

WANGARATTA FLOODS & STORMS 2018

Expression of Interest

PO Box 1313
Bendigo Central Vic 3552
P 1800 260 425 F (03) 5441 8901
governmentservices@ruralfinance.com.au

Please read the Fact Sheet prior to completing the Expression of Interest

CHECKLIST

- ☐ Signed by all parties to the loan
- ☐ All sections completed

The following **mandatory** information must accompany your Expression of Interest:

- ☐ At least the past three (3) years' Financial Statements for all entities associated with the Expression of Interest. These should include:
 - Accountant prepared Profit and Loss statements, Balance Sheet and Depreciation Schedules
 - Financials must be provided for the applicant entity and all associated entities
- ☐ Past three (3) years Business and Personal Taxation Returns for all entities and individuals associated with the Expression of Interest (individuals include sole traders/partners/directors/trustees and guarantors) Note: Taxation Assessment Notices are not acceptable.
- ☐ Cash-flow for 2019/20 financial year (supply separately)
- ☐ Statements of Assets & Liabilities
- ☐ Photos or evidence of damage (if applicable)
- ☐ Water and Land Rates Notices

If **available** the following should also accompany the Expression of Interest.

- ☐ Invoices / receipts relating to work undertaken or expenses incurred
- ☐ Quotes for proposed restoration activities

APPLICATION DETAILS

Farm Business / Small Business / Not-for-Profit Name:

Are you registered for GST? ☐ Yes ☐ No

ABN

Business Address:

Property Shire: Wangaratta

PRIMARY CONTACT

Given Name(s):

Preferred Name:

Surname:

Date of Birth:

Residential Address:

Previous Residential Address (if different in past 2 years):

Postal Address (if different to current residential address):

Phone:

Mobile:

Email:

Drivers Licence

APPLICANT 2

Given Name(s):

Preferred Name:

Surname:

Date of Birth:

Residential Address:

Previous Residential Address (if different in past 2 years):

Postal Address (if different to current residential address):

Phone:

Mobile:

Email:

Drivers Licence

APPLICANT 3

Given Name(s):

Preferred Name:

Surname:

Date of Birth:

Residential Address:

Previous Residential Address (if different in past 2 years):

Postal Address (if different to current residential address):

Phone:

Mobile:

Email:

Drivers Licence

APPLICANT 4

Given Name(s):

Preferred Name:

Surname:

Date of Birth:

Residential Address:

Previous Residential Address (if different in past 2 years):

Postal Address (if different to current residential address):

Phone:

Mobile:

Email:

Drivers Licence

LOAN AMOUNT REQUESTED

\$

(MAX. \$200,000)

DETAILS OF LOSSES *Please attach invoices to support.**Attach a further sheet if necessary.*

Details of ALL losses incurred as a consequence of the direct damage of the flood & storms event

Estimated Cost
of Replacement \$Expected Amount of
Insurance Recovery \$**DETAILS OF ESSENTIAL WORKING CAPITAL REQUIREMENTS***Attach a further sheet if necessary.*

E.g. Salaries and Wages

Estimated Cost \$

Estimated Insurance Recovery
(if any)

Please note applicants will be required to reasonably substantiate their expense claims including the provision of invoices. **Where there is a suspicion of fraudulent expense claims, the matter may be referred to the Victoria Police for further investigation.**

INSURANCEAre you Insured? ☐ Yes ☐ NoAre your losses covered by insurance? ☐ Yes ☐ No

Insurance Company Name:

Phone:

PROFESSIONAL CONTACTS**Solicitor**

Contact Name:

Address:

Phone:

Email:

Accountant

Contact Name:

Address:

Phone:

Email:

Bank

Contact Name:

Address:

Phone:

Email:

Statement of Assets & Liabilities

Property details

Owner		Location		Area Ha	\$ Value

Water details

Owner			Source	Allocation (mgl)	\$ Value

Livestock details

Owner	Type	Breed		\$/Head	\$ Value

Commodities (crop, wool or grain pools for which payment has not yet been received)

Owner	Description	Settlement date	Quantity	Unit	Ave. \$ value per unit	\$ Value

Plant and Equipment (describe major items)

