

# Business Customer Information & Account Opening Form



Please complete this form in BLOCK LETTERS using black ink. All fields in each section are mandatory unless specified otherwise

## Step 1: Organisation Details (Multiple pages of Step 1 may be used to capture all Organisations)

A. Full Legal/Registered name and trading name (including Trust if applicable) of your organisation:

\_\_\_\_\_

\_\_\_\_\_

B. Existing Customer (previously identified) No  Yes  Customer Number \_\_\_\_\_ **Existing Customers – proceed to Step 3.** (previously identified)

C. Tick the boxes below which best describes your type of organisation:

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Association             | <input type="checkbox"/> Deceased Estate        | <input type="checkbox"/> Private Company        |
| <input type="checkbox"/> Public Company          | <input type="checkbox"/> Partnership            | <input type="checkbox"/> Sole Trader/Individual |
| <input type="checkbox"/> Government Body         | <input type="checkbox"/> Trust                  | <input type="checkbox"/> Superannuation Fund    |
| <input type="checkbox"/> Foreign Private Company | <input type="checkbox"/> Foreign Public Company | <input type="checkbox"/> Other: _____           |

D. Industry: (i.e., primary business activity): Commercial Property Investment

Bank Use Only – ANZSIC Code

E. Detail below the registration number/s for your organisation type, if applicable.

Australian Company Number (ACN) for domestic private or public companies \_\_\_\_\_

Australian Business Number (ABN) for registered business or trust \_\_\_\_\_

Other: \_\_\_\_\_

F. Address of your principal place of business

\_\_\_\_\_

\_\_\_\_\_

## Step 2: Contact Details

a) Postal address (if different to above). Detail below:

\_\_\_\_\_

\_\_\_\_\_

b) We need to know the best person for us to contact to discuss your organisation's products or services:

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Email: \_\_\_\_\_

## Step 3: Choose your product

### Lending Accounts

- Business Term Loan –  I/O **OR**  P&I
- Bank Guarantee
- Equipment Finance
- Other (please specify) \_\_\_\_\_
- Business Credit Card
- Business Overdraft
- Trade Finance

### Deposit Accounts

- Everyday Account
- Basic Account
- Term Deposits
- Merchant Facility (EFTPOS/eCommerce)
- Regulated Trust Account
- Easy Saver

### Product Information / Method of Operation / Signing Authority

Product (e.g. Everyday Account)	Account Title	Card	Internet Banking	Phone Banking	One to Sign	Two to Sign	Other Please detail below
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other Signing Instructions

### Term Deposits:

Please tell us source of funds for this investment (select all applicable options):

- Legal Settlement  Working Capital  Accumulated Surplus  Investments – Rollover/sale  Shareholder Reserve  Inheritance
- Sale of Property  Gift  Prize Money  Redundancy Payment  Superannuation Product  Other \_\_\_\_\_

Interest Payment Method:

- Added to Deposit
- Credit to Account:

BSB: \_\_\_\_\_ Account No: \_\_\_\_\_

## Step 4: Persons authorised on account

<b>Full Name</b> _____					
Existing Customer <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, provide Customer Number: _____					
Select all that apply					
<input type="checkbox"/> Director <sup>1</sup>	<input type="checkbox"/> Beneficial Owner <sup>2</sup>	<input type="checkbox"/> Controlling Person <sup>3</sup>	<input type="checkbox"/> Chairperson	<input type="checkbox"/> Treasurer	Signatory <input type="checkbox"/>
<input type="checkbox"/> Secretary	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Trustee	<input type="checkbox"/> Other		

<b>Full Name</b> _____					
Existing Customer <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, provide Customer Number: _____					
Select all that apply					
<input type="checkbox"/> Director <sup>1</sup>	<input type="checkbox"/> Beneficial Owner <sup>2</sup>	<input type="checkbox"/> Controlling Person <sup>3</sup>	<input type="checkbox"/> Chairperson	<input type="checkbox"/> Treasurer	Signatory <input type="checkbox"/>
<input type="checkbox"/> Secretary	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Trustee	<input type="checkbox"/> Other		

<b>Full Name</b> _____					
Existing Customer <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, provide Customer Number: _____					
Select all that apply					
<input type="checkbox"/> Director <sup>1</sup>	<input type="checkbox"/> Beneficial Owner <sup>2</sup>	<input type="checkbox"/> Controlling Person <sup>3</sup>	<input type="checkbox"/> Chairperson	<input type="checkbox"/> Treasurer	Signatory <input type="checkbox"/>
<input type="checkbox"/> Secretary	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Trustee	<input type="checkbox"/> Other		

