

# Commercial Lending Application



**Sandhurst**Trustees

Originator Name		Branch Number / OIC	
Borrower Name			
Customer Number		Ledger/s	

On completion, please forward to:  
STL Commercial Loans Department, Level 4 The Bendigo Centre, Bendigo, Vic, 3550.  
Enquiries: STLOriginatioSupportMailbox@bendigoadelaide.com.au Telephone: 03 5485 7074

## Commercial Lending Proposed Facilities

- Interest Only Term Loan
- Principal & Interest Term Loan
- Line of Credit

When you open your business account with us or apply for lending facilities, Sandhurst Trustees Limited (ABN 16 004 030 737, AFSL 237906) ('Sandhurst' or 'we') must collect information about your business as required by law. Sandhurst is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178) and is part of the Bendigo and Adelaide Bank Group of Companies (the Group). Please complete the sections below that are relevant to your organisation. If more than one organisation type is applicable i.e. company as trustee for a trust, please complete the Company and Trust sections.

## Customer Information

- Section 1 - Applicant Details \*\*
- Section 2 - Company \*\* (where applicable)
- Section 3 - Trusts/Superannuation Fund\*\* (where applicable)
- Section 4 - Partnership\*\* (where applicable)
- Section 5 - Associations/Co-Operative\*\* (where applicable)
- Section 6 - Government Body\*\* (where applicable)
- Section 7 - Beneficial Owner or Control\*\* (where applicable)
- Section 8 - Individual Details
- Section 8.1 - Foreign Applicants\*\*
- Section 9 - Foreign Accounts Tax Compliance Act (FATCA)\*\*
- Section 9.1 - Common Reporting Standard (CRS) – Foreign Tax
- Section 10 - Assets and Liabilities

- Section 11 - Security Details
- Section 12 - Property Tenancy Schedule
- Section 13 - Notes
- Section 14 - Privacy Disclosure
- Section 15 - Declarations and Signing Clauses\*\*
- Section 16 - Signatories/Persons Authorised to sign on account  
(*Transactional Accounts*)
- Section 17 - Personal Declaration and Account Signing Instructions  
(*Transactional Accounts*)
- Office Use Only\*\*

**Note:** All items marked with asterisks (\*\*) are mandatory and must be completed (if applicable) - the completion of Sections 2 - 6 will depend on the borrowing entity type/s.

**Note:** If there are multiple entities please attach additional relevant page(s) for each entity.

## Section 1 - Applicant Details (must be completed in all instances)

- Australian Company
- Foreign Company (Registered with ASIC)
- Foreign Company (NOT Registered with ASIC)
- Government Body
- Partnership
- Incorporated Association
- Unincorporated Association
- Cooperative
- Sole Trader
- Individuals
- Trust/Superannuation Fund
- Individual/s T/A (Registered Bus Name or Franchise)

Full Registered Name of Applicant

Business Trading Name (if any) of Applicant

ABN  ACN/ARBN  Unique Identifying Number (if incorporated association or registered co-operative)

Industry (i.e. primary business activity)  ANZSIC Code

### Registered Office Address (PO Box is NOT acceptable)

Street   
Suburb  State  Postcode  Country

### Principal Place of Business (PO Box is NOT acceptable)

Street   
Suburb  State  Postcode  Country

Postal Address  Same as registered office address  Same as principal place of business  Other (complete below)

Street/PO Box   
Suburb  State  Postcode  Country

## Section 2 - Company

Proprietary/Private     Public (domestic listed company)     Majority owned subsidiary of a domestic listed company

Public unlisted company     Other, please specify

Number of directors

For **Proprietary/Private** companies only, provide details of each director

**Director 1 – Full Legal Name**

Date of Birth

**Director 2 – Full Legal Name**

Date of Birth

**Director 3 – Full Legal Name**

Date of Birth

**Director 4 – Full Legal Name**

Date of Birth

If there are more than 4 Directors, please attach additional page(s).

Is the company regulated\*?     No     Yes

\* 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 holders); Australian Credit Licensees (ACL holders); and Registrable Superannuation Entity (RSE) Licensees

If **Yes** – Please specify Regulator Name

Licence Details (e.g. AFSL Number)

If the company is a public listed company, a majority owned subsidiary of a public listed company or a regulated\* company, go to [Section 16 – Signatories, persons authorised to sign on account](#), otherwise complete sections below.

### Section 2.1 – Company Ownership (only required for proprietary/private and public unlisted companies)

Please provide details of all individuals who own through one or more shareholdings (direct or indirect) 25% or more of the issued capital of the company.

Tick this box if no individual owns 25% or more of the issued capital of the company and complete [section 2.2 – Entity Control](#)

**Shareholder 1 – Full Legal Name**

% Shareholding

**Shareholder 2 – Full Legal Name**

% Shareholding

**Shareholder 3 – Full Legal Name**

% Shareholding

**Shareholder 4 – Full Legal Name**

% Shareholding

Each shareholder listed who owns 25% or more of the issued capital **must** complete [Section 7 - Beneficial Ownership & Control](#) and provide individual identification documents.

