

# Application Checklist

## Bendigo Bank Business Banking

### **The application checklist**

This checklist makes sure the documents we need to assess your customer's application are gathered to avoid that frustrating back-and-forth.

And faster turnaround times means satisfied customers.

If you have any questions, please contact your Middle Market Manager or Business Development Manager (BDM).

## Broker to complete

Complete the checklist, attach it to the loan submission and forward it to your BDM or Middle Market Manager

General Finance Requests	Yes	No
I have submitted a signed and completed Application Form	<input type="checkbox"/>	<input type="checkbox"/>
I have explained why the customer wants to refinance; <b>OR</b>	<input type="checkbox"/>	<input type="checkbox"/>
I have confirmed the loan purpose and supplied the supporting information	<input type="checkbox"/>	<input type="checkbox"/>
Has the borrower been asked to refinance by their current bank? If yes, please provide more information	<input type="checkbox"/>	<input type="checkbox"/>
Has the borrower confirmed that their credit history is free from payment defaults, court judgements or bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>
I have provided a summary of the customer's experience in the same or similar business	<input type="checkbox"/>	<input type="checkbox"/>
I have provided a statement of position from all directors/proprietors	<input type="checkbox"/>	<input type="checkbox"/>
I have provided 12 months statements of working bank account and loan accounts being refinanced. Bank statements demonstrate:		
a) Satisfactory account behaviour	<input type="checkbox"/>	<input type="checkbox"/>
b) No more than two dishonours in the last six months	<input type="checkbox"/>	<input type="checkbox"/>
c) All bank/loan accounts are in order	<input type="checkbox"/>	<input type="checkbox"/>
d) Support the advised cashflow	<input type="checkbox"/>	<input type="checkbox"/>
I have provided:		
· Annual financial statements for the last two years; <b>OR</b>	<input type="checkbox"/>	<input type="checkbox"/>
· Copies of the last two years tax returns and Australian Tax Office assessment	<input type="checkbox"/>	<input type="checkbox"/>
Latest financials are to be:		
a) No more than 9 months old	<input type="checkbox"/>	<input type="checkbox"/>
b) Signed by the directors/proprietors	<input type="checkbox"/>	<input type="checkbox"/>
c) Customer has traded profitably (after allowable adjustments) for a minimum of 2 years	<input type="checkbox"/>	<input type="checkbox"/>
I have provided copies of:		
· The latest tax portal report	<input type="checkbox"/>	<input type="checkbox"/>
· The latest BAS statement	<input type="checkbox"/>	<input type="checkbox"/>

### Confirmation by Broker

I confirm that the above documentation is attached, and the checklist reflects a true and accurate position of the contents provided with the submission

Name of Company:

Broker Name:

Broker ID:

Signature:

Date:

### Bendigo Bank to complete

#### Middle Market Manager/Business Development Manager certification

I confirm that the above documentation has been received.

Middle Market Manager/Business Development Manager Name:

Signature:

Date: