use (after settlement):

Place of business

Other – owner use

Investment

Property type:

Retail

Office

Industrial

Residential

BRIEF DESCRIPTION OF THE PROPERTY (pertinent information about the security that may be useful to know for assessment purposes e.g. net lettable area of the property, size of property and building/s, type of zoning, special features, recent history of sales/improvements etc.)

If you answer YES to any of the following questions, the PROPERTY is not an eligible security for a SmartSuite Commercial loan.

The property will be vacant at Settlement:	Yes	No	
Does any commercial lease relied on for servicing have less than 12 months remaining CURRENT lease term?	Yes	No	N/A
Is the Net Lettable Area of the building less than 50 square metres?	Yes	No	
Will any buildings or structural renovations be under construction or commencing on the security at or after settlement?	Yes	No	
Is the property subject to a Serviced Office/Apartment Management Agreement?	Yes	No	
Are there structural improvements that require council approval BUT are not council approved (e.g. mezzanine floors)?	Yes	No	
Is the property in a flood zone/overlay AND does not have flood cover insurance?	Yes	No	
Are there any restrictive covenants on title that will not be removed by settlement (e.g. heritage overlays, caveats)?	Yes	No	

Inspection contact name (owner/real estate agent/property manager etc.):

Inspection contact numbers (home, work or mobile) - preferably 2 contact methods:

Tenant	Current Use	Remaining Term (years)	Option/s (years)	Outgoings	Gross Rental
				\$	\$
				\$	\$
				\$	\$

13.1. Security 2

Security Address:

State:

Postcode:

Certificate of title:

Purchase price / Estimated value:

Registered name(s) on certificate of title:

Property use (after settlement):

Place of business

Other – owner use

Investment

Property type:

Retail

Office

Industrial

Residential

BRIEF DESCRIPTION OF THE PROPERTY (pertinent information about the security that may be useful to know for assessment purposes e.g. net lettable area of the property, size of property and building/s, type of zoning, special features, recent history of sales/improvements etc.)

If you answer YES to any of the following questions, the PROPERTY is not an eligible security for a SmartSuite Commercial loan.

The property will be vacant at Settlement:	Yes	No	
Does any commercial lease relied on for servicing have less than 12 months remaining CURRENT lease term?	Yes	No	N/A
Is the Net Lettable Area of the building less than 50 square metres?	Yes	No	
Will any buildings or structural renovations be under construction or commencing on the security at or after settlement?	Yes	No	
Is the property subject to a Serviced Office/Apartment Management Agreement?	Yes	No	
Are there structural improvements that require council approval BUT are not council approved (e.g. mezzanine floors)?	Yes	No	
Is the property in a flood zone/overlay AND does not have flood cover insurance?	Yes	No	
Are there any restrictive covenants on title that will not be removed by settlement (e.g. heritage overlays, caveats)?	Yes	No	

Inspection contact name (owner/real estate agent/property manager etc.):

Inspection contact numbers (home, work or mobile) - preferably 2 contact methods:

Tenant	Current Use	Remaining Term (years)	Option/s (years)	Outgoings	Gross Rental
				\$	\$
				\$	\$
				\$	\$

14. Conveyancer/Solicitor details – required for all Purchase applications

Conveyancer/Solicitor:

Telephone Number: ()

15. Declaration and authorisation

In this application, a reference to the Bank means Adelaide Bank a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178

15.1. Declaration and authorisation

The customer(s) and guarantor(s):