### Section 2.2 – Entity Control (only required for proprietary/private and public unlisted companies)

This section is only required if the ownership details in previous section cannot be determined.

Each individual listed below (in part a or b) must complete [Section 7 - Beneficial Ownership & Control](#) and provide individual identification documents.

a) Please provide details of all individuals who control 25% or more of the voting rights, including power or veto

**Individual 1 – Full Legal Name**

% voting rights

**Individual 2 – Full Legal Name**

% voting rights

If there are more than two individuals who control 25% or more of the voting rights, please attach additional page(s).

If unable to complete part a) above then complete part b) below:

b) Please provide details of the 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)

**Individual 1 – Full Legal Name**

Position Title

**Individual 2 – Full Legal Name**

Position Title

If there are more than 2 Senior Managing Officials, please attach additional page(s).

## Section 2.3 – Additional Information for Foreign Company

Name of Country where company was formed. Incorporated or registered

Name of Foreign registration authority

Foreign registration number

**Please complete the following section only for foreign companies registered in Australia**

Local Agent: Full Legal name of individual or company name

Residential address of local agent of company registered (PO Box not acceptable)

Street

Suburb

State

Postcode

Country

**Only complete the following section for foreign companies not registered in Australia**

Principal place of business (PO Box not acceptable) in home country

## Section 3 – Trust

Type of trust: Please -tick (x) applicable

Individual OR Family     Regulated trust (superannuation / SMSF)     Registered managed investment scheme

Government superannuation fund

Other (please specify)

Country where Trust was established

### Settlor of Trust

(Not required for regulated trusts, registered managed investment schemes and government superannuation funds or if initial sum to establish the trust was less than \$10,000)

The 'settlor' is the person/entity who established the trust by contributing the initial assets or amount, often called the 'settler sum'.

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

## Section 3.1 – Trustee Details

Provide details of all trustee/s of the trust.

Is/are the Trustee(s) a company?

YES - please complete [section 2 – Company Details](#)

NO - continue below

### Individual Trustee 1 – Full Legal Name

Date of Birth

Full Residential Address (PO Box is NOT acceptable)

Street

Suburb

State

Postcode

Country

### Individual Trustee 2 – Full Legal Name

Date of Birth

Full Residential Address (PO Box is NOT acceptable)

Street

Suburb

State

Postcode

Country

### Individual Trustee 3 – Full Legal Name

Date of Birth

Full Residential Address (PO Box is NOT acceptable)

Street

Suburb

State

Postcode

Country

### Individual Trustee 4 – Full Legal Name

Date of Birth

Full Residential Address (PO Box is NOT acceptable)

Street

Suburb

State

Postcode

Country

If there are more than 4 Trustees, please attach additional page(s).

### Section 3.2 – Beneficiary Information

(except for a trust that is registered and subject to Australian regulatory oversight)

**Beneficiary 1** – Full Legal Name or Organisation

**Beneficiary 2** – Full Legal Name or Organisation

**Beneficiary 3** – Full Legal Name or Organisation

**Beneficiary 4** – Full Legal Name or Organisation

**Class(es) of Beneficiaries:** if the terms of the Trust identify beneficiaries by reference to membership of a class then provide details (e.g. unit holders, family members of names person, charitable organisations/causes)

If there are more than 4 Beneficiaries, please attach additional page(s).

### Section 4 – Partnership

Is the partnership a member of a professional association (i.e. law society):

Yes – Please Specify:

No

Country in which partnership was established

### Section 4.1 – Ownership Details

If answered **YES** above only partners with 25% or more of the partnership must provide details below.

If answered **NO** all partners (individual and non-individual) must complete the details below and at least one partner must provide identification documents.

If the Partner is a company please complete [Section 2 – Company Details](#)

**Partner 1** – Full Legal Name

% Ownership

**Partner 2** – Full Legal Name

% Ownership

**Partner 3** – Full Legal Name

% Ownership

**Partner 4** – Full Legal Name

% Ownership

If there are more than 4 Partners, please attach additional page(s).

All Partners listed above **must** complete [Section 8 – Individual Details](#).

### Section 4.2 – Entity Control Details

If no partner holds 25% or more of the partnership as detailed in previous section then:

Provide the details of the 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)

**Officer 1** – Full Legal Name (given name, middle name(s), family name)

Position Title

**Officer 2** – Full Legal Name (given name, middle name(s), family name)

Position Title

If there are more than 2 Senior Managing Officials, please attach additional page(s).

All Senior Managing Official(s) listed above **must** complete [Section 7 – Beneficial Ownership & Control](#) and provide individual identification documents.

