

Application number (Office use only)

Before you complete this form

Before completing this form you must read the *AgBiz Drought Loan guidelines* available on the Regional Investment Corporation (RIC) website www.ric.gov.au/agbiz-drought.

You must have received approval from RIC to complete an application for a AgBiz Drought Loan (Form 2) after completing and submitting a Preliminary Application (Form 1).

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.

Please ensure all attachments are included before submitting this form as a full assessment of your loan application can not take place until all documents have been received.

Need assistance?

Contact RIC by:

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

Lodging your form

Lodge your completed application, and all supporting documents, by either:

- emailing to loans@service.ric.gov.au
- mailing to **The Regional Investment Corporation
PO Box 796
Bendigo VIC 3552**
- faxing to **03 5448 2617**

PART A – Applicant details

In Form 1 you advised us that:

- A substantial part of your small business income is derived from supplying goods or services relating to primary production by farm businesses in affected areas
- In the 6 months before completing this form, your small business had fewer than 20 employees (not including casual employees)
- Your small business operates as:
 - a sole trader who is an Australian citizen or permanent resident, or
 - a partnership, at least one of the partners in which 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
- Your small business is registered for tax purposes in Australia with an ABN, and registered for GST
- Your small business owes commercial debt
- Your small business is not under external administration or bankruptcy
- Your small business is not a farm business
- You will be able to supply three years past financial statements and tax returns (or you have provided suitable evidence as to why you cannot do this).

IMPORTANT: If any of the above statements is incorrect, contact RIC by calling **1800 875 675**.

Contact person's details for this application (these are the details of the applicant, that we use as the main contact)

Title	Given name(s)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Telephone	Email
<input type="text"/>	<input type="text"/>

Date of birth

Tick if Sole Trader

Sole Traders – go to Part E

Company details continued...

Date of birth	<input type="text"/>
Occupation	<input type="text"/>
Telephone	<input type="text"/>
Email	<input type="text"/>
No. of dependents	<input type="text"/>
Is this person an authorised signatory?	No <input type="checkbox"/> Yes <input type="checkbox"/>

If there are more than 2 Directors / Secretaries / Shareholders, provide the additional details at Part F

For Companies ► **If there is a Trust associated with the company, go to Part D otherwise, go to Part F**

PART D – Trust details

Full name of the Trust	<input type="text"/>
Date established	<input type="text"/>
Place of establishment	<input type="text"/>
ABN	<input type="text"/>
Type of trust (e.g. discretionary, unit or other)	<input type="text"/>

Complete the following details for each Trustee to the Trust.

Note: If any of the trustees:

- are a partnership, also provide details in Part B – Partnership details.
- is a company/corporate trustee, also provide details in Part C – Company details.

Trustee 1

Title	<input type="text"/>
Given name(s)	<input type="text"/>
Surname	<input type="text"/>
Other known names (if any)	<input type="text"/>
Residential address as per driver's licence (PO Box not accepted)	<input type="text"/>
	State Postcode
Country (if not Australia)	<input type="text"/>
Postal address (if different to residential address)	<input type="text"/>
	State Postcode
Date of birth	<input type="text"/>
Occupation	<input type="text"/>
Telephone	<input type="text"/>
Email	<input type="text"/>
No. of dependents	<input type="text"/>
Is this trustee a beneficiary?	No <input type="checkbox"/> Yes <input type="checkbox"/>

Trust details continued...

Trustee 2

Title	<input type="text"/>
Given name(s)	<input type="text"/>
Surname	<input type="text"/>
Other known names (if any)	<input type="text"/>
Residential address as per driver's licence (PO Box not accepted)	<input type="text"/>
	State Postcode
Country (if not Australia)	<input type="text"/>
Postal address (if different to residential address)	<input type="text"/>
	State Postcode
Date of birth	<input type="text"/>
Occupation	<input type="text"/>
Telephone	<input type="text"/>
Email	<input type="text"/>
No. of dependents	<input type="text"/>
Is this trustee a beneficiary?	No <input type="checkbox"/> Yes <input type="checkbox"/>

If there are more than 2 Trustees, provide the additional details at Part F

► **Go to Part F**

PART E – Sole trader details

Title	<input type="text"/>
Given name(s)	<input type="text"/>
Surname	<input type="text"/>
Other known names (if any)	<input type="text"/>
Residential address as per driver's licence (PO Box not accepted)	<input type="text"/>
	State Postcode
Country (if not Australia)	<input type="text"/>
Postal address (if different)	<input type="text"/>
	State Postcode
Date of birth	<input type="text"/>
Occupation	<input type="text"/>
Telephone	<input type="text"/>
Email	<input type="text"/>
No. of dependents	<input type="text"/>

Part F – Associated individuals

Complete the following details for all individuals associated with the small business, who have **not already been listed on this form**.