1. Declare that to the best of their knowledge and belief, the facts, information and statements set out in this application are true and complete, and that no information which might affect the decision of Adelaide Bank has been withheld;
2. Undertake to supply to Adelaide Bank any information or facts relevant to this application which may become available or arise after the completion of this application;
3. Understand and acknowledge that approval of this application may be withdrawn should any false or misleading information have been given in this application;
4. Authorise Adelaide Bank to provide information about the progress and result of this application to the conveyancer/solicitor named in this application;
5. Understand and acknowledge that:
 - a. any valuation or inspection report obtained by Adelaide Bank in relation to any security offered to Adelaide Bank is for Adelaide Bank's benefit, not the customer's nor the guarantor's benefit, and it is Adelaide Bank's choice as to whether to make any such report available to the customer(s) or the guarantor(s);
 - b. neither the customer(s) nor the guarantor(s) may rely upon any such report obtained by Adelaide Bank, whether such report is disclosed to the customer(s) or the guarantor(s) or not;
 - c. neither the customer(s) nor the guarantor(s) should assume that any such report is based upon a detailed inspection of the security offered;
 - d. any such report is not to be taken as implying that there are no defects other than those mentioned or, where the report relates to building works, that the works have been completed to a particular standard;
 - e. Adelaide Bank does not accept any liability for the contents or accuracy of any such report;
6. The customer(s) agree to pay the application fee(s) referred to in this application and agree that such amount(s) shall be retained by Adelaide Bank;
7. Warrant that none of them is an undischarged bankrupt and that there is no outstanding judgment(s) or claim(s) against any of them;
8. Warrant that they are not insolvent and that they can pay their debts as and when they fall due;
9. Understand and acknowledge that this is an application only and as such does not imply that credit will be offered to the customer(s) by Adelaide Bank;
10. Understand and acknowledge that Adelaide Bank recommends that each applicant seek independent legal or other financial advice prior to entering into any credit contract that Adelaide Bank may offer to the customer(s) as a result of this application or any related guarantee;
11. Understand and acknowledge that any approval of this application by Adelaide Bank will be on such terms and conditions (including conditions as to interest rates) as Adelaide Bank shall choose;
12. Authorise and consent to Adelaide Bank confirming details provided in this application with any person or persons who may reasonably be expected to confirm such details (e.g. an employer);
13. Understand and acknowledge that the loan(s) is required to be fully drawn at settlement.

15.2. Additional declaration and authorisation for simple doc loans

If this is an application for a Simple Doc loan(s), in addition to the declaration and authorisation made in section 15.1 the customer(s):

1. Is/are aware of their financial obligations under the proposed loan with Adelaide Bank;
2. Understand and acknowledge that the interest rate applicable at the time of application is subject to change and that the indicative loan commitment may vary;
3. Has/have fully disclosed to Adelaide Bank all details of income and expenditure pertaining to the proposed security property/ies;
4. Has/have fully disclosed to Adelaide Bank all assets and liabilities;
5. Request that Adelaide Bank not require documentary evidence of their income, expenditure, assets and liabilities to assess this loan application;
6. Is/are satisfied that their obligations to Adelaide Bank will not adversely impact on their ability to meet all of their other financial obligations (including living expenses) as and when they fall due;
7. Confirm that their income from the property is sufficient to meet and they can comfortably afford all repayments resulting from this loan(s) without incurring financial hardship;
8. Has/have other income sources available to service this loan if necessary;
9. Acknowledge that Adelaide Bank is relying on the above statements and information contained in this application form in considering whether or not to approve this loan application.

16. Privacy disclosure statement

1. Collection of your personal information and credit-related personal information

We, Adelaide Bank, collect your personal information and credit-related personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or our related entities. If you are a guarantor we collect your personal information and credit-related personal information to assess whether to accept you as a guarantor for credit applied for, or provided to, the borrower. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

2. Collection of personal information and credit-related personal information about third parties

We may need to collect personal information and credit-related personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information, and that in most cases they can access and seek correction of the information we hold about them.

3. Use and disclosure of your personal information and credit-related personal information

We may use your personal information and credit-related personal information to perform our business functions (For example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details).

We treat your personal information and credit-related personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include account holders, account operators, account applicants, credit reporting agencies (as defined below), insurers, valuers, debt collection agencies and government authorities. Your information may also be disclosed to entities related to Adelaide Bank and our Bendigo and Adelaide Bank Limited group of companies, where its confidentiality is maintained at all times.

4. Disclosure of personal information and credit-related personal information to overseas organisations

Some of the organisations we disclose your personal information and credit-related personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

5. Access and correction to your personal information and credit-related personal information

In most cases you can gain access to and seek correction of your personal information and credit-related information. Should you wish to do so, or if you have any queries about your personal information, please contact us on 1300 652 220.

6. Direct marketing

We may use your personal information and credit-related personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are associated with.