<b>Full Name</b> _____					
Existing Customer <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, provide Customer Number: _____					
Select all that apply					
<input type="checkbox"/> Director <sup>1</sup>	<input type="checkbox"/> Beneficial Owner <sup>2</sup>	<input type="checkbox"/> Controlling Person <sup>3</sup>	<input type="checkbox"/> Chairperson	<input type="checkbox"/> Treasurer	Signatory <input type="checkbox"/>
<input type="checkbox"/> Secretary	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Trustee	<input type="checkbox"/> Other		

<b>Full Name</b> _____					
Existing Customer <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, provide Customer Number: _____					
Select all that apply					
<input type="checkbox"/> Director <sup>1</sup>	<input type="checkbox"/> Beneficial Owner <sup>2</sup>	<input type="checkbox"/> Controlling Person <sup>3</sup>	<input type="checkbox"/> Chairperson	<input type="checkbox"/> Treasurer	Signatory <input type="checkbox"/>
<input type="checkbox"/> Secretary	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Trustee	<input type="checkbox"/> Other		

<b>Full Name</b> _____					
Existing Customer <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, provide Customer Number: _____					
Select all that apply					
<input type="checkbox"/> Director <sup>1</sup>	<input type="checkbox"/> Beneficial Owner <sup>2</sup>	<input type="checkbox"/> Controlling Person <sup>3</sup>	<input type="checkbox"/> Chairperson	<input type="checkbox"/> Treasurer	Signatory <input type="checkbox"/>
<input type="checkbox"/> Secretary	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Trustee	<input type="checkbox"/> Other		

<b>Full Name</b> _____					
Existing Customer <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, provide Customer Number: _____					
Select all that apply					
<input type="checkbox"/> Director <sup>1</sup>	<input type="checkbox"/> Beneficial Owner <sup>2</sup>	<input type="checkbox"/> Controlling Person <sup>3</sup>	<input type="checkbox"/> Chairperson	<input type="checkbox"/> Treasurer	Signatory <input type="checkbox"/>
<input type="checkbox"/> Secretary	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Trustee	<input type="checkbox"/> Other		

<b>Full Name</b> _____					
Existing Customer <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, provide Customer Number: _____					
Select all that apply					
<input type="checkbox"/> Director <sup>1</sup>	<input type="checkbox"/> Beneficial Owner <sup>2</sup>	<input type="checkbox"/> Controlling Person <sup>3</sup>	<input type="checkbox"/> Chairperson	<input type="checkbox"/> Treasurer	Signatory <input type="checkbox"/>
<input type="checkbox"/> Secretary	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Trustee	<input type="checkbox"/> Other		

<b>Full Name</b> _____					
Existing Customer <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, provide Customer Number: _____					
Select all that apply					
<input type="checkbox"/> Director <sup>1</sup>	<input type="checkbox"/> Beneficial Owner <sup>2</sup>	<input type="checkbox"/> Controlling Person <sup>3</sup>	<input type="checkbox"/> Chairperson	<input type="checkbox"/> Treasurer	Signatory <input type="checkbox"/>
<input type="checkbox"/> Secretary	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Trustee	<input type="checkbox"/> Other		

<b>Full Name</b> _____					
Existing Customer <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, provide Customer Number: _____					
Select all that apply					
<input type="checkbox"/> Director <sup>1</sup>	<input type="checkbox"/> Beneficial Owner <sup>2</sup>	<input type="checkbox"/> Controlling Person <sup>3</sup>	<input type="checkbox"/> Chairperson	<input type="checkbox"/> Treasurer	Signatory <input type="checkbox"/>
<input type="checkbox"/> Secretary	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Trustee	<input type="checkbox"/> Other		

1. Companies – we require the full names of all directors for private companies.

2. A Beneficial Owner or Controlling Person is an individual who owns 25% or more, or controls (directly or indirectly), the Customer. It includes where an individual can exercise control through making decisions about financial and operating policies or the organisation.

3. Controlling Person is generally a natural person who exercises control over an entity. Control depends on the legal structure of the entity.