Owner	Description	\$ Value

Other assets (eg rented properties, vehicles, holiday homes, shares, term deposits)

Owner	Description	Quantity	Average \$ value per unit	\$ Value

Loan/borrowings (eg mortgages, term loans, cheque accounts, leasing, hire purchase)

Borrower	Lending inst.	Loan type	Limit	Interest rate	Annual repay. \$	Amount owing \$

Creditors (eg sundry creditors)

Creditors name	Purpose	Amount owing \$

NOTE: If insufficient space is provided, please complete another page with the additional information

CONSENT AND ACKNOWLEDGEMENT

I/We agree that Rural Finance a Brand used by Bendigo and Adelaide Bank Ltd (ABN 11 068 049 178) ("Rural Finance") may, for the purposes specified in Rural Finance's Privacy Statement:

- obtain from and/or disclose to:
 - any credit providers, creditors, debtors or other persons named in data supplied to or otherwise obtained by Rural Finance in connection with the application;
 - any person who guarantees or is considering whether to guarantee my/our obligations to Rural Finance or who is a party to the application;
 - credit reporting agencies who conduct credit checks, searches and assessments;
 - entities which are responsible for issuing licences, permits or other rights or benefits which may affect the operation or financial viability of my/our enterprise or business;
 - any government agency providing me/us with income or other forms of support including Centrelink; and
- use any consumer or commercial information about me/us, including information about or relating to:
 - my/our assets, liabilities, income and/or expenditure;
 - any loan or assistance which Rural Finance currently provides or has provided to me/us and associated security; and
 - my/our eligibility for any product, service or assistance including credit checks, reports and assessments to establish my/our credit worthiness.

I/We hereby authorise my/our solicitor, accountant, stock agent or other person acting on my/our behalf and other persons described in this Consent and Acknowledgement to supply Rural Finance with any further information it may require.

I/We acknowledge that:

- I/We have read and understood Rural Finance's Privacy Statement;
- I/We can gain access to personal information (as defined in the Privacy Act 1988 (Cth)) which Rural Finance holds about me/us except in certain Circumstances specified by legislation;
- failing to provide some or all of the information which Rural Finance collects about me/us may result in the application not being processed or approved.

I/We certify that the information provided by me/us in connection with the application is true, correct, accurate, up-to-date and complete and acknowledge that Rural Finance relies on the information and the statements made by me/us in this Consent and Acknowledgement when assessing the application.

I/We understand that if any information provided is found to be untrue, false, or misleading, recovery action of the loan may be undertaken, penalties may be applied and the matter may be referred to Victoria Police or the Australian Governments. I/We are aware that giving false or misleading information is a serious offence under the *Criminal Code Act 1995 (Cth)*.

I/We appoint the Primary Contact as my/our agent for all purposes associated with the application. Rural Finance will be entitled to rely upon this authority in its dealings with the Primary Contact and in processing this application.

If I have chosen the option of having my identity verified via electronic sources, I confirm that I have read and agree with the electronic Identification Verification.

DECLARATION AND AGREEMENTS

- I/We certify that my/our enterprise has suffered financial loss as a result of physical damage from the floods & storms event in December 2018
- I/We declare that the funds will be used for the purpose of overcoming the immediate effects of the floods & storms and to assist the re-establishment of my/our business.
- I/We agree to supply receipts for expenditure on request.
- If eligible, you will be contacted by an assessor from Rural Finance in relation to your Expression of Interest to supply further information

SIGNATURES (ALL INVOLVED PARTIES MUST SIGN)

Name	Signature	Date	/	/
Name	Signature	Date	/	/
Name	Signature	Date	/	/
Name	Signature	Date	/	/

CUSTOMER IDENTIFICATION

Rural Finance is obligated to verify each applicant's identity under the Anti-Money Laundering and Counter Terrorism Financing Act.

You are to provide your identification documents by:

- Visiting a Rural Finance Office with the appropriate identification documents to be sighted by our staff; or
- Attaching certified copies of the appropriate identification documents to your Expression of Interest in one of the below combinations.