Associated individual 1

Director Beneficial owner Partner Trustee Guarantor

Other Specify

Title
 Given name(s)
 Surname
 Other known names (if any)

Residential address as per driver's licence (PO Box not accepted)

.....

 State Postcode
 Country (if not Australia)

Postal address (if different to residential address)

.....
 State Postcode

Date of birth
 Occupation
 Telephone
 Email
 Partnership share % No. of dependents

Is this person an authorised signatory? No Yes

Associated individual 2

Director Beneficial owner Partner Trustee Guarantor

Other Specify

Title
 Given name(s)
 Surname
 Other known names (if any)

Residential address as per driver's licence (PO Box not accepted)

.....

 State Postcode
 Country (if not Australia)

Postal address (if different to residential address)

.....
 State Postcode

Date of birth
 Occupation
 Telephone
 Email
 Partnership share % No. of dependents

Is this person an authorised signatory? No Yes

Associated individuals continued...

Associated individual 3

Director Beneficial owner Partner Trustee Guarantor

Other Specify

Title
 Given name(s)
 Surname
 Other known names (if any)

Residential address as per driver's licence (PO Box not accepted)

.....

 State Postcode
 Country (if not Australia)

Postal address (if different to residential address)

.....
 State Postcode

Date of birth
 Occupation
 Telephone
 Email
 Partnership share % No. of dependents

Is this person an authorised signatory? No Yes

Associated individual 4

Director Beneficial owner Partner Trustee Guarantor

Other Specify

Title
 Given name(s)
 Surname
 Other known names (if any)

Residential address as per driver's licence (PO Box not accepted)

.....

 State Postcode
 Country (if not Australia)

Postal address (if different to residential address)

.....
 State Postcode

Date of birth
 Occupation
 Telephone
 Email
 Partnership share % No. of dependents

Is this person an authorised signatory? No Yes

If there are more than 4 associated individuals, attach a page with additional details and tick this box

PART J – Property details

Provide details of **ALL properties** (as indicated in the Property table on page 6). Please attach to your application Rates Notices for all owned properties.

Property 1

Property name Owner

Owned Year purchased Current market value (land and improvements) \$

State how you arrived at the current market value of your property

Leased Lease payment \$ pa Expiry Options

Title reference / Lease no. Lot/Plan no.

County Parish

Address

Property 2

Property name Owner

Owned Year purchased Current market value (land and improvements) \$

State how you arrived at the current market value of your property

Leased Lease payment \$ pa Expiry Options

Title reference / Lease no. Lot/Plan no.

County Parish

Address

If you need more space, attach a page with additional details and tick this box

PART K – Liabilities

Government charges and taxation liabilities

List any outstanding charges or liabilities including, but not limited to: employee superannuation contributions, FBT, employee entitlements (LSL, annual leave), work cover premiums, local government authority rates, utility provider charges, PAYG withholding (group tax), PAYG instalments, GST.

Government charge / Taxation type	Name of entity owing charges / taxation	Total outstanding	Arrears amount	Included in cashflow budget? (Y, N or N/A)
		\$	\$	
		\$	\$	

If you need more space, attach a page with additional details and tick this box

Contingent liabilities (e.g. bank guarantee, export guarantee)

Institution	Borrower's name	Original loan	Asset secured	Asset value	Due date (dd/mm/yy)	Repayment	Amount owing
		\$		\$		\$	\$
Total owing							\$

If you need more space, attach a page with additional details and tick this box

PART L – Document checklist

The following documents and information **need to be provided** with your application