- \* For a company, Controlling Persons include any natural person that holds directly or indirectly more than 25 percent of the shares or voting rights of the entity as a beneficial owner. If no such person exists, then it is any natural person(s) that otherwise exercise control over the management of the entity (for example, the senior managing official of the company).
- \* For a trust, the term Controlling Persons means the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, and any other natural person(s) exercising ultimate effective control over the trust.
- \* For a partnership Controlling Person means any natural person who exercises control through direct or indirect ownership of the capital or profits of the partnership, voting rights in the partnership, or who otherwise exercises control over the management of the partnership.

## Step 5: Additional Signatories

Individual Details			
<input type="checkbox"/> Signatory <input type="checkbox"/> Phone/Internet Banking User    Share data <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Other			
Mr/Mrs/Miss/Ms/Dr/Other	Given Name:	Middle Name:	Surname:
<input type="checkbox"/> Existing customer number: (must have valid ID)		<input type="checkbox"/> Account Details ref number/s: (Only required where access is not on all accounts noted)	
Date of Birth	Address		
Phone No	Email		
Occupation	Bank Use Only – ANZSCO Code		

Individual Details			
<input type="checkbox"/> Signatory <input type="checkbox"/> Phone/Internet Banking User    Share data <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Other			
Mr/Mrs/Miss/Ms/Dr/Other	Given Name:	Middle Name:	Surname:
<input type="checkbox"/> Existing customer number: (must have valid ID)		<input type="checkbox"/> Account Details ref number/s: (Only required where access is not on all accounts noted)	
Date of Birth	Address		
Phone No	Email		
Occupation	Bank Use Only – ANZSCO Code		

Individual Details			
<input type="checkbox"/> Signatory <input type="checkbox"/> Phone/Internet Banking User    Share data <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Other			
Mr/Mrs/Miss/Ms/Dr/Other	Given Name:	Middle Name:	Surname:
<input type="checkbox"/> Existing customer number: (must have valid ID)		<input type="checkbox"/> Account Details ref number/s: (Only required where access is not on all accounts noted)	
Date of Birth	Address		
Phone No	Email		
Occupation	Bank Use Only – ANZSCO Code		

Individual Details			
<input type="checkbox"/> Signatory <input type="checkbox"/> Phone/Internet Banking User    Share data <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Other			
Mr/Mrs/Miss/Ms/Dr/Other	Given Name:	Middle Name:	Surname:
<input type="checkbox"/> Existing customer number: (must have valid ID)		<input type="checkbox"/> Account Details ref number/s: (Only required where access is not on all accounts noted)	
Date of Birth	Address		
Phone No	Email		
Occupation	Bank Use Only – ANZSCO Code		

## Step 6: Individual Details

**Full legal names are required for each Individual.** Multiple pages of Step 6 may be used to capture all relationships.

Individual			
Title			
First Name:			
Other Name/s:			
Surname:			
Date of Birth:			
Occupation:			
Phone Nos:	H: <input type="text"/>	M/W: <input type="text"/>	
Email:			
Residential Address:	<input type="text"/>	P/Code	<input type="text"/>
Postal Address:			
<input type="checkbox"/> same as above	<input type="text"/>	P/Code	<input type="text"/>

Individual			
Title:			
First Name:			
Other Name/s:			
Surname:			
Date of Birth:			
Occupation:			
Phone Nos:	H: <input type="text"/>	M/W: <input type="text"/>	
Email:			
Residential Address:	<input type="text"/>	P/Code	<input type="text"/>
Postal Address:			
<input type="checkbox"/> same as above	<input type="text"/>	P/Code	<input type="text"/>

Is this person entitled to share data?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you a U.S. citizen, U.S. resident for tax purposes or resident for tax purposes of any other country (other than Australia)	<input type="checkbox"/> Yes <sup>4</sup>	<input type="checkbox"/> No

Is this person entitled to share data?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you a U.S. citizen, U.S. resident for tax purposes or resident for tax purposes of any other country (other than Australia)	<input type="checkbox"/> Yes <sup>4</sup>	<input type="checkbox"/> No

I do not wish to receive marketing material from Bendigo Bank <input type="checkbox"/> <sup>5</sup>
Bank Use Only – ANZSCO Code

I do not wish to receive marketing material from Bendigo Bank <input type="checkbox"/> <sup>5</sup>
Bank Use Only – ANZSCO Code

