

Applying for Finance with Heritage

To assess your application for finance, we need to understand your business. That is why it is important that we collect all of the necessary information right at the start. Please complete all **sections** in this document as completely as possible, and return to our Business Banking Department (PO Box 190 Toowoomba Q 4350 or via a branch) along with the documents requested below.

Checklist

Ensure as many of the following documents as possible are provided in order to enable a full assessment of your application. Some additional information may be required. Your Business Banking Manager will advise on any additional information required.

Financial Information

Copies of full financial statements for the past three years and interim figures certified and signed as correct by the owners/directors and Business Activity Statements (BAS) for the interim period (include director's reports, balance sheet, profit and loss statement and depreciation schedule)

Copies of Taxation Returns for the past three years for company/trust/business and for all applicants/directors/guarantors

Copies of Business Entity Tax Portal Statements, for both Income Tax and Integrated Client Account, for the last 12 months

For PAYE income earners, the three most recent pay slips

Cash flow budget including Business Plan for at least the next 12 months (this may be required and will be considered on a case by case basis)

Copies of last 6 months bank statements for all non-Heritage transaction accounts and loan accounts

Copies of last 3 months credit card statements for all non-Heritage facilities

Copy of purchase contract (if applicable)

Rates Notice of Property that you own and Details of Building Insurance for each property offered as security (if available)

List of associated entities, including family tree of companies in group (if applicable)

Other Information

For Incorporated Associations - A certified copy of the rules or constitution and a copy of the minutes authorising the application for finance

For Trusts - Copy of Trust Deed and all amending deeds (certified and signed by your solicitor/accountant or a Justice of the Peace as a true copy)

Proof of identity (if not already held. Ask your Business Banking Manager)

Applicant Details

Business structure (eg. Company/Trust/Partnership/Incorporation etc.) _____

Type of business/industry/activity _____

Postal address _____

Business address _____

Telephone _____ Email address _____

Present Main Bankers _____ Heritage members since _____

Heritage member numbers _____

Borrowing Name/Entity

Full name of loan borrower(s) _____

ABN _____ Years in Business _____

Is this application for an existing Heritage Account? Yes Member Number _____ No

Personal details of Principals/Owners/Partners/Applicant

Note: If more than two attach separate sheet

1. Name _____ 2. Name _____

Position _____ Position _____

Address _____ Address _____

Time at address _____ Years _____ Months _____ Time at address _____ Years _____ Months _____

Date of birth _____ Date of birth _____

Telephone (W) _____ (H) _____ Telephone (W) _____ (H) _____

No. of dependents _____ Ages _____ No. of dependents _____ Ages _____

If separately employed:

Employer _____ Employer _____

Position _____ How Long? _____ Position _____ How Long? _____

Loan Purpose and Amount

Loan purpose (e.g. purchase premises, vehicle, buying out business partner etc).

1. Loan purpose _____ Amount required \$ _____

Facility type: Overdraft Fully Drawn Loan Business Line of Credit Motor Vehicle Equipment Loan

2. Loan purpose _____ Amount required \$ _____

Facility type: Overdraft Fully Drawn Loan Business Line of Credit Motor Vehicle Equipment Loan

3. Loan purpose _____ Amount required \$ _____

Facility type: Overdraft Fully Drawn Loan Business Line of Credit Motor Vehicle Equipment Loan

Security Offered

Vehicle/Address _____ Owner's estimated market value _____

Vehicle/Address _____ Owner's estimated market value _____

Vehicle/Address _____ Owner's estimated market value _____

Applicant - Financial position

Balance sheets (Note: If more than 1 attach separate sheets)

Business/Company as at _____

Liabilities	Outstanding amounts \$	Assets	Amount \$
Business loan \$ p.m		Freehold land and buildings	
Overdraft limit \$			
Creditors		Debtors	
Tax		Stock	
Business c/card \$ p.m		Work-in-progress	
Limit \$			
Leases & H/P's \$ p.m		Plant and equipment	
Other \$ p.m		Vehicles	
Other \$ p.m		Trading account	
Other \$ p.m		Savings	
SUBTOTAL	\$	Shares	
SURPLUS	\$	Superannuation	
TOTAL	\$	Other	
		Total	\$

Principals/Owners/Partners/Individuals as at _____

Liabilities	Outstanding amounts \$	Assets	Amount \$
Home loan \$ p.m		Home	
Investment loan \$ p.m		Investment property	
Credit card(s) \$ p.m		Furniture	
Limit \$			
Tax		Motor vehicles	
Other \$ p.m		Investments	
Other \$ p.m		Savings	
Other \$ p.m		Shares	
SUBTOTAL	\$	Superannuation	
SURPLUS	\$	Other	
TOTAL	\$	Other	
		Total	\$

Comments – Include details of Life and Income Protection Insurances held

Include details of Business Insurances - Business Interruption, Keyman Insurance, Tools of Trade etc

I/We declare that the information contained in this application form is a true and fair representation of my/our position as at today's date.

