



Commercial Equity Group Ltd

Business & General Finance

Section 1 - Applicant Details

Business Loan Application Form

Applicant type Proprietary Company Public Company Sole Trader Trust
 Incorporated Association Union Partnership Individual(s)

Full legal name of applicant: If you are a company acting as a trustee, provide your name in this format, (e.g. ABC Pty Ltd as trustee for the XYZ Trust)

ABN
(including ABN of any Trust)

ACN
(company applicants only)

Registration number
(incorporated association applicants only)

Registered business name of applicant - if any (including the trustee in respect of the trust)

Registered office address or address of the trust (PO Box is not acceptable)

State Postcode

Address of principal place of business/administration if different to the above (PO Box is not acceptable)

State Postcode

Postal address (if different to the address of principal place of business)

State Postcode

Country of incorporation/establishment

Specify type of trust (e.g. discretionary, family or unit trust)

Business super fund (if applicable)

Business phone number:

Section 2 - Applicant Identification Information and Individual Details

Identification information

To comply with our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act (2006), we must collect certain information in relation to you. The information to be collected depends upon on which type of applicant you are as follows:

- if you are an **individual(s)**, details of **each** individual;
- if you are a **company**, details of **each** director;
- if you are a **partnership**, details of **each** partner;
- if you are a **trust**, details of **each** trustee. Note: if the trustees are:
 - individual(s) – please complete the relevant details of each individual trustee within section 2
 - company(ies) – please complete the relevant details as directed within Section 5 in relation to one company trustee only. If there is more than one company trustee of the trust, detail the full name and registered office address of the other company trustees on a separate sheet.
- if you are a **sole trader**, details of the proprietor;
- if you are an **incorporated association**, details of the association's Chairman, Secretary and Treasurer (or equivalent officer in each case);
- if you are a **union**, details of the union's Chairman, Secretary and Treasurer (or equivalent officer in each case).

Please arrange for each person described as applicable to your entity type to complete their details within Section 2 and sign Section 11 of this application form.

Person No. 1 Details

Relationship to Applicant: Individual(s) Director Proprietor Partner
 Sole Trustee Joint Trustee Other - please specify

Title (Mr/Mrs/Miss/Ms/other) Surname Given name(s)

Current residential address
 State Postcode

Postal address (if different to residential address)
 State Postcode

Home phone ()

Work phone ()

Mobile phone

Email address Date of birth

Driver licence number

Mother's maiden name Password (5 - 9 characters)

Gender (M or F)

Marital Status: Single Married/Domestic partner Number of dependants Are you a permanent resident of Australia? Yes No

Occupation Employer's name (if applicable) Duration Full time Part time

years months Part time

Person No. 2 Details

Relationship to Applicant: Individual(s) Director Proprietor Partner
 Sole Trustee Joint Trustee Other - please specify

Title (Mr/Mrs/Miss/Ms/other) Surname Given name(s)

Current residential address
 State Postcode

Postal address (if different to residential address)
 State Postcode

Home phone ()

Work phone ()

Mobile phone

Email address Date of birth

Driver licence number

Mother's maiden name Password (5 - 9 characters)

Gender (M or F)

Marital Status: Single Married/Domestic partner N u m b e r of dependants Are you a permanent resident of Australia? Yes No

Occupation Employer's name (if applicable) Duration Full time Part time

years months Part time

Person No. 3 Details

Relationship to Applicant: Individual(s) Director Proprietor Partner
 Sole Trustee Joint Trustee Other - please specify

Title (Mr/Mrs/Miss/Ms/other) Surname Given name(s)

Current residential address
 State Postcode

Postal address (if different to residential address)
 State Postcode

Home phone ()

Work phone ()

Mobile phone

Email address Date of birth

Driver license number

Mother's maiden name Password (5 - 9 characters)

Gender (M or F)

Marital Status: Single Married/Domestic partner Number of dependants Are you a permanent resident of Australia? Yes No

Occupation Employer's name (if applicable) Duration Full time Part time

years months Part time

Section 3 – Shareholder details – (Company Applicants and Company Trustees only)