Individual			
Title			
First Name:			
Other Name/s:			
Surname:			
Date of Birth:			
Occupation:			
Phone Nos:	H: <input type="text"/>	M/W: <input type="text"/>	
Email:			
Residential Address:	<input type="text"/>	P/Code	<input type="text"/>
Postal Address:			
<input type="checkbox"/> same as above	<input type="text"/>	P/Code	<input type="text"/>

Individual			
Title:			
First Name:			
Other Name/s:			
Surname:			
Date of Birth:			
Occupation:			
Phone Nos:	H: <input type="text"/>	M/W: <input type="text"/>	
Email:			
Residential Address:	<input type="text"/>	P/Code	<input type="text"/>
Postal Address:			
<input type="checkbox"/> same as above	<input type="text"/>	P/Code	<input type="text"/>

Is this person entitled to share data?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you a U.S. citizen, U.S. resident for tax purposes or resident for tax purposes of any other country (other than Australia)	<input type="checkbox"/> Yes <sup>4</sup>	<input type="checkbox"/> No

Is this person entitled to share data?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you a U.S. citizen, U.S. resident for tax purposes or resident for tax purposes of any other country (other than Australia)	<input type="checkbox"/> Yes <sup>4</sup>	<input type="checkbox"/> No

I do not wish to receive marketing material from Bendigo Bank <input type="checkbox"/> <sup>5</sup>
Bank Use Only – ANZSCO Code

I do not wish to receive marketing material from Bendigo Bank <input type="checkbox"/> <sup>5</sup>
Bank Use Only – ANZSCO Code

4. Please complete the Foreign Tax Details Addendum (BL032I)

5. We may use your 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 any marketing material from us, you can mark the box or call 1300 236 344 (1300 BENDIGO).

## Step 6 - Statement of Position Addendum

Personal Assets and Liabilities of

Details of Asset with Liability	\$ Value	Liability Details	Monthly Payment	Amount owing
Property/Other Security		Financial Institution (Lender/s)		
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>

Vehicle/s	\$ Value	Personal Loans (Lender/s)	Monthly Payment	Amount owing
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>

Other	\$ Value	Financial Institution (Lender/s)	Monthly Payment	Amount owing
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>

Asset Details	\$ Value	Liability Details	Monthly Payment	Limit
Investment / Savings		Credit Card (/Lender/Limits)		
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
Household / Personal Effects	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
Superannuation	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
Insurance	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>

Deposit already paid	\$ <input style="width: 80%; height: 25px;" type="text"/>	<b>Other</b>		
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<b>Total Assets</b>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<b>Total Monthly Payments</b>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>

Net Worth (Assets less Liabilities)  \$
 
 Include under "Other" – Taxation Liability  years
 

 Manager's Estimate of Worth  \$

## Step 6 - Statement of Position Addendum

Personal Assets and Liabilities of

Details of Asset with Liability	\$ Value	Liability Details	Monthly Payment	Amount owing
Property/Other Security		Financial Institution (Lender/s)		
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>

Vehicle/s	\$ Value	Personal Loans (Lender/s)	Monthly Payment	Amount owing
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>

Other	\$ Value	Financial Institution (Lender/s)	Monthly Payment	Amount owing
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>

Asset Details	\$ Value	Liability Details	Monthly Payment	Limit
Investment / Savings		Credit Card (/Lender/Limits)		
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
Household / Personal Effects	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
Superannuation	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
Insurance	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>

Deposit already paid	\$ Value	Other	Monthly Payment	Limit
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
Other				
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<b>Total Assets</b>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<b>Total Monthly Payments</b>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>

Include under "Other" – Taxation Liability  years  
 Net Worth (Assets less Liabilities)  \$ Manager's Estimate of Worth  \$



## Step 6 - Statement of Position Addendum

Personal Assets and Liabilities of

Details of Asset with Liability	\$ Value	Liability Details	Monthly Payment	Amount owing
Property/Other Security		Financial Institution (Lender/s)		
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>

Vehicle/s	\$ Value	Personal Loans (Lender/s)	Monthly Payment	Amount owing
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>

Other	\$ Value	Financial Institution (Lender/s)	Monthly Payment	Amount owing
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>

Asset Details	\$ Value	Liability Details	Monthly Payment	Limit
Investment / Savings		Credit Card (/Lender/Limits)		
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
Household / Personal Effects	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
Superannuation	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
Insurance	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>