If you do not wish to receive offers from us unrelated to your Adelaide Bank products and services, please tick here

7. Collection, use and disclosure of your credit-related personal information

By signing this application, you agree that we can do all of the following:

a. Commercial credit-related information

Seek and use commercial credit-related personal information to assess an application for consumer credit or commercial credit.

b. Consumer credit-related information

Seek and use consumer credit-related personal information to assess an application for consumer credit or commercial credit.

c. Collection of overdue payments

Seek and use a credit report provided by a credit reporting body to collect overdue payments.

d. Exchange of information between credit providers

Seek from and use or give to another credit provider (including any other credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.

e. Exchange of information with intermediaries

Seek from and use any consumer or commercial credit-related information from or disclose that information to, any introducer, financial adviser, accountant, mortgage manager, lawyer, or other intermediary (including any intermediary mentioned on the front page of this application form) acting in connection with any credit applied for or provided.

f. Provide credit information to credit reporting bodies

In this privacy disclosure statement, the "Credit Reporting Body" means each of the following organisations (whether acting individually or together):

Equifax
GPO Box 964
North Sydney NSW 2059
Public Enquiries: 1300 762 207
Website: www.mycreditfile.com.au

Illion
PO Box 7405 St Kilda
Melbourne Vic 3004
Public Enquiries: 1300 734 806
Website: www.checkyourcredit.com.au

16. Privacy disclosure statement (continued)

We give credit information to a Credit Reporting Body. Credit information is defined in the Privacy Act and includes, to the extent applicable:

- identification information;
- consumer credit liability information;
- repayment history information;
- a statement that an information request has been made in relation to you by us, or a mortgage insurer or trade insurer;
- the type of consumer credit or commercial credit, and the amount of credit, sought in an application:
- that has been made by you to us; and
- in connection with which we have made an information request in relation to you;
- default information;
- payment information;
- new arrangement information;
- court proceedings information;
- personal insolvency information;
- publicly available information that relates to your activities in Australia or the external Territories and your credit worthiness; and
- that is not court proceedings information about you or information about you that is entered or recorded on the National Personal Insolvency Index;
- in our opinion that you have committed, in circumstances specified by us, a serious credit infringement in relation to consumer credit provided by us to you.

The Credit Reporting Body may include the information given by us in reports provided to other credit providers to assist them to assess your credit worthiness. The Credit Reporting Body has a policy for managing your credit information that you may access by contacting them.

In some cases, a Credit Reporting Body may use your information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a Credit Reporting Body to do this contact the Credit Reporting Body.

Where you believe on reasonable grounds that you have been or are likely to be a victim of fraud you may request a Credit Reporting Body not to use or disclose your information.

g. Provide information for securitisation

Disclose any report or information to another person in connection with funding by means of an arrangement involving securitisation.

h. Provide information to guarantors

Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

8. Privacy Policy and Credit Reporting Policy

You should also read our Privacy Policy and Credit Reporting Policy.

Our Privacy Policy contains information about:

- a. How you can access and seek correction of your personal information;
- b. How you can complain about a breach of the privacy laws by us and how we will deal with a complaint;
- c. If we will disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.

Our Privacy Policy is available on our website www.adelaidebank.com.au or by telephoning 1300 652 220.

Our Credit Reporting Policy contains information about:

- a. how you can access and seek correction of your credit eligibility information;
- b. how you can seek correction of your credit information;
- c. how you can complain about a breach of the credit reporting laws by us and how we will deal with a complaint;
- d. If we disclose your credit information or credit eligibility information to overseas entities, and where practicable, which countries those recipients are located in.

Our Credit Reporting Policy is available on our website www.adelaidebank.com.au or by telephoning 1300 652 220.

17. Details of persons operating the account

Full Name	Title	Customer Number	Access Type *
1.			
2.			
3.			
4.			
5.			
6.			

* Access type:

A) Full Access - your operator can access your account/s via online banking, phone banking and card. They will also receive a statement.

B) No Electronic Access - your operator will be able to ask questions about the account/s over the phone but will not be able to perform transactions or receive a statement.

C) Limited Access - your operator will be able to transact using a card only.