## Section 5 – Association/Co-Operative

Chairman or equivalent – Full Legal Name (given name, middle name(s), family name)

Secretary or equivalent – Full Legal Name (given name, middle name(s), family name)

Chairman or equivalent – Full Legal Name (given name, middle name(s), family name)

At least one person (Chairman, Secretary or Treasurer) **must** complete individual customer identification requirements.

If there are additional officers, please attach additional page(s).

## Section 5.1 – Entity Control Details

(a) Provide the details of each individual who directly or indirectly controls the organisation, including those entitled to 25% or more of assets upon termination, voting rights of 25% or more or power to veto.

Individual 1 – Full Legal Name (given name, middle name(s), family name)

% of Voting Rights

Individual 2 – Full Legal Name (given name, middle name(s), family name)

% of Voting Rights

Individual 3 – Full Legal Name (given name, middle name(s), family name)

% of Voting Rights

Individual 4 – Full Legal Name (given name, middle name(s), family name)

% of Voting Rights

If there are more than 4 individuals, please attach additional page(s).

If unable to complete part (a) then complete part (b) below:

(b) This section is only required if the entity control details in the above section cannot be determined. Provide details of the Senior Managing Official(s) who make decision affecting a substantial part of the business (e.g. Chairman, Secretary or Treasurer)

Officer 1 – Full Legal Name (given name, middle name(s), family name)

Position Title

Officer 2 – Full Legal Name (given name, middle name(s), family name)

Position Title

Officer 3 – Full Legal Name (given name, middle name(s), family name)

Position Title

Officer 4 – Full Legal Name (given name, middle name(s), family name)

Position Title

If there are more than 4 Senior Managing Officials, please attach additional page(s).

Each individual/officer listed above must complete [Section 7 - Beneficial Ownership & Control](#) and provide individual identification documents.

## Section 6 – Government Body

Government body established under legislation of: **Please tick (x) applicable**

Australian State or Territory

Commonwealth of Australia

Foreign Country

Full Legal Name of contact (given name, middle name(s), family name)

Full Legal Name of Alternative contact (given name, middle name(s), family name)

Full Postal Address

Street

Suburb

State

Postcode

Country

Contact Phone Number

Please Note: **Section 7 - Beneficial Ownership** is not applicable for Australian Government Bodies.

## Section 7 – Beneficial Ownership or Control

### Individual 1 – Beneficial Ownership or Control

Full Legal Name

Date of Birth

Full Residential Address (PO Box is NOT acceptable)

Street

Suburb

State

Postcode

Country

Identified under another customer number

(must have an active account and valid ID.)

### Individual 2 – Beneficial Ownership or Control

Full Legal Name

Date of Birth

Full Residential Address (PO Box is NOT acceptable)

Street

Suburb

State

Postcode

Country

Identified under another customer number

(must have an active account and valid ID.)

### Individual 3 – Beneficial Ownership or Control

Full Legal Name

Date of Birth

Full Residential Address (PO Box is NOT acceptable)

Street

Suburb

State

Postcode

Country

Identified under another customer number

(must have an active account and valid ID.)

### Individual 4 – Beneficial Ownership or Control

Full Legal Name

Date of Birth

Full Residential Address (PO Box is NOT acceptable)

Street

Suburb

State

Postcode

Country

Identified under another customer number

(must have an active account and valid ID.)

If there are more than 4 beneficial owners/control, please attach additional page(s). **Each person listed above must provide or previously provided identification documents**

**Section 8 – Individual Details (Director, Guarantor, Trustee, Individual)**

**Applicant 1**

Mr / Mrs / Miss / Ms / Other

Family Name

Given Name(s)

Existing Customer  YES  NO Customer Number

**Residential Address** (PO Box is NOT acceptable)  
Street   
Suburb   
State  Postcode

**Postal Address**  
Street   
Suburb   
State  Postcode

**Previous Residential Address** (if less than 2 years at above)  
Street   
Suburb   
State  Postcode

Preferred Contact Number   
Email   
Drivers Licence Number  Expiry Date

Australian Resident?  YES  NO  
Date of Birth   
Number of Dependants  Ages

Do you share income & expense with any other person?  YES  NO

Occupation   
Employer   
Employed since

Business Name   
ABN (if self-employed)

**Principal place of Business Address** (PO Box is NOT acceptable)

State  Postcode  Employed since

**Applicant 2**

Mr / Mrs / Miss / Ms / Other

Family Name

Given Name(s)

Existing Customer  YES  NO Customer Number

**Residential Address** (PO Box is NOT acceptable)  
Street   
Suburb   
State  Postcode

**Postal Address**  
Street   
Suburb   
State  Postcode

**Previous Residential Address** (if less than 2 years at above)  
Street   
Suburb   
State  Postcode

Preferred Contact Number   
Email   
Drivers Licence Number  Expiry Date

Australian Resident?  YES  NO  
Date of Birth   
Number of Dependants  Ages

Do you share income & expense with any other person?  YES  NO

Occupation   
Employer   
Employed since

Business Name   
ABN (if self-employed)