Deposit already paid	\$ <input style="width: 80%; height: 25px;" type="text"/>	Other		
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<input style="width: 95%; height: 30px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>
<b>Total Assets</b>	\$ <input style="width: 80%; height: 25px;" type="text"/>	<b>Total Monthly Payments</b>	\$ <input style="width: 80%; height: 25px;" type="text"/>	\$ <input style="width: 80%; height: 25px;" type="text"/>

Net Worth (Assets less Liabilities)  \$
 
 Include under "Other" – Taxation Liability  years
 

 Manager's Estimate of Worth  \$

## Step 6 - Statutory Charges Declaration Addendum

To: Bendigo and Adelaide Bank Limited ABN 11 068 049 178

**For and on Behalf of:**

Applicant's Name (Company/Firm/Sole trader)

ABN

ARBN/ACN (if applicable)

By executing the Business Loan Application Form which this Statutory Charges Declaration accompanies, I/we, being the Officer(s) of the above-mentioned company / partnership / sole trader, declare and confirm that the following Statutory Charges are either paid and up to date or have accrued the following arrears, as at  /  /

Charge Type	Current / Paid			Arrears
Employee Superannuation Contributions	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	\$ <input style="width: 100%;" type="text"/>
Fringe Benefits Tax	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	\$ <input style="width: 100%;" type="text"/>
Employee Entitlements (LSL, Annual Leave)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	\$ <input style="width: 100%;" type="text"/>
Workcover Premium	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	\$ <input style="width: 100%;" type="text"/>

Furthermore, I/we wish to provide confirmation to Bendigo Bank that the following taxes have been correctly calculated and are paid up to date:

(Tick the box if applicable)

PAYG Withholding (Group Tax)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
PAYG Instalments	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Goods and Services Tax (GST)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

**Note:** A copy of the Activity Statement & Account Summary (covering the most recent 12 months) for the borrower and any guarantors is to be supplied to the Bank as confirmation of payment of self-assessed amounts.

## Step 7: Privacy Disclosure, Declaration and Consents

Capitalised terms used in this step 7 and 7.1 that are not defined elsewhere in this application form have the same meaning as given to those terms in the *Privacy Act 1988* (Cth) (**Privacy Act**).

<b>Who we are and how to contact us</b>	Personal Information and Credit Information, Credit Eligibility Information and Credit Reporting Information (together, <b>Credit-Related Information</b> ) about you is being collected by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL No. 237879 or one of its divisions, subsidiaries, or related parties (together <b>Bendigo Bank, we, us or our</b> ). You can contact us by telephone on 1300 361 911, by email to <a href="mailto:feedback@bendigoadelaide.com.au">feedback@bendigoadelaide.com.au</a> or by post at P.O. Box 480, Bendigo, Vic, 3552.
<b>Purpose of collection</b>	<p>If you, or your related organisation set out in step 1 of this form, have applied to open a business account with us or for a loan from us, then we collect Personal Information and Credit-Related Information about you to assess the application, to provide you (or your related organisation) 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. We may also collect Credit-Related Information about you from the Credit Reporting Bodies that we deal with and from other Credit Providers who have provided credit to you.</p> <p>If you are a guarantor of a loan that a third party has applied to us for, then we collect your Personal Information and Credit-Related Information to assess whether to accept you as a guarantor for credit applied for, or provided to, the borrower.</p> <p>We may need to collect Personal Information and/or Credit-Related Information about a third party from you as part of this application. If we do this, you must inform that person that we have collected this information about them and provide them with a copy of this combined privacy and credit reporting collection statement.</p> <p>Collection of some of this information is required by the <i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i> (Cth). If you provide incomplete or incorrect information, we may be unable to provide you (or your related organisation) with the product or service you are applying for.</p>
<b>Use</b>	We use the Personal Information and Credit-Related Information that we collect about you for the purposes set out above and to manage our business or other relationship with you (or your related organisation) and to arrange payment for the products and services that we supply (including to enforce any guarantees, if applicable). We may use your Personal Information and Credit-Related Information to perform our business functions (including internal audit, operational risk management, product development and planning). We may also use your Personal Information to confirm some of the details that you have provided (for example contacting your employer to confirm your employment and income details).
<b>Disclosure</b>	<p>We may disclose the information that we collect about you to:</p> <ul style="list-style-type: none"> <li>• joint account holders on your business account, your related organisation that is our customer for that account or loan and, if you are a guarantor of a loan, the applicant/s for that loan;</li> <li>• our third-party service providers (including mailing and printing houses and IT providers), our agents and our specialist advisers such as accountants and solicitors;</li> <li>• other Credit Providers and Credit Reporting Bodies, insurers, intermediaries, valuers, debt collection agencies and government authorities; and</li> <li>• our related entities, our joint venture partners and Community Bank companies</li> </ul>
<b>Overseas disclosures</b>	In some circumstances, we will disclose your Personal Information and Credit-Related Information to our service providers located in countries outside Australia, including in Belgium, Bulgaria, Canada, France, Germany, India, Ireland, Nauru, the Netherlands, the Philippines, Singapore, Spain, the United Kingdom, the United States of America, and any other countries listed in our privacy policy from time to time.
<b>Direct marketing</b>	We may use your Personal Information and Credit-Related 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 any marketing material from us, please contact us using the contact details set out above.
<b>Your rights</b>	<p>You have a right to access the Personal Information and Credit-Related Information that we hold about you, to correct that Personal Information and Credit-Related Information and to make a complaint about our handling of your Personal Information and Credit-Related Information. More information about how to access and correct the Personal Information and Credit-Related Information that we hold about you and how to lodge a complaint relating to our treatment of your Personal Information and Credit-Related Information (and how we will deal with your complaint) can be found:</p> <ul style="list-style-type: none"> <li>• in relation to your Personal Information, in our privacy policy (available at: <a href="http://www.bendigobank.com.au/privacy-policy/full-privacy-policy">www.bendigobank.com.au/privacy-policy/full-privacy-policy</a>); and</li> <li>• in relation to your Credit-Related Information, in our credit reporting policy (available at: <a href="http://www.bendigobank.com.au/privacy-policy/credit-reporting-policy">www.bendigobank.com.au/privacy-policy/credit-reporting-policy</a>) or you may obtain a copy in an alternative format by contacting us using the contact details set out above.</li> </ul>
<b>Other credit-related matters</b>	<p>Credit Reporting Bodies collect a range of Credit-Related Information about individuals and use that information to provide a credit-related service to their customers (which include us).</p> <p>Credit related information is defined in the Privacy Act and includes, to the extent applicable:</p> <ul style="list-style-type: none"> <li>• identification information;</li> <li>• consumer credit liability information;</li> <li>• repayment history information.</li> <li>• financial hardship information.</li> </ul>