Please provide the details of each individual who owns more than 25% of the issued capital of the company:

Title (Mr/Mrs/Miss/Ms/other) Surname Given name(s)

Residential address (PO Box is not acceptable)

State Postcode

Title (Mr/Mrs/Miss/Ms/other) Surname Given name(s)

Residential address (PO Box is not acceptable)

State Postcode

Title (Mr/Mrs/Miss/Ms/other) Surname Given name(s)

Residential address (PO Box is not acceptable)

State Postcode

Section 4 – Trust Beneficiary Details (Trust Applicants only)

Please provide the details of the beneficiaries of the trust.

If the terms of the trust identifies the beneficiaries by reference to membership of a class (e.g. family members of a named person), please provide details of the class(es):

Title (Mr/Mrs/Miss/Ms/other) Surname Given name(s)

Title (Mr/Mrs/Miss/Ms/other) Surname Given name(s)

Title (Mr/Mrs/Miss/Ms/other) Surname Given name(s)

Title (Mr/Mrs/Miss/Ms/other) Surname Given name(s)

Section 5 – Company Trustee Identification Information – (Trust Applicants only)

Please complete in relation to one company trustee of the trust only.

Full company name

Company type: Proprietary Public ACN

Registered office address (PO Box is not acceptable)

 State Postcode

Principal place of business address if different to the registered office address specified above (PO Box is not acceptable)

 State Postcode

If there is more than one company trustee of the trust, please detail the full name and registered office address of the other company trustees on a separate sheet and return with this application form.

Details of Director(s)

Please complete **Section 2** to provide details of the directors of the trustee company.

Details of Major Shareholder(s)

Please complete **Section 3** to provide details of major shareholders of the trustee company.

Section 6 – Statement of Financial Position - Individuals and Guarantors only

Both applicants complete this page if jointly sharing all assets and all liabilities.
 If not, applicants please complete a separate page each.

The back of this form has a duplicate page for your convenience

Both Applicants or Applicant name

Assets (what you own)

Real Estate

Address

Value \$

Value \$

Value \$

Bank Accounts (e.g. Term Deposit, Savings, Cheque)

Name of Institution

Balance \$

Balance \$

Balance \$

Investment Accounts (e.g. Managed Funds)

Name of Institution

Balance \$

Balance \$

Superannuation

Name of Fund

Balance \$

Balance \$

Balance \$

Other Assets (e.g. Household contents, Shares, Motor Vehicles)

Description	Value
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

TOTAL ASSETS \$

Liabilities (what you owe)

If this loan application is approved please indicate which liability(ies) will cease (be paid out).

Existing Mortgages

Lender's name	Monthly payments	Amount owing
<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"/>

Personal Loans

Name of Institution	Monthly payments	Amount owing
<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"/>

Credit Cards

Name of Institution	Limit	Amount owing
<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"/>

Other Liabilities (e.g. HECS)

Description	Monthly payments	Amount owing
<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"/>

Contingent Liabilities under Guarantees for other persons \$

TOTAL LIABILITIES \$

Section 7 – Finance Required

Loan Amount

Loan Purpose

Total loan amount

\$

Security 1

Security 2

Security 3

Security 2

Section 8 – Other Details

Details of your Accountant

Contact person

Firm's name

Address

State

Postcode

Business phone

Email

Details of your solicitor or conveyancer if you are using one

Contact person

Firm's name

Address

State

Postcode

Business phone

Email

Section 9 – Privacy Notice

In this form:

“**Credit Provider**” means either Commercial Equity Group Ltd, If your loan application is accepted, your loan terms and conditions will specify the name of the credit provider. “

“**Us**”, “**Our**” **We**”, **CEG** or “**Commercial Equity Group Ltd**”

” means Commercial Equity Group Ltd or any successor or assignee.

“**You**” or “**your**” means any individual who provides personal information about themselves in this form, including an applicant, director, shareholder or guarantor.