**Principal place of Business Address** (PO Box is NOT acceptable)

State  Postcode  Employed since

**Applicant 3**Mr / Mrs / Miss / Ms / Other Family Name Given Name(s) Existing Customer  YES  NOCustomer Number **Residential Address** (PO Box is NOT acceptable)Street Suburb State  Postcode **Postal Address**Street Suburb State  Postcode **Previous Residential Address** (if less than 2 years at above)Street Suburb State  Postcode Preferred Contact Number Email Drivers Licence Number  Expiry Date Australian Resident?  YES  NODate of Birth Number of Dependants  Ages Do you share income & expense with any other person?  YES  NOOccupation Employer Employed since Business Name ABN (if self-employed) **Principal place of Business Address** (PO Box is NOT acceptable)State  Postcode  Employed since  If there are more than 2 individuals (Sole Trader/Signatory/Director/Power of Attorney/Controlling person, Beneficial Ownerships etc) please attach additional page(s).**Applicant 4**Mr / Mrs / Miss / Ms / Other Family Name Given Name(s) Existing Customer  YES  NOCustomer Number **Residential Address** (PO Box is NOT acceptable)Street Suburb State  Postcode **Postal Address**Street Suburb State  Postcode **Previous Residential Address** (if less than 2 years at above)Street Suburb State  Postcode Preferred Contact Number Email Drivers Licence Number  Expiry Date Australian Resident?  YES  NODate of Birth Number of Dependants  Ages Do you share income & expense with any other person?  YES  NOOccupation Employer Employed since Business Name ABN (if self-employed) **Principal place of Business Address** (PO Box is NOT acceptable)State  Postcode  Employed since



**Section 8.1 – Foreign Applicants (only complete if new customer to Sandhurst Trustees)**

Are customers Foreign Applicants and new to Sandhurst Trustees?

Yes - Complete the following

Applicant Full Legal Name

Occupation

Country of Citizenship

Reason for opening an account in Australia

Salary range:  \$0 - \$30,000  \$30,001 - \$50,000  \$50,001 - \$100,000  \$100,001+

If there are more than 1 Foreign Applicant, please attach additional page(s)

**Section 9 – Foreign Accounts Tax Compliance Act (FATCA) (Completion of all questions is mandatory)**

Are any applicants' citizens or residents of the US for Tax purposes?  Yes – Please complete the Foreign Tax Details Form (OA761)  No

Is the Entity(s) created in the US, established under the laws of the US or a US taxpayer?  Yes – Please complete the Foreign Tax Details Form (OA761)  No

Are any controlling persons of an Entity Citizens or Residents of the US for Tax purposes?  Yes – Please complete the Foreign Tax Details Form (OA761)  No

Is the Entity a Financial Institution?  Yes – Please complete the Foreign Tax Details Form (OA761)  No

*For companies, trusts and partnerships a controlling person is an individual who is a shareholder, trustee, beneficiary, settlor or partner AND who owns 25% or more of the Entity, controls 25% or more of the voting rights including a power of veto, or holds the position of senior managing official of the Entity. For associations and co-operatives a controlling person is also an individual who is entitled to 25% or more of the assets of the Entity upon dissolution.*

**Section 9.1 – Common Reporting Standard (CRS) – Foreign Tax (Completion of all questions is mandatory)**

Are any individual applicants' residents of any country other than Australia or US?  Yes – Please complete the Foreign Tax Details Form (OA761)  No

Is the Entity(s) created in any country other than Australia or US?  Yes – Please complete the Foreign Tax Details Form (OA761)  No

Is the Entity Account Holder a Passive Non-Financial Entity?  Yes – Please complete the Foreign Tax Details Form (OA761)  No

*Note: Sandhurst is required to collect information in compliance with Organisation for Economic Co-operation and Development CRS and FATCA which have been incorporated into Australian law through the Tax Administration Act. For definitions of Foreign Tax terminology, please refer to the Foreign Tax Glossary which is together with the Foreign Tax Details Form available from your local Bendigo Bank branch or at [www.sandhursttrustees.com.au/forms](http://www.sandhursttrustees.com.au/forms). If you are uncertain of your status you should seek specialist taxation advice*

## Section 10 – Assets and Liabilities

This section is required to capture the Asset and Liability details of the entities to this application. If there is more than one entity, please combine details.

For each Director / Guarantor / Beneficiary, a separate Commercial Lending Application Annexure 1 – Statement of Position / Privacy Disclosure (OA287) is required to capture Asset & Liability Details.