I/We understand and declare that:

the loan is to be applied wholly or predominately for business purposes;

I/ we have not been influenced, persuaded or pressured (by a supplier of the goods/services being financed) into applying for this loan;

I/ we can afford the loan applied for and are not aware of any foreseeable changes to my/our circumstances that may impact on my/our ability to repay the loan within the agreed term;

I/We authorise Heritage to verify the information in this application.

Applicant - Financial position (continued)

I/We/Applicant declare that I/we/applicant have never been bankrupt or entered into a composition with our creditors or had a judgement recorded against me/us/applicant.

I/We acknowledge that any valuation completed by Heritage's appointed valuer will be and remain the confidential property of Heritage.

I/We agree to pay any valuation fees or legal or inspection fees/other expenses incurred by Heritage in investigating this application.

I/We acknowledge that:

- Heritage is not a financial adviser and does not give any financial advice about the facility, any purpose for which the facility is applied or any business or commercial activity I/we carry on;
- Heritage is not an insurance adviser and does not give any insurance advice; and
- if I/we require any financial or insurance advice, Heritage urges me/us to consult an appropriately qualified and licensed adviser.

I/We declare that I/we hold public liability insurance cover of \$ _____

◀ PLEASE SIGN HERE

(To be signed by Principals / Director / Secretary / Authorised Officer)

Personal details of Guarantors (if applicable)

Note: If more than two attach separate sheet

1. Name _____	2. Name _____
Occupation _____	Occupation _____
Employer _____	Employer _____
Position _____ How Long? _____	Position _____ How Long? _____
Address _____	Address _____
Date of Birth _____	Date of Birth _____
Telephone (W) _____ (H) _____	Telephone (W) _____ (H) _____
No. of dependents _____ Ages _____	No. of dependents _____ Ages _____

Guarantor - Financial Position (if applicable)

Individual Name(s) _____ As at _____

Liabilities	Outstanding amounts \$	Assets	Amount \$
Home loan \$ p.m		Home	
Investment loan \$ p.m		Investment property	
Credit card(s) \$ p.m Limit \$		Furniture	
Tax		Motor vehicles	
Other \$ p.m		Investments	
Other \$ p.m		Savings	
Other \$ p.m		Shares	
SUBTOTAL	\$	Superannuation	
SURPLUS	\$	Other	
TOTAL	\$	Other	
		Total	\$

Comments – Include details of Life and Income Protection Insurances held

Include details of Contingent or Other Liabilities

I/We declare that the information contained in this application form is a true and fair representation of my/our position as at today's date.

I/We/Applicant declare that I/we/applicant have never been bankrupt or entered into a composition with our creditors or had a judgement recorded against me/us/applicant.

(To be signed by Guarantors)

PLEASE SIGN HERE

Privacy acknowledgement and consent (continued)

Dun and Bradstreet (Australia) Pty Ltd
trading as Illion Australia
Ground Floor
479 St Kilda Road Melbourne VIC 3004
Phone: 13 23 33
Website: illion.com.au

Experian Australia Credit Services Pty Ltd
PO Box 1969
North Sydney NSW 2060
Phone: 1300 783 684
Website: www.experian.com.au

You may obtain a copy of any of these CRBs' privacy policies at the above websites or by contacting them using the details provided.

Consumer and commercial credit-related information

We may exchange your commercial and consumer credit-related information with entities listed in this form to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit-related information about you from a CRB providing both consumer and commercial credit-related information.

You may request a CRB not to disclose your information because you have been or are likely to be a victim of fraud, which may result in a "ban period" being in force regarding disclosure of your consumer credit report. You agree that Heritage may obtain a consumer credit report even if a ban period is in place:

- if you apply for credit during a ban period;
- to manage credit provided to you; or
- to collect overdue payments relating to credit you owe.

Exchange information with credit providers

We and the Insurers listed below may exchange your personal information and credit-related information with other credit providers for the purposes of assessing your creditworthiness, credit standing and credit history or credit capacity, as well as assisting you to avoid defaulting on your credit obligations. We may also notify other credit providers of a default made by you.