A certified copy means a document that has been certified as a true copy of an original document by an Acceptable Referee as listed below:

- Justice of Peace:
- A Police Officer:
- A permanent employee of the Australian Postal Corporation with 2 or more years continuous service who is employed in an office supplying postal services to the public; or
- A member of the institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.

Document Verification:

- 1 x Category A document (Primary photographic)
- 1 x Category B document (Primary non-photographic) and 1 x Category C document (Secondary)
- 1 x Category D document (Special Provisions)

Note: Special provisions may also be applied to Minors and Aboriginal Persons or Torres Strait Islander

CATEGORY A (Primary Photographic) (Must contain individual(s) name and either residential address (not PO box) or date of birth)

• Australian or Foreign Passport (current or expired Australian Passport within the preceding 2 years), with English translation by an accredited

• Australian Driver's Licence – Current, Renewed, Interim, Provisional, Truck or Learners

• Proof of Age Card (issued by an Australian State or Territory)

• Foreign National Identity Card with English translation by an accredited translator (if not in English)

CATEGORY B (Primary Non-Photographic) (Must contain individual(s) name and either residential address (not PO box) or date of birth)

• Birth certificate (Australian) or Foreign Birth Certificate with English translation by an accredited translator (if not in English)

• Birth extract issued by an Australian State or Territory within the last 12 months

• Citizenship certificate – Australian or Foreign with English translation by an accredited translator (if not in English)

• Pension or Government Health Card (Reference number required) (Issued by Centrelink or the Department of Veterans Affairs)

AND CATEGORY C (Secondary) (Must contain individual(s) name and residential address (not PO Box))

• Notice issued by a Commonwealth, State or Territory Department, which records provisions of benefit less than 12 months old (e.g. Centrelink statement)

• Notice issued by the Australian Tax Office of debt or assessment less than 12 months old

• Notice less than 3 months old issued by a Local Government Body or Utilities Provider that notes the provision of services to the address of that person (e.g. Council rates, Water Rates, Electricity Bill, Gas Bill and Telephone Landline Bill)

• For a person under 18 years, a letter issued by a school principal (less than 3 months old) which includes a record of the length of time the person attended the school

• For a person 7 to 17 years a Medicare/Pension/Healthcare card

SPECIAL PROVISIONS

• Minor 0-6 years: Australian or foreign birth certificate or birth extract issued by Australian State or territory (Must contain individuals name and date of birth)

• Aboriginal or Torres Strait Islander Resident in an isolated area: Statement from 2 persons who are recognised as community leaders (including elected members of an Aboriginal Council of the Community to which the individual belongs). (Must contain individuals name and either date of birth or residential address (not PO Box))

OFFICE USE ONLY

Case Number

Loan Number(s)

☐ Application entered in CRM☐ Tax File Form**KYC:**

Primary Contact

Applicant 2

Applicant 3

Applicant 4

☐ Dow Jones PEP/Sanction List Searched☐☐☐☐**Document Verification:**

Please sight one of the following combinations of documents and record the document number:

- 1 x Category A documents (Primary Photographic)
- 1 x Category B document (Primary non-photographic) and 1 x Category C document (Secondary)
- 1 x Category D document (Special Provisions)

*Note: Special provisions may also be applied to Minors and Aboriginal Person or Torres Strait Islander***Primary Contact****Applicant 2**

Document sighted

Document No

Expiry Date

Document sighted

Document No

Expiry Date

Document sighted

Document No

Expiry Date

Document sighted

Document No

Expiry Date

Applicant 3**Applicant 4**

Document sighted

Document No

Expiry Date

Document sighted

Document No

Expiry Date

Document sighted

Document No

Expiry Date

Document sighted

Document No

Expiry Date

Authorising Officer Name

Signature

Date

Checking Officer Name

Signature

Date

Checklist:☐ Applicant Information matches ID☐ ATCA completed☐ Applicants signed and dated☐ Staff section completed☐ Sanctions checked☐ Form and ID legible in DMS

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Please submit completed Expressions of Interest form and mandatory information (refer to first page) via post or email to:

Rural Finance

Industry Programs

PO Box 1313

Bendigo Central 3552

Email: governmentservices@ruralfinance.com.au**Fax:** 03 5441 8901