- 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;
- 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 Bodies that we may disclose your information to are:

Equifax (previously Veda Advantage)  
PO Box 964, North Sydney NSW 2059  
Public Enquiries: 1300 762 207  
Website: [www.mycreditfile.com.au](http://www.mycreditfile.com.au)

Illion (previously Dun & Bradstreet)  
PO Box 7405, St Kilda Melbourne Vic 3004  
Public Enquiries: 1300 734 806  
Website: [www.checkyourcredit.com.au](http://www.checkyourcredit.com.au)

Where we provide your Credit-Related Information to these Credit Reporting Bodies, they may include this information in reports that they subsequently provide about you to other Credit Providers in order to assist those entities to assess your credit worthiness. You have a right to obtain a copy of the credit reporting policies of any Credit Reporting Bodies that we disclose your Credit-Related Information to. If you would like to obtain a copy of any of these policies, you should contact the relevant Credit Reporting Body directly using the contact details set out above.

You also have a right to request that Credit Reporting Bodies do not use any Credit-Related Information held by them for the purposes of pre-screening any direct marketing by Credit Providers. If you would like to make such a request, please contact the Credit Reporting Bodies using the contact details set out above.

If you believe that you have been a victim of fraud or identity theft, you have a right to contact the Credit Reporting Bodies and ask them not to disclose your Credit-Related Information. If you would like to make such a request, please contact the Credit Reporting Bodies using the contact details set out above.

If you (or your related organisation) do not pay for our products and services in accordance with our agreement with you, if you (or your related organisation) defraud us or try to do so, or if you (or your related organisation) otherwise commit a serious credit infringement, we may disclose details of these defaults to the Credit Reporting Bodies that we deal with in accordance with applicable laws. If we need to take these steps, this may affect your ability to obtain a loan or other credit in the future.