Documents	Attached	Comments
Financial statements for at least the past 3 years for all entities associated with this application. These should include accountant prepared: <ul style="list-style-type: none"> • profit and loss statement • balance sheet • depreciation schedules 	Yes <input type="checkbox"/> N/A <input type="checkbox"/>	
Taxation returns (business and personal) for the past 3 years for all entities and individuals associated with this application Note: Taxation assessment notices are not acceptable	Yes <input type="checkbox"/>	
Australian Taxation Office (ATO) Integrated Client Account Statement (previous 12 months) for all business entities and individuals associated with this application. These can be obtained from your accountant.	Yes <input type="checkbox"/>	
Year-to-date income and expenditure including the last complete month for this financial year and a monthly cashflow budget for the remaining months of this financial year.	Yes <input type="checkbox"/>	
Monthly cash flow projections (i.e. budget) including: <ul style="list-style-type: none"> • figures for the next financial year, and • future forecasts (3+ years) of cash flow. Note: A template is available on the website www.ric.gov.au/agbiz-drought#cash-flow	Yes <input type="checkbox"/>	
<i>If Trusts are involved in the business structure</i> – A full (executed, signed and certified) Trust Deed and any amending supplementary deed (executed and dated) for ALL trusts involved in the business structure.	Yes <input type="checkbox"/> N/A <input type="checkbox"/>	
Rates notice for all properties owned	Yes <input type="checkbox"/>	
<i>For loans being refinanced</i> – Past 12 months Bank statements for all loans being refinanced	Yes <input type="checkbox"/> N/A <input type="checkbox"/>	
<i>For all other loans and other commercial debts (i.e. those not being refinanced)</i> – The borrower’s and guarantor’s loan account statements for the past 12 months	Yes <input type="checkbox"/> N/A <input type="checkbox"/>	
The borrower’s and guarantor’s transactional account statements for the past 12 months. This includes Overdrafts, trading accounts and ‘day to day’ accounts.	Yes <input type="checkbox"/>	
Evidence of Australian citizenship or permanent residency of at least one member of the small business.	Yes <input type="checkbox"/>	
Certified copies of Proof of Identity documents for all individuals associated with this application. See page 11 for details.	Yes <input type="checkbox"/>	
Certified copies of Verification of Identity documents for all individuals associated with this application (NSW, Queensland, South Australia, Victoria and Western Australia only). See page 12 for details	Yes <input type="checkbox"/>	

PART M – Privacy and third party statement

The RIC collects your personal information to enable us to assess an application for credit, and if your application is approved, to provide the product or service for which you have applied. Without the personal information collected in this application form we may not be able to approve the loan and consequently, may not be able to provide the product or service for which you have applied.

The RIC is required to adhere to the standards set by the Australian Privacy Principles (APPs) and that includes ensuring that as the Applicant(s) you are notified that before we collect, or at the time we collect, or as soon as possible after we collect, personal information, you are informed of:

- the purpose(s) of collection
- whether your personal information is collected from any third parties
- to whom personal information is disclosed
- the processes through which an individual can seek access and/or correction to their personal information, and
- how you can complain about the way in which personal information is handled.

A full Privacy Policy is available on the website www.ric.gov.au/about/our-commitment/privacy

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**

<hr/> <hr/>

PART N – Declaration and execution

WARNING: It is an offence under Part 12 of the *Anti-Money Laundering and Counter-Terrorism 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.

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 O – Guarantor declaration and execution (if applicable)

WARNING: It is an offence under Part 12 of the *Anti-Money Laundering and Counter-Terrorism 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 disclosure at Part N of this form.

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.

Lodging your form

Lodge your completed application, and all supporting documents, by either:

- emailing to **loans@service.ric.gov.au**
- mailing to **The Regional Investment Corporation**
PO Box 796
Bendigo VIC 3552
- faxing to **03 5448 2617**

Proof of identity documents

The RIC needs to confirm the identity of the following individuals included in this application:

- Sole Traders
- Partners in a Partnership
- Beneficial owners in a company
- individual Trustees to a Trust
- all authorised signatories.

Certified copies of identity documents must be provided with this application. 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
- 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
- any other individual before whom a statutory declaration may be made (see Schedule 2 of the *Statutory Declarations Regulations 1993* (Cth)).

To confirm identity we need documents that show each individual's:

- full name
- residential address (not PO Box), and
- date of birth.

The details on the identification must match the details in this application.

Note: Special provisions may be applied to Aboriginal Persons or Torres Strait Islanders.

Primary documents (provide one)
<p>Passport</p> <ul style="list-style-type: none"> • Australian passport that is current, or • Foreign passport with English translation by an accredited translator (if not in English).
<p>Current Australian Driver's Licence or Truck Licence Full, interim, provisional or learner's licences are acceptable.</p>
<p>Proof of Age Card issued by an Australian State or Territory.</p>
<p>Foreign National Identity Card with English translation by an accredited translator (if not in English).</p>
<p>Birth certificate</p> <ul style="list-style-type: none"> • Australian birth certificate, or • Foreign birth certificate with English translation by an accredited translator (if not in English).
<p>Birth Extract issued by an Australian State or Territory.</p>
<p>Citizenship certificate</p> <ul style="list-style-type: none"> • Australian Citizenship certificate, or • Foreign Citizenship certificate with English translation by an accredited translator (if not in English).
<p>Pension or Government Health Card issued by Centrelink of the Department of Veterans' Affairs. Reference number is required.</p>

If an individual's full name or residential address (not PO Box) cannot be confirmed using the primary documents, a secondary identification document may be provided.