Disclose information to guarantors

We and the Insurers listed below may disclose your personal information and credit-related information, including credit eligibility information, to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you or who indemnifies you in any way.

This can happen before, during or after the provision of credit (commercial or consumer) to you.

The information given can include anything about your creditworthiness, credit standing, credit history or credit capacity that credit providers can disclose under the Privacy Act.

You agree that Heritage can disclose your information to those persons to keep them informed about the loan, including when the amount of credit provided to you is being, or may be, increased.

In particular, you agree that Heritage can disclose your consumer credit report and related information when the information is given:

- for the purpose of the person deciding whether to become a guarantor or offer security for your loan;
- to a person who has provided security for your loan; or
- to an existing guarantor for the purpose of enforcing the guarantee.

If you are not the applicant but you have offered to act as guarantor for credit applied for by the applicant, you agree that Heritage may obtain a credit report about you from a CRB. The credit report may include:

- credit information (a "consumer credit report")
- information concerning your commercial activities, commercial credit activities or commercial creditworthiness (a "commercial credit report").

Exchange information

We may exchange personal information and credit-related information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information. The types of entities include:

- CRBs, including for a credit guarantee purpose;
- finance brokers, mortgage managers, and persons who assist us to provide our products to you;
- any person or entity who represents you including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers;
- any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your lease or loan – for example, if a complaint is lodged about us;
- any investors, agents or advisers, trustees, ratings agency or businesses assisting us with funding for credit made available to you, or any entity that has an interest in your finance or our business;
- any person where we are authorised to do so by law, such as under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth)* or by government and law enforcement agencies or regulators;
- entities to whom we outsource some of our functions or that provide information and infrastructure systems;
- trade insurers, other insurers, valuers and debt collection agencies;
- auditors, insurers, re-insurers and health care providers;
- other borrowers or guarantors (if more than one) or borrowers or prospective borrowers of any credit you guarantee or propose to guarantee;
- any person where you have provided us consent;
- any of our associates, related entities or contractors such as claims related providers, including assessors and investigators that help us with claims;

Privacy acknowledgement and consent (continued)

- your referees, such as your employer, to verify information you have provided;
- any person considering acquiring an interest in our business or assets;
- associated businesses that may want to market products to you;
- other financial institutions – for example, to process a claim for mistaken payment; and
- any organisation providing online verification of your identity.

APPLICANTS AND GUARANTORS: QBE may obtain information and credit reports about you

Heritage collects your personal information when you apply for a mortgage. We may disclose personal information and credit-related information to the Insurers listed below.

Where permitted by the *Privacy Act 1988*, the Insurers may disclose your personal information to us and to third parties including: the CRBs listed in this form; rating agencies; the Insurer's related entities, service providers, agents, contractors and external advisors; reinsurers, other mortgage insurers and mercantile agents; payment system operators, other financial institutions and credit providers; other parties for the purposes of securitisation and fraud prevention; your guarantor or proposed guarantor; your referees and advisers; government and other regulatory bodies; and other entities. Where permitted by the Privacy Act, the Insurers may seek and obtain commercial and consumer credit-related information from a CRB, including (but not limited to) information concerning your credit worthiness or credit history and information about overdue payments.

Where permitted by the Privacy Act, the Insurers will hold, use and disclose your personal information and credit-related information for the purposes of securing and administering lenders' mortgage insurance for your mortgage, including: assessing whether to provide insurance, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability; managing and varying the insurance; dealing with claims, enforcing a mortgage and recovering the proceeds of sale; assessing hardship; conducting risk assessment and management involving securitisation; for fraud prevention; for credit scoring, portfolio analysis and reporting; to comply with regulatory requirements; to verify personal information and credit-related information provided to it; or for any purpose required or permitted under the insurance contract, the *Insurance Contracts Act 1984 (Cth)* and the Privacy Act. If the personal information and credit-related information is not disclosed to the Insurer(s), it will not be possible for the Insurer to process the credit provider's request for insurance and we may not be able to arrange finance for you or provide other services.

The privacy policies and credit reporting policies of the Insurers contain information about how they collect, use, hold and disclose your personal information and credit-related information, how you may access the personal information and credit-related information those entities hold about you, how to seek correction of that information, how you may complain

about a breach of your privacy, and how that complaint will be dealt with.

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

I agree that my personal information can be used or disclosed by the Insurers listed below and Heritage as contemplated in this form.

