

Please read the Guidelines at [ruralfinance.com.au](http://ruralfinance.com.au) prior to completing this Application Form. Applications close 31 December 2020

**CHECKLIST – The following mandatory information must accompany your application:**

- Signed by all parties to the loan, all sections completed
    - At least the past three (3) years' Financial Statements for all entities associated with the application. 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 business application (individuals include sole traders/partners/directors/trustees and guarantors) Note: Taxation Assessment Notices are not acceptable.
  - Cash-flow for 2020/21 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 application.
- 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:

**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. \$500,000)

**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 bushfire 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.**

**INSURANCE**Are 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 significant damage to our assets and/or significant loss of income from the bushfire event commencing 21 November 2019, within the local government areas captured in the Australian Government Reference Number 882
- I/We declare that the funds will be used for the purpose of restoring and/or replacing damaged assets and/or to meet working capital expenses.

- 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 application 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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**Applications for the Victorian Bushfires Concessional Loans close on 31 December 2020.****The completed application form and mandatory information (refer to first page) can be submitted via post or email to:**

Rural Finance

Industry Programs

PO Box 1313

Bendigo Central 3552

**Email:** governmentservices@ruralfinance.com.au**Fax:** 03 5441 8901**Phone:** 1800 260 425