By completing an application form, you are providing your personal information to Commercial Equity Group Ltd for the primary purpose of the Credit Provider verifying your identity, assessing the application and then establishing and administering the account. Commercial Equity Group Ltd Will complete this process. Without collecting your personal information, we may not be able to process or accept this application.

Regardless of when or how it is collected, your personal information may be shared between, and used by Commercial Equity Group Ltd, for these primary purposes and for related purposes including:

- considering any other application made by you to us for financial products or services;
- customer relations including management of our relationship with you and market or customer satisfaction research and product development;
- compliance with legislative and regulatory requirements (including without limitation the Anti-Money Laundering and Counter Terrorism Financing Act 2006) and with payment systems requirements;
- information technology systems development and testing;
- our internal operations including record keeping, risk management, auditing purposes, training, file reviews, securitisation, credit scoring and portfolio analysis;
- to investigate, resolve and prevent complaints;
- arrangements with other organisations to provide services in relation to our products and services (for example, we may arrange for mailing houses to distribute account statements to customers);
- conducting fraud assessments;
- reporting and data analytics, including for regulatory, management, statistical or research purposes; and
- marketing.

We may also disclose your personal information for those purposes to the following organisations:

- our related entities, service providers and alliance partners;
- our agents, contractors and external advisers (for example, our lawyers and auditors);
- any person acting on your behalf, including your legal and financial advisers;
- your broker;
- your introducer;
- government and other regulatory bodies, law enforcement bodies and courts;
- external dispute resolution bodies (for example, the Financial Ombudsman Service);
- rating agencies;
- entities and investors who are involved in arrangements to fund your loan including without limitation Commercial Equity Group Ltd
- payment system operators; and
- other financial institutions.

Privacy Notice (continued)

Where permitted by the Privacy Act, you agree that the Credit Provider may, do any of the following things in connection with the collection, use and/or disclosure of credit information, credit reporting information and credit eligibility information for a consumer or commercial credit related purpose or guarantee purpose:

- seek and use credit reporting information we receive from a credit reporting body about you or credit eligibility information, being information that we derive from information we receive about you from a credit reporting body:
 - to assess an application for consumer or commercial credit, including, if applicable, for the provision of credit to you or to accept you as a guarantor;
 - to collect overdue payments from you;
 - for a securitisation related purpose;
 - for our internal management purposes that are directly related to the management of consumer and commercial credit;
- give credit information about you to a credit reporting body (including identification information, the fact that you have applied for credit and the amount, and the fact that the Credit Provider is a current credit provider to you);
- exchange any information about your credit worthiness, credit standing, credit history or credit capacity with any Australian credit provider or the information provided by a credit reporting body. The purposes for doing so may include assessing an application for credit or collecting overdue payments.
- give credit eligibility information about you to another person or body in connection with securitisation arrangements for the purpose of purchasing, funding, managing or processing an application for credit or undertaking a credit enhancement;
- give credit eligibility information about you to any person in Australia who has, or will, guarantee or provide property as security for the repayment of credit provided to you. That information will only be provided for the purpose of the person considering whether to guarantee or provide property as security for credit provided to you or for a purpose related to the enforcement or proposed enforcement of a guarantee which the guarantor has provided to you;
- give credit eligibility information to an external dispute resolution scheme (i.e. the Financial Ombudsman Service) where required in connection with a complaint;
- give credit information to a debt collection agency for the purpose of collecting overdue payments from you; and
- give credit eligibility information to an entity for the purposes of considering whether to accept an assignment of debt or purchase of an interest in the Credit Provider.

Please refer to Commercial Equity Group Ltd Privacy and Credit Reporting Policy for more information about:

- **the meaning of the terms ‘credit information’, ‘credit eligibility information’ and ‘credit reporting information’ (collectively referred to as “credit-related personal information”); and**
- **the kinds of personal information, credit information and credit eligibility information that Commercial collects and holds about you. That Policy also sets out the purpose for which CEG collects, holds, uses and discloses personal information, credit information and credit eligibility information.**

We may disclose your personal information to our third party service providers for them to help us provide banking and related services to you. As part of this, your personal information may be stored and accessed overseas, including the USA and United Kingdom as well as any other countries included in our Privacy and Credit Reporting Policy from time to time.