## Step 7.1: Credit Reporting and Other Consents

- Each individual who signs this form agrees that we can do all of the following:
  - collect, use and disclose commercial Credit-Related Information to assess an application for Consumer Credit or Commercial Credit;
  - collect, use and disclose consumer Credit-Related Information to assess an application for Consumer Credit or Commercial Credit;
  - collect, use and disclose a credit report about the individual provided by a Credit Reporting Body to assess the credit worthiness of the applicant/s, the capacity of any guarantors nominated in this application to guarantee any credit provided to the applicant/s and to collect (or engaging any third party to collect) any overdue payments;
  - otherwise collect, use and disclose Credit-Related Information as described in our combined privacy and credit reporting collection statement in step 7;
  - collect from and disclose to another Credit Provider (including a Credit Provider who has lent money on the same security) any information or opinion about the individual's credit worthiness, credit standing, credit history or credit capacity;
  - collect 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;
  - disclose consumer or commercial Credit-Related Information about the individual to Credit Reporting Bodies listed in our combined privacy and credit reporting collection statement in step 7
  - disclose any credit report or other information to another person in connection with funding by means of an arrangement involving securitisation;
  - disclose the individual's Personal Information and Credit-Related Information to any person who proposes to guarantee or has guaranteed repayment of any credit provided
  - Provide your credit-related personal information (including that you have applied for this credit product) to our service providers to allow them to provide us with marketing analytics services; and
- Each individual who signs this form gives these acknowledgments, consents and agreements for our benefit and for the benefit of any Credit Reporting Body or other Credit Provider that we disclose Personal Information or Credit-Related Information to.
- Consents, permissions and authorisations given by individuals in this step 7.1, continue in force at all times while the application is being considered by us and, if this application is accepted by us, while any credit is being provided by us to the applicant/s.

## Step 7.2: Acknowledgments, Declarations and Signatures

By signing this application, I/we:

1. warrant that all information provided in this application form, including any addendums and information contained in any attachments, is true and correct and not misleading as at the date of signing;
2. make any of the acknowledgements, agreements and declarations contained in any addendums attached to or provided by me/us to Bendigo and Adelaide Bank Limited in connection with this application form;
3. acknowledge that Bendigo and Adelaide Bank Limited will rely on the information contained in this form and provided by me/us in relation to making its decision as to whether to approve the application;
4. acknowledge that this application form is not to be regarded as an offer or acceptance of credit and that any contractual obligation in respect of any financial undertaking, or the provision of any finance, will be set out in subsequent documents;
5. give the acknowledgements and consents contained in Step 7 and Step 7.1;
6. agree to waive the right to receive any notice under the *Personal Property Securities Act 2009* (Cth) and any regulations made pursuant to it (including notice of a verification statement) unless the notice is required by the PPSA and cannot be excluded;
7. understand that any valuer's report in relation to any property to be provided as security is made solely on behalf of Bendigo and Adelaide Bank Limited and that any report is one of value of the property as security only and will not report on any structural or other defects
8. if I/we are also applying for a transactional account(s):
  - a. I/We also acknowledge that upon signing this declaration I/we agree to abide by the relevant Terms and Conditions and accept full responsibility for transactions conducted on my/our account by me/us and additional cardholders nominated by me/us;
  - b. if additional cardholders have been nominated by me/us, I/we authorise and instruct Bendigo Bank to pay and honour all transactions on my/our account conducted by them;
  - c. I/we acknowledge and agree that authorisations for additional cardholders to transact on my/our account are to remain in force until revoked by me/us;
  - d. I/we acknowledge that where accounts are in joint names, the money in the account/s is owned jointly by us and withdrawals from the account/s can be signed by either one of us OR as specified.
9. acknowledge and agree that where the applicant or any guarantor is a Company (including a Company as trustee), I/we are signing this document in my/our capacity as Director and/or Secretary of that Company as well as my individual capacity; and
10. acknowledge and agree that if I/we are signing this document as trustee of the applicant or any guarantor, I/we are signing this document in my/our capacity as Trustee of that trust as well as my/our individual capacity.
11. acknowledge that in relation to Electronic Communications:
  - a. The internet is an unsecure public network and that Bendigo Bank makes no representation or warranty as to the confidentiality of information sent to Bendigo Bank electronically;
  - b. Electronic messages may be intercepted or accessed by unauthorized third parties, may not arrive at the intended destination, or may not arrive in the form transmitted and that the bank accepts no responsibility or liability for compromised email messages.
12. acknowledge and agree that:
  - a. this document may be signed in any number of counterparts which together will constitute the one document; and
  - b. if this document is signed electronically, I/we consent to the document being signed in that manner and warrant and agree that the electronic signature has been used to identify the person signing and to indicate that the party intends to be bound by this document.
13. I/We agree that the Bank may send us disclosure documents and statements electronically:
  - a. Paper documents may no longer be given to me/us and that I/we must regularly check my/our e-mail
  - b. Bendigo Bank may still send me/us paper copies in certain circumstances including where electronic delivery is unavailable.
14. I/We can vary my/our nominated email address, withdraw this consent at any time and change to receiving paper statements, notices and documents to my/our nominated postal address, by calling Customer Care on 1300 236 344.