Secondary documents (provide one)
<p>Notice of financial benefit issued by a Commonwealth, State or Territory Department (e.g. Centrelink statement) Note: Must have been issued within the past 12 months</p>
<p>Assessment or debt notice issued by the Australian Taxation Office Note: Must have been issued within the past 12 months</p>
<p>Notice issued by a Local Government Body or utilities provider that notes the provision of services to the address of the person (e.g. Council rates, water rates, electricity bill, gas bill, telephone landline bill) Note: Must be less than 3 months old.</p>

Special provisions for Aboriginal and Torres Strait Islander residents

Statement from 2 people who are recognised as Community Leaders (including elected members of an Aboriginal Council or the Community to which the individual belongs).
Must contain the individual's name and either date of birth or residential address (not PO Box).

Verification of identity

In addition to proof of identity documents, in NSW, Queensland, South Australia, Victoria and Western Australia, the following combination of documents are also required to verify your identity.

For persons who are Australian Citizens or Residents	
Category	Documents
1	<ul style="list-style-type: none"> Australian passport or foreign passport, AND Australian driver's licence or other photographic identification card issued by the Commonwealth, State or Territory, AND change of name or marriage certificate (if necessary).
2	<ul style="list-style-type: none"> Australian passport or foreign passport, AND full birth certificate or citizenship certificate or descent certificate, AND Medicare or Centrelink or Department of Veterans' Affairs card, AND change of name or marriage certificate (if necessary).
3	<ul style="list-style-type: none"> Australian driver's licence or other photographic identification card issued by the Commonwealth, State or Territory, AND full birth certificate or citizenship certificate or descent certificate, AND Medicare or Centrelink or Department of Veterans' Affairs card, AND change of name or marriage certificate (if necessary).
4	<p>OPTION 1</p> <ul style="list-style-type: none"> Australian passport or foreign passport, AND other government issued photographic identification, AND change of name or marriage certificate (if necessary). <p><i>OR if option 1 does not apply,</i></p> <p>OPTION 2</p> <ul style="list-style-type: none"> Australian passport or foreign passport, AND full birth certificate, AND other government issued identification, AND change of name or marriage certificate (if necessary).
5	<p>Note: This option can only be used if categories 1, 2, 3 or 4 cannot be met.</p> <p>See <i>What is an Identification Declaration?</i> in the next column.</p> <p>OPTION 1</p> <ul style="list-style-type: none"> Identifier Declaration, AND full birth certificate or citizenship certificate or descent certificate, AND Medicare or Centrelink or Department of Veterans' Affairs card, AND change of name or marriage certificate (if necessary). <p><i>OR if option 1 does not apply,</i></p> <p>OPTION 2</p> <ul style="list-style-type: none"> Identifier Declaration completed by an Australian Legal Practitioner, a Bank Manager, Community Leader, Court Officer, Doctor, Land Council Officeholder, Licenced Conveyancer, Local Government Officeholder, Nurse, Public Servant or Police Officer, AND Medicare or Centrelink or Department of Veterans' Affairs card, AND change of name or marriage certificate (if necessary).

For persons who are NOT Australian Citizens or Residents

Category	Documents
6	<p>OPTION 1</p> <ul style="list-style-type: none"> Foreign passport, AND another form of government issued photographic identification, AND change of name or marriage certificate (if necessary). <p><i>OR if option 1 does not apply,</i></p> <p>OPTION 2</p> <ul style="list-style-type: none"> Foreign passport, AND full birth certificate, AND another form of government issued identification, AND change of name or marriage certificate (if necessary).

What is an Identifier Declaration?

Note: This information is only relevant for Category 5.

An Identifier Declaration is a statutory declaration made by a person who is:

- at least 18 years old
- an individual who has known the borrower for at least 12 months (and is not a relative of the borrower), and
- not a party to the mortgage.

The Identifier Declaration must include the following information:

- the name, address, occupation and date of birth of the person making the declaration (the declarant)
- the nature of the relationship between the declarant and the borrower
- a statement that the declarant is not a relative of the borrower
- a statement that the declarant is not a party to the mortgage
- the length of time the declarant has known the borrower
- that to the declarant's knowledge, information and belief the borrower is who they purport to be, and
- if applicable (for Option 2 of category 5), that the declarant is an Australian Legal Practitioner, a Bank Manager, Community Leader, Court Officer, Doctor, Land Council Officeholder, Licenced Conveyancer, Local Government Officeholder, Nurse, Public Servant or Police Officer.

Note: The declarant must attend the face-to-face in-person interview and the RIC (or its agent) must complete verification of identity on the declarant in accordance with the relevant rules.