We may also disclose your personal information to Veda Advantage Information Services and Solutions Limited (Veda) or other credit reporting bodies as set out in our Privacy and Credit Reporting Policy from time to time. A copy of Veda’s Credit Reporting Policy can be obtained by contacting Veda at Veda Information Services & Solutions Ltd, PO Box 964, North Sydney NSW 2059 or through their website at www.veda.com.au/privacy.

You should be aware that:

- credit reporting bodies may include personal information in reports provided to credit providers to assist them to assess your credit worthiness or credit standing;
- you can request a credit reporting body not to use your credit reporting information for the purposes of pre-screening or direct marketing by us; and
- you can request a credit reporting body not to use or disclose your credit reporting information if you believe on reasonable grounds that you have been (or are likely to be) a victim of fraud.

Commercial Equity Group Ltd Privacy and Credit Reporting Policy contains additional information about:

How you can request Commercial Equity Group Ltd to provide you access to any personal information or credit eligibility information holds about you;

- how you can seek correction of the personal information, credit information or credit eligibility information Commercial Equity Group Ltd about you;
- how you may exercise your right to complain about a breach by Commercial Equity Group Ltd of the Australian Privacy Principles, Part IIIA of the Privacy Act and the Credit Reporting Code; and how Commercial Equity Group Ltd will deal with such a complaint.

Commercial Equity Group Ltd Privacy and Credit Reporting Policy is available on request to Commercial Equity Group Ltd Privacy Officer by:

- phoning 1800 234 346 during normal business hours;
- writing to the P.O Box 1474 Launceston Tas 7250 or
- by emailing admin@cegfinance.com.au

We may make changes to our Privacy and Credit Reporting Policy from time to time for any reason. We do this by updating the Privacy and Credit Reporting Policy and recommend that you review it on a regular basis.

Application checklist and Supporting Documentation to be supplied

Information to be provided with this application as we only accept full doc applications

- Completed statement of personal financial position for all individual applicants and guarantors - see section 6
- Personal taxation returns for the past 2 years for all individual applicants.
- Financial statements (Balance Sheet and Income statement) for the applicant and any supporting entities for the past 2 years.
- Startup business with less than 2 years history, please provide a cash flow forecast and Business plan
- If refinancing, please provide bank statements for the past 6 months for the loan accounts being refinanced.
- Other relevant information (e.g. Stock and aged debtors listing, creditors listing, details copy of invoice for asset being financed held, copy of trust deed if any), Commitment schedule, Commentary and history of applicant, Work source letters or contracts, registration Certificates for all Items purchased or offered as security.

Note: Please delete your tax file number from any documents you send to us.

Section 10 – Declaration and Consent by Applicant

Assets (what you own)

Liabilities (what you owe)

Real Estate

Address

Value \$

Value \$

Value \$

Bank Accounts (e.g. Term Deposit, Savings, Cheque)

Name of Institution

Balance \$

Balance \$

Balance \$

Investment Accounts (e.g. Managed Funds)

Name of Institution

Balance \$

Balance \$

Superannuation

Name of Fund

Balance \$

Balance \$

Balance \$

Other Assets (e.g. Household contents, Shares, Motor Vehicles)

Description Value

\$

\$

\$

\$

TOTAL ASSETS \$

If this loan application is approved please indicate which liability(ies) will cease (be paid out).

