

Before you complete this form

Before completing this form we encourage you to read the *AgBiz Drought Loan Guidelines* available on the RIC website www.ric.gov.au/agbiz-drought

It is important that you fully complete this form and attach all the documents requested as part of the application. An incomplete application will delay the processing time. If you are completing this form by hand and make a mistake, please initial each and every correction you make. Do not use white out on this form.

Need assistance?

Contact RIC by:

- calling 1800 875 675
- emailing info@ric.gov.au
- completing the online contact form at www.ric.gov.au/about/contact-us

Lodging your form

Lodge your completed application, and all supporting documents, by

- emailing info@ric.gov.au
- mailing **RIC (Regional Investment Corporation)**
PO Box 653
Orange NSW 2800

PART A – Eligibility check

- 1 Is the business a farm business?
Yes ***AgBiz Drought loans are for small businesses (non primary production) only, please review guidelines for more information.***
No *Continue to next question*
- 2 Is the majority of the small business income derived from supplying goods or services relating to farm businesses in affected areas?
Yes No
- 3 In the 6 months before completing this form, has the business had fewer than 20 employees (not including casual employees)?
Yes No
- 4 Does at least one member of the business, in normal circumstances, contribute 75% of their labour to the business and earn at least 50% of their income from the business?
Yes No
- 5 Does the business operate as either:
 - a sole trader who is an Australian citizen or permanent resident, or
 - a partnership, in which at least one of the partners is an Australian citizen or permanent resident, or
 - a trust, at least one of whose beneficiaries or unit-holders is an Australian citizen or permanent resident, or
 - a corporation (within the meaning of the *Corporations Act 2001* (Cth)) other than a public company (within the meaning of that Act), at least one of whose members is an Australian citizen or permanent resident?Yes No
- 6 Is the business registered for tax purposes in Australia with an ABN, and registered for GST?
Yes No
- 7 Has the business already obtained, or can you demonstrate it will obtain within a reasonable period, a loan on commercial terms?
Yes No
- 8 Is the business under external administration or bankruptcy?
Yes No
- 9 Have you read and understood the loan guidelines?
Yes No

PART B – Applicant details

10 Full name of applicant (as per ABN registration)

ABN

11 Primary business activity (e.g. harvesting and fencing contractors, carriers, stock and station agents)

12 Principal place of business (PO Box not accepted)

| | |
|-------|----------|
| | |
| | |
| | |
| State | Postcode |

Postal address (if different)

| | |
|-------|----------|
| | |
| | |
| State | Postcode |

13 Provide the applicant's primary contact details

| | |
|-------------|--|
| Title | |
| Given name | |
| Middle name | |
| Surname | |

Date of birth

How do you describe your gender?

Gender refers to current gender, which may be different to the sex recorded at birth and maybe different to what is indicated on legal documents.

Please [tick/mark/select] one box:

☐ Man or Male
 ☐ Non-binary
☐ Women or Female
 ☐ Prefer not to answer

[I/They] use a different term, please specify

| | |
|--------|--|
| Mobile | |
| Phone | |
| Email | |

Preferred mode of contact Phone/SMS Email Both

I opt-in for RIC marketing information

Important information you may wish to answer

This question is voluntary and will not affect your application.
If you do answer this, the information will help us continue to improve services to Aboriginal and Torres Strait Islander Australians.

Is the primary contact person of Aboriginal origin and/or Torres Strait Islander origin?

☐ Yes - Aboriginal

☐ Yes - Torres Strait Islander

☐ Yes - both Aboriginal and Torres Strait Islander

☐ No

14 Is the applicant completing the majority of this form?

Yes **Go to 16**

No *Continue to next question*

15 If not the applicant, who is completing the majority of this form?

☐ Accountant

☐ Financial Advisor

☐ Rural Financial Counsellor

☐ Other - specify

Contact details of person completing this form on behalf of the applicant

Please note: RIC may seek permission from the applicant to discuss this application with you.

| | |
|------------|--|
| Title | |
| Given name | |
| Surname | |
| Mobile | |
| Phone | |
| Email | |

Preferred mode of contact Phone/SMS Email Both

Name of Business/Organisation

16 Where did you hear about the RIC?

☐ Advertising (Radio, online, social media, print)

☐ Community event

☐ Existing Customer

☐ Friend / Family

☐ Google search

☐ Media / news story

☐ Other newsletter (industry groups, referral partner)

☐ Other website (Other non-RIC online source i.e. Government, referral partner, industry group)