Asset Details	\$ Value	Liability Details	Monthly Payment	Amount owing
Property/Other Security		Financial Institution (Lender/s)		
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Vehicle/s		Personal Loans (Lender/s)		
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Plant/Equipment		Financial Institution (Lender/s)		
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Stock	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Trade Debtors	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other				
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Asset Details	\$ Value	Liability Details	Monthly Payment	Limit
Investment / Savings		Credit Card (/Lender/Limits)		
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Household / Personal Effects	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Superannuation	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Insurance	\$ <input type="text"/>	Trade Creditors	\$ <input type="text"/>	\$ <input type="text"/>
Deposit already paid	\$ <input type="text"/>	Other		
Other		Overdraft	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	Taxation Liability	\$ <input type="text"/>	\$ <input type="text"/>
<b>Total Assets</b>	\$ <input type="text"/>	<b>Total Monthly Payments</b>	\$ <input type="text"/>	\$ <input type="text"/>

Include under "Other" – Taxation Liability  years

Net Worth (Assets less Liabilities) \$  Manager's Estimate of Worth \$

Signature of Director / Guarantor/ Trustee / Individual  Date

Signature of Director / Guarantor/ Trustee / Individual  Date

**Section 10.1 - Loans Applied For (Current/Term/Other/Contingent Liabilities)**

Current Facilities with Sandhurst Trustees

Loan Type	Amount
	\$
	\$
	\$
	\$
	\$
<b>Total</b>	<b>\$</b>

Proposed Facilities

Loan Type	Amount	Term	Int. period
	\$		
	\$		
	\$		
	\$		
	\$		
<b>Total</b>	<b>\$</b>		

**Related Exposure**

Name of Borrower		Amount	\$
Name of Borrower		Amount	\$
Name of Borrower		Amount	\$
Name of Borrower		Amount	\$
Name of Borrower		Amount	\$
Name of Borrower		Amount	\$
Name of Borrower		Amount	\$
Name of Borrower		Amount	\$

**Other Exposures across Group**

(eg: Bendigo Bank, Delphi, Adelaide Bank)

Name of Borrower		Amount	\$
Name of Borrower		Amount	\$
Name of Borrower		Amount	\$
Name of Borrower		Amount	\$
Name of Borrower		Amount	\$
Name of Borrower		Amount	\$

**Section 10. 2 - Present Request / Purpose of Borrowing**

Background / Purpose Background of the borrower. Experience plus overview of facility purpose

**Section 11 – Security Information**

**Details of Security**

Type & Address

Valuation

1.

Valuation Date  /  /  Title Volume  Folio  Lot  Plan

Name(s) on Title

2.

Valuation Date  /  /  Title Volume  Folio  Lot  Plan

Name(s) on Title

3.

Valuation Date  /  /  Title Volume  Folio  Lot  Plan

Name(s) on Title

4.

Valuation Date  /  /  Title Volume  Folio  Lot  Plan

Name(s) on Title

If there are more than 4 securities, please attach additional page(s)

## Other Security

General Security Deed:  Yes - Provide Details

No


Other


Specific Security Deeds:


(Discounted value calculation attached – to be completed by Commercial Lending)

## Section 12 – Property Tenancy Schedule

	Property 1	Property 2
Tenant	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Property Address	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 60%;" type="text"/> Postcode <input style="width: 20%;" type="text"/>	<input style="width: 60%;" type="text"/> Postcode <input style="width: 20%;" type="text"/>
Lease Term and Expiry Date	Months <input style="width: 20%;" type="text"/> Expiry <input style="width: 10%;" type="text"/> / <input style="width: 10%;" type="text"/> / <input style="width: 10%;" type="text"/>	Months <input style="width: 20%;" type="text"/> Expiry <input style="width: 10%;" type="text"/> / <input style="width: 10%;" type="text"/> / <input style="width: 10%;" type="text"/>
Rent	\$ <input style="width: 60%;" type="text"/> per month	\$ <input style="width: 60%;" type="text"/> per month
	<b>Property 3</b>	<b>Property 4</b>
Tenant	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Property Address	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 60%;" type="text"/> Postcode <input style="width: 20%;" type="text"/>	<input style="width: 60%;" type="text"/> Postcode <input style="width: 20%;" type="text"/>
Lease Term and Expiry Date	Months <input style="width: 20%;" type="text"/> Expiry <input style="width: 10%;" type="text"/> / <input style="width: 10%;" type="text"/> / <input style="width: 10%;" type="text"/>	Months <input style="width: 20%;" type="text"/> Expiry <input style="width: 10%;" type="text"/> / <input style="width: 10%;" type="text"/> / <input style="width: 10%;" type="text"/>
Rent	\$ <input style="width: 60%;" type="text"/> per month	\$ <input style="width: 60%;" type="text"/> per month

If there are more than 4 properties, please attach additional page(s)

## Section 13 – Notes

## Section 14 – Privacy disclosure statement

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

We, Sandhurst Trustees 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 joint account holders, account operators and account applicants, Credit Reporting Bodies (as defined below), insurers, intermediaries, valuers, debt collection agencies and government authorities. Your information may also be disclosed to our related entities, our joint venture partners and Community Bank@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 to and correction of 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 personal information. Should you wish to do so, or if you have any queries about your information, please contact us on 1300 361 911.