Existing Mortgages

Lender's name	Monthly payments	Amount owing
	\$	\$
	\$	\$
	\$	\$

Personal Loans

Name of Institution	Monthly payments	Amount owing
	\$	\$
	\$	\$
	\$	\$
	\$	\$

Credit Cards

Name of Institution	Limit	Amount owing
	\$	\$
	\$	\$
	\$	\$
	\$	\$

Other Liabilities (e.g. HECS)

Description	Monthly payments	Amount owing
	\$	\$
	\$	\$
	\$	\$
	\$	\$

Contingent Liabilities under Guarantees for other persons \$

TOTAL LIABILITES \$

1. You acknowledge that if your application is approved it will be subject to the Credit Provider's loan terms and conditions.
 2. You acknowledge and agree that regardless of whether this application is approved or your loan proceeds to settlement, you agree to pay us any costs that we advise you will be incurred when you authorise us to instruct solicitors, valuers or other experts relevant to your loan application.
 3. You declare that any information contained in your application including all financial information is true and correct.
 4. You authorise your solicitor or conveyancer to accept any notification on your behalf in relation to your application.
 5. You declare that you are over the age of 18 and have never been bankrupt or made arrangements with creditors under bankruptcy legislation.
 6. You agree and consent to your credit information, credit eligibility information, credit reporting information and personal information being collected, used and disclosed in the manner and for the purposes set out in the Privacy Notice.
 7. If you are an individual applying for a loan, you agree and consent to Commercial Equity Group Ltd
 - seeking and using your credit reporting information and credit eligibility information for the purpose of assessing this application for credit or collecting payments that are overdue in relation to credit provided by the Credit Provider;
 - using your credit eligibility information for internal management purposes that are directly related to the provision or management of credit;
 - exchanging any information about your credit worthiness, credit standing history or credit capacity with any Australian credit provider or the information provided by a credit reporting body for purposes including assessing an application for credit or collecting overdue payments;
 - disclosing (where required) your credit eligibility information and credit reporting information to:
 - a proposed guarantor for the purpose of the proposed guarantor considering whether to offer to act as a guarantor or offer property as security for credit provided to or applied for by you;
 - a guarantor for a purpose related to the enforcement or proposed enforcement of a guarantee which a guarantor has provided to the Credit Provider in relation to credit provided to you.
 8. You authorise us to give any of your personal information, including information contained in your application, to any related entity or alliance partner of and for us and our related entities or alliance partners to use such information, for the purposes of enabling you to keep up to date with other products and services.
If you do not want us or our related entities or alliance partners to use the personal information contained in your application form to provide such information to you, simply contact Commercial Equity Group Ltd during normal business hours on 1800 234 346
 9. You declare that the credit to be provided to you by the Credit Provider is to be applied wholly or predominantly for business or investment purposes (or for both purposes).
- If you are an individual or a strata corporation, **you** must sign this declaration to confirm that the **facility** is wholly or predominantly for business purposes or investment purposes other than investment in residential property.

Declaration of the purpose for which credit is provided

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

IMPORTANT

You should **only** sign this declaration if this loan is wholly or predominantly for:
 y business purposes; or
 y investment purposes other than investment in residential property.
 By signing this declaration you may **lose** your protection under the National Credit Code.

Signed by the Applicant (Please follow the instructions below to sign this form)

Signature	Print name	Date
<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/>
Signature	Print name	Date
<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/>

Where the applicant is a:

- Individual(s): each individual
- Sole Trader: Proprietor of business to sign.
- Company: A Director and the Secretary or two Directors to sign.
- Sole Director Company: Sole Director/Secretary to sign, stating that he or she is the Sole Director and Sole Secretary of the company.
- Trust: All trustees to sign.
- Partnership: All partners to sign
- Incorporated Association: Minimum of two office bearers (e.g. the Chairman, Secretary, Treasurer or equivalent officer in each case) to sign in accordance with the rules governing the association.
- Union: Authorised Representative(s) to sign in accordance with the registered rules of the Union.

If more space is required please include signatures on a separate sheet and attach it to this form.

Section 11 – Declaration and Signature by each Individual named in Section 2

Each person named in Section 2 is to read and provide the following consent by signing below.

I declare that:

- All information about me provided in this application together with information included in any accompanying supporting documents is true, correct and complete.
- I agree that my personal information may be collected, used and disclosed in the manner and for the purposes set out in the Privacy Notice above.

Signature

Print name

Date

Signature

Print name

Date

Signature

Print name

Date

If more space is required please include signatures on a separate sheet and attach to this form.