☐ RFCS / Trusted advisor /accountant

☐ RIC-hosted webinar

☐ RIC Social media - Instagram, Facebook, LinkedIn, YouTube

☐ RIC subscriber newsletter / eDM / email

☐ RIC Website

PART C – Professional contacts

17 List the professional contacts

Contact 1

| Bank/Financier | Advisor/Consultant |
|-------------------------------|----------------------------|
| Solicitor | Rural Financial Counsellor |
| Accountant | State Government Lender |
| Title | |
| Given name(s) | |
| Surname | |
| Name of Business/Organisation | |
| | |
| Phone | |
| Email | |

I consent to the RIC contacting this person, or a person from this business, to verify information on this application

I consent to this person, or a person from this business, receiving copies of email correspondence relating to my application status throughout the application process

Contact 2

| Bank/Financier | Advisor/Consultant |
|-------------------------------|----------------------------|
| Solicitor | Rural Financial Counsellor |
| Accountant | State Government Lender |
| Title | |
| Given name(s) | |
| Surname | |
| Name of Business/Organisation | |
| | |
| Phone | |
| Email | |

I consent to the RIC contacting this person, or a person from this business, to verify information on this application

I consent to this person, or a person from this business, receiving copies of email correspondence relating to my application status throughout the application process

Contact 3

| Bank/Financier | Advisor/Consultant |
|-------------------------------|----------------------------|
| Solicitor | Rural Financial Counsellor |
| Accountant | State Government Lender |
| Title | |
| Given name(s) | |
| Surname | |
| Name of Business/Organisation | |
| | |
| Phone | |
| Email | |

I consent to the RIC contacting this person, or a person from this business, to verify information on this application

I consent to this person, or a person from this business, receiving copies of email correspondence relating to my application status throughout the application process

Contact 4

| Bank/Financier | Advisor/Consultant |
|-------------------------------|----------------------------|
| Solicitor | Rural Financial Counsellor |
| Accountant | State Government Lender |
| Title | |
| Given name(s) | |
| Surname | |
| Name of Business/Organisation | |
| | |
| Phone | |
| Email | |

I consent to the RIC contacting this person, or a person from this business, to verify information on this application

I consent to this person, or a person from this business, receiving copies of email correspondence relating to my application status throughout the application process

PART D – Loan details and security

Loan details

18 Total proposed loan amount

\$

19 Frequency of interest only payments?

Monthly

Quarterly

Six monthly

20 How do you intend to use the loan? (e.g. paying suppliers, salaries and wages, rent and rates, refinance)

| Loan purpose | Value |
|--------------|-------|
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| Total | \$ |

Security

If any of the security offered below is owned by someone other than the applicant, the owner of that security must grant a guarantee and indemnity in favour of RIC.

21 Property — Note: During the assessment stage of your application, you will be asked to provide further information about your property, including title details.

| Address / Property name | Registered owner(s) | Area (ha) | Estimated market value |
|-------------------------|---------------------|-----------|------------------------|
| | | | \$ |
| | | | \$ |
| | | | \$ |
| Total | | | \$ |

22 Water

| Registered owner(s) | Allocation (Mg/L) | Estimated market value |
|---------------------|-------------------|------------------------|
| | | \$ |
| | | \$ |
| | | \$ |
| Total | | \$ |

23 Other

| Description | Estimated market value |
|--------------|------------------------|
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| Total | \$ |

PART E – Application details

IMPORTANT: Please contact us if you need assistance answering any of the questions in this section.

24 Business description

Provide a detailed description of your business including how it is structured, its products, client base etc.

Note: The business must **not** be a farm business.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There is no text or other markings on the paper.

25 Financial need

As a consequence of drought affecting farm businesses, provide a detailed description of:

- the material reduction in the turnover of your small business, or
- the material increase in unsecured debts to your small business by farm businesses.

Note: This must be evidenced in your Financial Statements.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There is no text or other markings on the paper.

26 Business turnover

Estimate the percentage of your small business turnover that comes from supplying goods or services to farm businesses in affected areas, under normal circumstances. Include pre-drought and within drought annual turnover and the portion of that turnover received from supplying farm businesses.

Note: This must be evidenced in your Financial Statements.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.

PART F – Privacy and third party declaration

Notice About Collection of Personal and Credit-Related Personal Information

This is a notice about the collection of your personal and credit-related personal information by the Regional Investment Corporation, ABN 99 528 049 038. We can be contacted on 1800 875 675, by email at info@ric.gov.au, or via our online contact form at www.ric.gov.au/about/contact-us

Our full-length Notice About Collection of Personal and Credit-Related Personal Information is available on our website at www.ric.gov.au/collection-personal-information. You can also ask us to give you a copy of the full-length Notice in another format – such as a hard copy – at any time.

The Notice contains information about credit reporting, including the credit reporting bodies to which we are likely to disclose your credit information, and the likely content of that information.