QBE's Contact Information:

QBE Lenders' Mortgage Insurance Ltd
ABN 70 000 511 071

82 Pitt Street
Sydney NSW 2000
Phone: 1300 367 764
Contact Person: Privacy Officer
Email: compliance.manager@qbe.com

APPLICANTS AND GUARANTORS: Heritage may exchange information with insurers of your mortgaged property

If you are the mortgagor or owner of any mortgaged property, you authorise Heritage and the insurer under any insurance policy relating to the mortgaged property to exchange information with each other. This can happen before, during or after the provision of credit to you. The information exchanged can include:

- information about the mortgaged property or the credit which is secured over the mortgaged property;
- information about the insurance policy, including a copy of the policy or a certificate of currency; and
- personal information about you.

You also authorise the insurer, if Heritage asks it to, to note Heritage's interest in the mortgaged property on the insurance policy.

Mortgaged property means any real estate (including a house, building or other improvements on land) or goods (including a vehicle or boat) in which Heritage holds a mortgage or other security interest.

APPLICANTS AND GUARANTORS: Heritage may obtain verification information

You authorise Heritage to contact any person named in the application form, or in any supporting material about you given to Heritage, to verify information in the application or supporting material. For that purpose, Heritage may give information to those people about the application (who can include current or past employers, accountants and lawyers).

You authorise those people to give Heritage personal information about you. The information can include, in the case of an employer, information about your name, your salary or wage and

Privacy acknowledgement and consent (continued)

other entitlements and the length of service, capacity and status of your employment.

Heritage's Privacy Policy

Heritage's Privacy Policy contains information about:

- how you may access personal information that Heritage holds about you (including consumer credit reports and related information);
- how you may seek correction of that information;
- how you may complain about a breach of the Australian Privacy Principles, Part IIIA of the *Privacy Act 1988* and the Credit Reporting Privacy Code; and
- how Heritage will handle a complaint.

Our Privacy Policy can be obtained online at www.heritage.com.au, or by contacting the following:

The Privacy Officer
Heritage Bank Limited
PO Box 190
Toowoomba QLD 4350

Privacy Act 1993 (New Zealand)

Heritage will use credit reporting service

You acknowledge that you understand:

- Heritage Bank Limited is asking for personal information about you to use Equifax's credit report service to credit check you;
- Equifax will give Heritage personal information about you for that purpose;
- Heritage will give your personal information to Equifax, and Equifax will hold that information on their systems and use it to provide their credit reporting service;
- when other Equifax customers use the Equifax credit reporting service, Equifax may give the information to those customers;
- Heritage may use Equifax's credit reporting services in the future for purposes related to the provision of credit to you. This may include using Equifax's monitoring services to receive updates if any of the information about you changes;

Overseas Disclosure

We and our Insurers may disclose your personal information and credit-related information to overseas entities, including related entities and service providers located overseas in New Zealand, Singapore, India, China, United Kingdom, Japan, France, Philippines, Canada, Germany, the Netherlands and the US. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in the entities' privacy policies.

Storage and Security

We and our Insurers may store your personal information and credit-related 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.

- if you default in your payment obligations to Heritage, information about that default may be given to Equifax, and Equifax may give information about your default to other Equifax customers; and
- you have the right to know who is collecting and holding information and also the right to have access to it and to correct if it is wrong. The contact details for Heritage and Equifax are as follows:

Heritage Bank Limited
PO Box 190, Toowoomba Qld, 4350, Australia
www.heritage.com.au

Equifax
PO Box 912012, Auckland 1142, New Zealand
P: 0800 698 332 or +64 9 367 6200

You consent to Heritage obtaining a credit report

By signing this form, you consent to Heritage obtaining a credit report from Equifax. If you do not consent and sign this form, Heritage will not be able to consider your application further.

Privacy acknowledgement and consent (continued)

DECLARATION

By signing this form, I acknowledge that I consent to the use and disclosure of my personal information and credit-related information as set out above.

Executed by Director, Secretary, Authorised Officer

Full Name _____
Signature _____ PLEASE SIGN HERE
Date _____

Executed by Director, Secretary, Authorised Officer

Full Name _____
Signature _____ PLEASE SIGN HERE
Date _____

Principal / Owner / Partner / Individual 1

Full Name _____
Signature _____ PLEASE SIGN HERE
Date _____

Principal / Owner / Partner / Individual 2

Full Name _____
Signature _____ PLEASE SIGN HERE
Date _____

Guarantor 1

Full Name _____
Signature _____ PLEASE SIGN HERE
Date _____

Guarantor 2

Full Name _____
Signature _____ PLEASE SIGN HERE
Date _____