### 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 any marketing material from us please contact us on 1300 361 911.

### 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. Seek and use commercial credit-related personal information to assess an application for consumer credit or commercial credit.
- b. Seek and use consumer credit-related personal information to assess an application for consumer credit or commercial credit.
- c. Seek and use a credit report provided by a credit reporting body to collect overdue payments.
- d. Seek from and use or give to another credit provider (including a 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. 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):

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

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

"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 your:
    - 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 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-related personal 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. Disclose any report or information to another person in connection with funding by means of an arrangement involving securitization;
- h. Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

#### **8. Providing your personal information and credit-related information to a mortgage insurer**

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

QBE Lenders' Mortgage Insurance Limited (ABN 70 000 511 071)

82 Pitt Street, Sydney NSW 2000

Phone: 1300 367 764 Contact: Privacy Officer Email: [compliance.manager@qbe.com](mailto:compliance.manager@qbe.com)

Website: [www.qbelmi.com](http://www.qbelmi.com)

Genworth Financial Mortgage Insurance Pty Limited (ABN 60 106 974 305)

Level 26, 101 Miller Street, North Sydney NSW 2060

Phone: 1300 655 422

Website: [www.genworth.com.au](http://www.genworth.com.au)

We may disclose your personal information and credit-related personal information when we apply to the Insurer for lenders mortgage insurance (LMI). By you signing this application, the Insurer can do the following:

- Where permitted by the Privacy Act 1988, the Insurer may seek and obtain from a credit reporting body commercial credit information concerning your credit worthiness or history; consumer information; and collection of overdue payments information.
- The Insurer collects your information for the purposes of assessing our application and securing and administering LMI for your mortgage, including dealing with claims and recovery of proceeds.

The information collected by the Insurer is required under the Insurance Contracts Act 1984 (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue insurance. As a result, we may not be able to provide the mortgage to you.

The Insurer may use your information to assess the risk of providing LMI to us, you defaulting on your obligations to us and you being unable to meet a liability arising under a guarantee in respect of mortgage finance given (or to be given) by us to another person.

The Insurer may also use your information to verify your details provided by us, administer or vary any LMI cover provided (including for securitisation and hardship applications, dealing with claims, recovery of proceeds and enforcing the mortgage in the place of us), to conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, to comply with any regulatory requirements including under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time, and for any other LMI purpose relating to you or under the insurance policy issued by the Insurer to us in respect of your credit with us or as may be permitted by the Privacy Act 1988.

The Insurer may disclose your information to its related companies; us; your guarantor or potential guarantor; other insurers; claims assessors and investigators; parties for the purposes of securitisation; re-insurers; underwriters; loan servicers; trust managers; trustees and security trustees; organisations involved in surveying or registering a security property or which otherwise have an interest in a security property; ratings agencies; credit reporting bodies; its service providers (including marketing companies, data consultants and IT contractors); its agents, contractors, and external advisers; your referees, including your employer; your legal and financial advisers; brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager; organisations that are involved in debt collecting or in purchasing debts; mercantile agents if you default on your obligations to us; payment system operators; parties involved in fraud prevention (including organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct); other financial institutions and credit providers; and government and other regulatory bodies (e.g. the Insurance Council of Australia, ASIC and the ATO). Where permitted by the Privacy Act 1998 the Insurer may disclose your information to organisations located overseas (including in the USA, Canada, the United Kingdom, Singapore or the Philippines) such as its related companies, re-insurers, service providers (including but not limited to data consultants and IT contractors), its agents, contractors and external advisers and government and other regulatory bodies. Overseas organisations may be required to disclose information shared with them with relevant foreign authorities under a foreign law. In those instances the Insurer is not responsible for that disclosure. The Insurer may also, to the extent permitted by the Privacy Act 1988, disclose information about you to a credit reporting body for any purpose set out in this consent. The credit reporting body gives other organisations (such as other credit providers) information to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other credit providers.

The Insurer may need to exchange your information with credit providers and advisors during the course of the mortgage insurance policy for any purpose set out in this consent.

The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer's Privacy Policy and Credit Reporting Policy apply to the collection, use and disclosure of that information.

The Insurer may store your information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security, however, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Each Insurer has a Privacy and Credit Reporting Policy which contains information about:

- a. how you can access and seek correction of your information held by the Insurer;
- b. how you can complain about a breach of the Privacy Act 1988 (including any applicable privacy principles) or any registered privacy code that binds the insurer in respect of your personal or credit information (as appropriate); and
- c. how the Insurer will deal with a complaint.

Each policy is available on the Insurer's website or by contacting them.

**9. 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.sandhursttrustees.com.au](http://www.sandhursttrustees.com.au) or by telephoning 1800 634 969.

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.sandhursttrustees.com.au](http://www.sandhursttrustees.com.au) or by telephoning 1800 634 969. PPSA PPSA means the Personal Property Securities Act 2009 (Cth) and any regulations made pursuant to it. I/We agree to waive the right to receive any notice under the PPSA (including notice of a verification statement) unless the notice is required by the PPSA and cannot be excluded.