It also sets out:

- the purposes for which we collect your information to carry out our functions and activities under the *Regional Investment Corporation Act 2018*
- the circumstances in which we usually disclose your information
- the bodies and organisations we usually make those disclosures to, and
- your rights in relation to your credit-related personal information.

For more detailed information, see:

- our Credit Reporting Policy at www.ric.gov.au/credit-reporting and
- our general Privacy Policy, which applies in addition to our Credit Reporting Policy, at www.ric.gov.au/privacy

27 Have you advised **ALL third parties** listed on this form that you have provided their information?

Yes

No If no, list the people or parties who **have not been advised**

| |
|--|
| |
| |
| |
| |
| |
| |

PART G – Declaration and execution

WARNING: It is an offence under Part 12 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) to provide false or misleading information, provide a false or misleading document or forge a document for use in an applicant identification procedure.

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

I/We declare that the credit to be provided to me/us by the credit provider is wholly or predominantly for:

- business purposes, **or**
- investment purposes other than investment in residential property, **and**
- the information provided in this application is true and complete.

I/We understand that:

- RIC will use the information provided in this application to determine whether or not to establish a credit facility.
- this application does not constitute an offer of credit or approval of this application by RIC.
- unless otherwise indicated in this application any one account signatory (where there is more than one) can operate the account without the others' permission and that I am/we are responsible for transactions conducted accordingly.

I/We confirm that:


- I/we have read and agree to the Privacy information in this application, and on the RIC website.
- I/we have read and acknowledge the eligibility criteria for this credit facility and reasonably believe that I/we are eligible for this credit facility.
- all charges, rates and taxes have been correctly calculated and are paid up to date and there are no outstanding government charges or taxation liabilities other than those disclosed in this application.

I/We consent to:

- RIC disclosing my/our personal information to Equifax for the purpose of obtaining credit reporting information (for example, credit reports).
- RIC collecting credit reporting information from Equifax for the purpose of assessing this application.


Execution for a Sole Trader, Partnership or Individual Trustee

Applicant 1

Signature  Date


Full name

Applicant 2

Signature  Date


Full name

Applicant 3

Signature  Date

Full name

Applicant 4


Signature  Date

Full name


Execution for a Company or a Company as Trustee For

Company name or Company name ATF Trust

Executed in accordance with section 127(1) of the *Corporations Act 2001* (Cth) by:

Signature  Date

Full name

Signature  Date

Full name

If only one person has signed, that person states that he/she signed as sole director and sole company secretary of the company.

PART H – Guarantor declaration and execution (if applicable)

WARNING: It is an offence under Part 12 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) to provide false or misleading information, provide a false or misleading document or forge a document for use in an applicant identification procedure.

As a guarantor I/we:

- **declare** that the information provided in this application is true and complete and RIC will use it to determine whether or not to establish a credit facility.
- **understand** that this application does not constitute an offer of credit or approval of this application by RIC.
- **confirm** that I/we have read and agree to the Privacy and third party declaration at Part F of this form.
- **consent** to RIC disclosing my/our personal information to Equifax for the purpose of obtaining my/our credit reporting information (for example, credit reports).
- **consent** to RIC collecting credit reporting information from Equifax for the purpose of assessing this application.

If a company – As a guarantor I/we:

- **guarantee** that we will pay any debts the company is unable to pay.

Execution if Individual or Partnership

Guarantor 1

| | | | |
|-----------|----------------------|------|----------------------|
| Signature | <input type="text"/> | Date | <input type="text"/> |
| Full name | <input type="text"/> | | |

Guarantor 2

| | | | |
|-----------|----------------------|------|----------------------|
| Signature | <input type="text"/> | Date | <input type="text"/> |
| Full name | <input type="text"/> | | |

Guarantor 3

| | | | |
|-----------|----------------------|------|----------------------|
| Signature | <input type="text"/> | Date | <input type="text"/> |
| Full name | <input type="text"/> | | |

Guarantor 4

| | | | |
|-----------|----------------------|------|----------------------|
| Signature | <input type="text"/> | Date | <input type="text"/> |
| Full name | <input type="text"/> | | |

Execution for a Company or a Company as Trustee For

Company name or Company name ATF Trust

Executed in accordance with section 127(1) of the *Corporations Act 2001* (Cth) by:

| | | | |
|-----------|----------------------|------|----------------------|
| Signature | <input type="text"/> | Date | <input type="text"/> |
| Full name | <input type="text"/> | | |

| | | | |
|-----------|----------------------|------|----------------------|
| Signature | <input type="text"/> | Date | <input type="text"/> |
| Full name | <input type="text"/> | | |

If only one person has signed, that person states that he/she signed as sole director and sole company secretary of the company.