D) Online Banking only - your operator will be able to access your account via Online Banking. It is then up to you to decide what level of access you want them to have in Online Banking

Photocopy this page if required for any additional Signatories.

18. Signatures of applicants

The customer(s)/debtor(s) and guarantor(s) acknowledge and agree that they have read, understood and agree with each and every part of this application, including the Declaration and Authorisation, Privacy Disclosure Statement, Nomination of Address or Notices (if completed) and Valuation Fee Agreement.

Entity 1 - Company

Borrower Guarantor
Company Name:

Signature:

Full Name:

Office Held (Director/Secretary):

Date:

Signature:

Full Name:

Office Held (Director/Secretary):

Date:

Entity 2 - Company

Borrower Guarantor
Company Name:

Signature:

Full Name:

Office Held (Director/Secretary):

Date:

Signature:

Full Name:

Office Held (Director/Secretary):

Date:

Entity 3 - Individual

Borrower Guarantor
Signature:

Full Name:

Office Held (Director/Secretary):

Date:

Entity 4 - Individual

Borrower Guarantor
Signature:

Full Name:

Office Held (Director/Secretary):

Date:

19. Purpose declaration

Purpose declaration (complete only if the following statement is correct)

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for: business purposes; or investment purposes other than investment in residential property.

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 1

Applicant 2

APPLICANT(S)
SIGN HERE

Signature

Date

Signature

Date

20. Nomination of address for notices

(Complete only on request of customers/guarantors)

If you are a joint customer or guarantor and do not require notices and documents to be forwarded to each customer or guarantor individually, please complete the nomination section below. (Note: guarantors cannot nominate a customer). By signing this application, you are requesting not to be individually provided with notices and documents direct from Adelaide Bank (unless you are the person nominated) and you agree that any notice or document given to the nominee is taken to have been given to all of you. Any person who has signed this application can advise Adelaide Bank at any time in writing that they wish to cancel their nomination. This means they will, from the date of cancelling the nomination, receive a personal copy of notices and documents. Notices and documents will be sent to your current residential or business address. It is your responsibility to advise us of any change of address.

Customers

I/We nominate

Full name of customer nominated to receive notices and documents on behalf of me/us.

Guarantors

I/We nominate

Full name of customer nominated to receive notices and documents on behalf of me/us.

21. Valuation

21.1. Valuation Fee

Each customer agrees to pay to Adelaide Bank a fee in respect of each security property valuation Adelaide Bank obtains for the purposes of this application. The amount of the fee is based on the actual cost of Adelaide Bank's valuation of the security property.

Each customer authorises Adelaide Bank to deduct an Estimated Valuation Fee (based on the estimated market value or purchase price) from the nominated account; and each customer authorises Adelaide Bank to deduct any further amount which may be payable upon completion of the valuation from the nominated account or from the loan account established pursuant to this application.

21.2. Valuation Fee – Payment By Direct Debit

If this loan application is approved subject to a valuation(s) being undertaken, we require the Estimated Valuation Fee to be paid by you before the Adelaide Bank panel valuer is instructed by us to proceed with the valuation.

By completing the following Direct Debit Authority, you authorise Adelaide Bank to deduct the full valuation fee as follows:

- 1) Deduct the Estimated Valuation Fee (based on the estimated market value or purchase price) prior to the valuation being ordered.
- 2) Should the actual valuation fee exceed the Estimated Valuation Fee paid, we will deduct the difference from the nominated account.

If the Estimated Valuation Fee paid exceeds the actual valuation fee, you will receive a refund to your nominated account for the difference.

Please note that the valuation will only proceed on confirmation from your broker that you are willing to proceed with the valuation(s) and the Estimated Valuation Fee has been paid.

Estimated valuation fees are outlined in the bottom right hand corner of the SmartSuite Commercial Debt Service Calculator and will be advised to you by your broker.

NOTE: The Valuation Fee is paid to the valuation firm to produce the valuation report.

The Bank does not retain any of Valuation Fee. The Valuation Fee is NOT refundable.

Bank Name:

Branch:

BSB Code:

Account number:

Account name:

Estimated Valuation Fee:

Signature 1:

Signature 2:

\$

APCA ID - 321498

For Customer Enquiries - 1300 652 220