**Section 15 - Declaration by all Corporate Directors / Beneficiaries / Guarantors**

Have you ever been declared bankrupt or had any judgments or defaults issues against you by a Court or Tribunal?

	No	Yes	If yes, date declared Bankrupt	Date Discharged from bankruptcy
Applicant 1	<input type="checkbox"/>	<input type="checkbox"/>	/ /	/ /
Applicant 2	<input type="checkbox"/>	<input type="checkbox"/>	/ /	/ /
Applicant 3	<input type="checkbox"/>	<input type="checkbox"/>	/ /	/ /
Applicant 4	<input type="checkbox"/>	<input type="checkbox"/>	/ /	/ /

If there are more than 4 applicants please attach additional page(s).

**By signing this application, each Director / Guarantor / Trustee / Individual:**

- Warrants that all information in this application form is correct and not misleading in any way
- Consents to providing Sandhurst and the Bendigo and Adelaide Bank Group with personal information and for Sandhurst and the Bendigo and Adelaide Bank Group to collect, use, disclose and store personal information in accordance with the privacy disclosure statement contained on Page 14 of this Application Form.
- Apply for the advance amount specified within this application form and offer security described herein, over which I/we undertake to execute a mortgage in the form adopted by the Sandhurst Trustees and to pay all relevant solicitor, legal and valuation costs
- It is understood that any valuer's report in relation to any property to be provided as security will remain in the possession of Sandhurst Trustees and is made solely on behalf of and confidential to Sandhurst Trustees. It is further understood that any report is one of value of the property as security only and will not report on any structural or other defects and if I/we require such information, I/we will make independent inquiry
- Acknowledges that this application is not a legally binding contract and any contractual obligation in respect of any financial undertaking will be set out in subsequent documents
- Gives the acknowledgements and consents in the privacy disclosure statement.
- Acknowledges that an outline of Variable Interest Rate and Fixed Interest Rate options was discussed during the initial loan application interview.

**By signing this application, each Director / Guarantor / Trustee / Individual acknowledges with regard to Electronic Communications that:**

- The internet is an unsecure public network and that Sandhurst Trustees makes no representation or warranty as to the confidentiality of information sent to Sandhurst Trustees electronically;
- 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 Sandhurst Trustees accepts no responsibility or liability for compromised email messages.
- I/We agree that the Lender may send us disclosure documents and statements electronically;
- Paper documents may no longer be given to me/us and that I/we must regularly check my/our e-mail;
- Sandhurst Trustees may still send me/us paper copies in certain circumstances including where electronic delivery is unavailable;
- 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.
- I/We do not wish to receive marketing material from Sandhurst Trustees.

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

If there are more than 4 applicants please attach additional page(s).



**Office Use Only**ADM No Lender Name Signature Date  /  / **Section 16 – Signatories/Persons Authorised to sign on account (to be completed for all Transactional Accounts)****Applicant 1 – Individual Details (Sole Trader/Signatory/Director/Power of Attorney/Controlling person etc.)**Full Legal Name  Date of Birth Full Residential Address (PO Box is NOT acceptable) Street Suburb  State  Postcode  Country Preferred Contact Number  Occupation **Applicant 2 – Individual Details (Sole Trader/Signatory/Director/Power of Attorney/Controlling person etc.)**Full Legal Name  Date of Birth Full Residential Address (PO Box is NOT acceptable) Street Suburb  State  Postcode  Country Preferred Contact Number  Occupation **Applicant 3 – Individual Details (Sole Trader/Signatory/Director/Power of Attorney/Controlling person etc.)**Full Legal Name  Date of Birth Full Residential Address (PO Box is NOT acceptable) Street Suburb  State  Postcode  Country Preferred Contact Number  Occupation **Applicant 4 – Individual Details (Sole Trader/Signatory/Director/Power of Attorney/Controlling person etc.)**Full Legal Name  Date of Birth Full Residential Address (PO Box is NOT acceptable) Street Suburb  State  Postcode  Country Preferred Contact Number  Occupation  If there are more than four Signatories / Persons / Authorised to sign on the account, please attach additional page(s).Does the applicant reside in an 'Additional Know Your Customer Country?  YES *please complete Section 9.1 - Foreign Applicants*  
Each person listed above **must** provide individual identification documents.**Section 17 - Personal Declaration and Account Signing Instructions (to be completed for all Transactional Accounts)**

I/We confirm that all details provided in this application by me/us are true and correct. 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. If additional cardholders have been nominated by me/us, I/we authorise and instruct Sandhurst Trustees to pay and honour all transactions on my/our account conducted by them. Authorisations for additional cardholders to transact on my/our account are to remain in force until revoked by me/us

I/We confirm that I/We have read and agree to the Privacy Disclosure Statement in this application.

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.