Existing Customers

Have there been any material changes to the ownership structure or control of the Customer, including (without limitation) in respect of any relevant trusts  Yes  No

## Step 8: Electronic Communication

By consenting you are authorising us to communicate electronically with you for all communications permitted to take place electronically by law including, but not limited to, statements, notices and any disclosure documents that we are required to give you in relation to any accounts or facilities you will hold with us. We rely on your consent to communicate to you by email to the address you have notified to us; and/or any other method of electronic communication. Notwithstanding this consent, we may still decide to send you paper documents in certain circumstances including where electronic delivery is unavailable or we reasonably believe your email address is not receiving the emails we send. You may withdraw this consent at any time by notifying us by phone or in writing.

Do you consent to us communicating with you electronically (e.g. by e-mail, e-banking etc)?  Yes  No

## Step 9: Foreign Applicant – completion of this section is mandatory for all NEW applicants however is not required for Equipment Finance only applicants and Existing Customers

Foreign Accounts Tax Compliance Act (FATCA) and Common Reporting Standards (CRS)

Is the Entity(s) created in the US, established under the laws of the US or a US taxpayer?	<input type="checkbox"/> Yes <sup>6</sup>	<input type="checkbox"/> No	Is the Entity created in any country other than Australia or US?	<input type="checkbox"/> Yes <sup>6</sup>	<input type="checkbox"/> No
Is the Entity a Financial Institution?	<input type="checkbox"/> Yes <sup>6</sup>	<input type="checkbox"/> No	Is the Entity Account Holder a passive non-financial Entity?	<input type="checkbox"/> Yes <sup>6</sup>	<input type="checkbox"/> No

<sup>6</sup> Please complete the Foreign Tax Details Addendum (BL032I)

**Persons authorised on account**

Full Name	Signature of Individual / Director / Guarantor	Date
		/ /
		/ /
		/ /
		/ /
		/ /
		/ /
		/ /
		/ /
		/ /
		/ /
		/ /

**Additional Signatories**

Full Name	Signature of Individual	Date
		/ /
		/ /
		/ /
		/ /

**Office Use Only**

**Business Customer Information and Account Opening Form Instructions**

Additional forms that may be required: Tick the below to confirm which forms are attached.

**Addendums:**

- BL032a – Individual
- BL032b – Organisation
- BL032h – Business Credit Card Application Details
- BL032i – Statement of Position
- BL032j – Living Expenses
- BL032k – Electronic Communication Authority Request Addendum
- BL032l – Foreign Tax Details
- BL032m – Statutory Charges Declaration
- BL032r – Estate Addendum

Other Forms required as part of the application stage:

**Other Forms**

- OA389 – Multiple Director Guarantor Advice

**Staff Declaration**

I, \_\_\_\_\_ certify that the information collected and ticked in this Form is to the best of my knowledge, correct in all respects.

**Collection of information:**

Yes  No *I confirm that I have collected this information from the customer, independent of the supporting documents that will be used to verify the information I collected.*

I, the above named, also acknowledge, and confirm:

- a) I have discussed with the Customer all information noted under each Step heading of this form.
- b) I have advised the Customer of the Bank’s Privacy Policy & provided the Customer a copy of our Privacy Policy.
- c) All support documentation for verification purposes are authentic copies of the original and will be submitted to the Specialised Account Operations (SAO) BPM system together with the completed BL032 Forms where required.
- d) That I have verified information contained in the Form/s from a different source than from which it was collected.
- e) Any breach of policy/procedure may be escalated in accordance with the Bank’s policies and procedures.
- f) I have initialled next to any alterations made on this Form and below is the reason for such alteration:

Signature: \_\_\_\_\_ ADM \_\_\_\_\_ Date: \_\_\_\_\_

Additional Information (Optional)

Branch		OIC	
--------	--	-----	--

Product Code	
Product Code	
Product Code	
Product Code	