Ledger (s)      One to Sign  Two or More to sign **OR**  Signing instructions as specified below:

Ledger (s)

One to Sign  Two or More to sign **OR**  Signing instructions as specified below:

Ledger (s)

One to Sign  Two or More to sign **OR**  Signing instructions as specified below:

Ledger (s)

One to Sign  Two or More to sign **OR**  Signing instructions as specified below:

Easy Money Card / Debit Card  Bendigo e-Banking service  Bendigo Phone Banking

Cheque Book  Facility Other

**Applicant 1 Full Name**

**Signature**

Date  /  /

**Applicant 2 Full Name**

**Signature**

Date  /  /

**Applicant 3 Full Name**

**Signature**

Date  /  /

**Applicant 4 Full Name**

**Signature**

Date  /  /

**Office Use Only**

**Mandatory**

Please tick entity structure (simple or complex):  Simple **OR**  Complex

Confirm that whether the Entity Control is Simple or Complex has been recorded in [KYC Interface](#)  Yes

**ADM No**

**Lender Name**

**Signature**

**Date**  /  /

# Loan Proposal Summary

## General

Lender: Sandhurst Trustees Limited ABN 16 004 030 737 AFSL No. 237906

Originator/Branch:

Originator/Branch Code:

Date of Proposal: / /

## Facility Required

Loan Amount: \$

Loan Type:  Principal & Interest

Interest Only  Line of Credit

Customer / Ledger Number:

Commitment Fee Charged:  Yes \$  No  N/A

Rate Type:  Variable  Fixed

To: / /

Loan Term:

Rate Quoted: %

Purpose:

Proposed Settlement date: / /

Industry Classification:

Borrower/s:

Guarantor/s:

## Other Security Details (if applicable)

### Security

1<sup>st</sup> Registered mortgage over:

Address:

Town / Suburb:

State:

Postcode:

Title Details:

Vol:

Fol:

Lot:

Plan:

Current Lease: \$

Term: years

Tenant:

Mortgagor/Owner:

Description of Security:

Valuation/Purchase Price: \$

### Security

1<sup>st</sup> Registered mortgage over:

Address:

Town / Suburb:

State:

Postcode:

Title Details:

Vol:

Fol:

Lot:

Plan:

Current Lease: \$

Term: years

Tenant:

Mortgagor/Owner:

Description of Security:

Valuation/Purchase Price: \$

Total Value of Securities: \$

Total LVR: %

## Credit History

(Credit decision history last 2 years, attach copy of current Credit Inspection comments (if any) and detail any action/items that remain outstanding)

Comments:

## Background

(Provide a brief history of when the business was established, any major changes, target market, spread of clientele)

Comments:

## Corporate Structure

(Ownership from company search, shareholding, etc)

Comments:

## Management

(Experience in the industry, previous general business experience, management structure, reliance on any one part, succession, etc)

Comments:

## Key Risks

(Bullet points to focus on the most critical risk areas of: Industry, Business, Financial Position, Serviceability)

Comments:

## Mitigants/Transaction Justification

(Key mitigants to be recorded against risks identified for borrowers ability to repay)

Comments:

**Comment on future trade outlook:**

Comments:

**Loan Servicing**

The **Business Banking Serviceability Worksheet (OA267)**, available from the Forms Index, is to be completed, printed and attached to this proposal. Also, a **Net Disposable Income (NDI) Serviceability Calculator (OA046)**, available from the Forms Index, is to be completed, printed and attached to this proposal, if applicable.

Sandhurst Trustees servicing requirements are as follows:

- Loan on Interest Only basis, ratio is to be 1.25:1 or higher; Loan on Principal & Interest basis, ratio to be 1.00:1 or higher.

Comments:

Comments:

Phone Number: (    )

Signature:

Date:            /            /

**STL Office Use Only**

**STL Recommendations:**

**Special Conditions:**

**Staff Details:**

STL Staff Member Name::

Signature:

Date:            /            /

Please tick entity structure (simple or complex):     Simple    OR     Complex

# Subjective Risk Grade Assessment

Please use in conjunction with Section 4.12 (Credit Risk Grade) of the Group Credit Policy

Risk Category	Subjective Rating	Rating Description	Justification Statement
Industry			
Business Stability & Competitiveness			
Management			
Operating Performance			
Cash Flow			
Financial Structure			
Account Management			
Overall Rating			

Example:

Cash Flow	3 (O)	Good Risk	Sensitised serviceability cover = 2.1:1. Core business activities fund debt servicing and operating cash flow, proven over last 3 years of trading with an annual turnover of \$10m
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Security % MBA: \_\_\_\_\_

Overall Risk Grade: \_\_\_\_\_

Security Rating: \_\_\_\_\_

## Authorisation

Approving Officer: \_\_\_\_\_

Staff No.: \_\_\_\_\_

Reviewing Officer (where appropriate): \_\_\_\_\_

Staff No.: \_\_\_\_\_