

Are you eligible to apply?

To be eligible to apply for an AgRebuild Loan (North Qld flood), the following criteria must be met.

The farm business **must**:

- have been directly affected by, and is experiencing **hardship or extreme hardship** as a result of, the North and Far North Queensland Monsoon Trough (25 January to 14 February 2019) (North Qld flood). Refer to section 3.0 of the *AgRebuild Loan (North Qld flood) guidelines*.
- be located in an eligible Local Government Areas (LGA). LGAs include Burdekin, Burke, Carpentaria, Cloncurry, Douglas, Flinders, Hinchinbrook, McKinlay, Richmond, Townsville and Winton.
Note: If you are not located in an eligible LGA you may be eligible to apply if you have a Queensland Government Department of Agriculture and Fisheries (DAF) Individual Disaster Stricken Property (IDSP) Notice.
- be in the agricultural, horticultural, pastoral, apicultural or aquacultural industry
- operate as a sole trader, trust, partnership or private company
- undertake all primary production aspects of the business within Australia
- have existing commercial debt and, unless in extreme hardship, have the support of its commercial lender to the proposed loan
- be registered for tax purposes in Australia with an Australian Business Number (ABN) and registered for Goods and Services Tax (GST)
- not be under external administration or bankruptcy
- **AND** at least one member of the farm business must:
 - be an Australian citizen or a permanent resident
 - have experience operating a farm business, and
 - have the farm business as their principal business pursuit, where they contribute the majority of their labour and where they derive the majority of their income.

Before you complete this form

Before completing this form you must:

- read the *AgRebuild Loan (North Qld flood) guidelines* available on the Regional Investment Corporation (RIC) website www.ric.gov.au/farmers/agrebuild#guidelines
- talk to us by calling **1800 875 675**.

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 application by hand and make a mistake, please initial each and every correction you make.

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

- 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

Full name of applicant

Registered business / trading name (if any)

ABN

ACN (if any)

ARBN (if any)

Primary business activity

Date name registered (if applicable)

Principal place of business (PO Box not accepted)

State

Postcode

Country (if not Australia)

Postal address (if different)

State

Postcode

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

Telephone

Email

Date of birth

No. of dependents

The Regional Investment Corporation (RIC) and the Queensland Rural and Industry Development Authority (QRIDA) are working together to assist those impacted by the North Qld flood.

Have you received any funding from QRIDA in relation to the North Qld flood?

No **Go to Part B**

Yes

Do you authorise QRIDA to share information about the funding with the RIC? The information we obtain from or through QRIDA may include personal and credit related information.

No **Go to Part B**

Yes QRIDA Client ID

Do you authorise the RIC to discuss information about the funding received from QRIDA with your commercial lender?

No

Yes

Do you already have, or have you applied for, a loan with us?

No

Yes

PART B – Eligibility

Is the farm business located in an eligible local government area (LGA)?

No You may still be eligible to apply.
Please attach a DAF (IDSP) Notice.

Yes Which LGA?

On what grounds are you applying for the AgRebuild Loan?

Note: If you are granted a loan on the grounds of:

- **hardship**, your farm business must not hold more than 50 per cent of its total debt in Commonwealth-funded concessional loans, or have refinanced more than 50 per cent of its existing commercial debt.
- **extreme hardship**, your farm business can hold up to 100 per cent of its debt in Commonwealth-funded concessional loans.

Hardship

Extreme hardship You must provide a:

- supporting statement from Qld Stock Officer/ Extension Officer/Veterinarians, **or**
- a Statutory Declaration stating that all or the majority of stock and/or crops were lost as a result of the North Qld flood. There is a Statutory Declaration template on our website <https://www.ric.gov.au/sites/default/files/SiteCollectionDocuments/commonwealth-statutory-declaration-form.pdf>

Have you made an insurance claim or received any disbursements from your insurer in relation to the damage caused by the North Qld flood?

No Do you intend to make an insurance claim? No Yes

Yes Attach details

PART C – Organisation type

Sole Trader **Go to Part G**

Partnership **Go to Part D**

Company **Go to Part E**

Trust **Go to Part F**

PART D – Partnership details

Partnership name (if any)

Partner 1

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

Residential address (PO Box not accepted)

Tick if same as Principal place of business in Part A

State	Postcode
Country (if not Australia)	

Postal address (if different) *Tick if same as Postal address in Part A*

State	Postcode

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

Partner 2

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

Residential address (PO Box not accepted)

Tick if same as Principal place of business in Part A

State	Postcode
Country (if not Australia)	

Postal address (if different) *Tick if same as Postal address in Part A*

State	Postcode

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

If there are more than 2 partners, provide the additional details at Part G

For Partnerships ▶ **Now go to Part G**

PART E – Company details

Company name

Principal place of business address (PO Box not accepted)

Tick if same as Principal place of business in Part A

State	Postcode

Is this a proprietary company?

No Yes

Director / Secretary / Shareholder 1

Director Secretary Shareholder

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

Residential address (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	
No. of dependents	

Is this person an authorised signatory?

No Yes

Director / Secretary / Shareholder 2

Director Secretary Shareholder

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

Residential address (PO Box not accepted)

State	Postcode
Country (if not Australia)	

Postal address (if different to residential address)

State	Postcode

Company details continued...

Date of birth

Occupation

Telephone

Email

No. of dependents

Is this person an authorised signatory? No Yes

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

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

PART F – Trust details

Full name of the trust

Date established

Place of establishment

ABN (if different to Part A)

Type of trust (e.g. discretionary, unit or other)

Complete the following details for each Trustee to the Trust.

Note: If any of the trustees:

- are a partnership, also provide details in Part D – Partnership details.
- is a company, also provide details in Part E – Company details.

Trustee 1

Title

Given name(s)

Surname

Other known names (if any)

Residential address (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

No. of dependents

Is this trustee a beneficiary? No Yes

Trust details continued...

Trustee 2

Title

Given name(s)

Surname

Other known names (if any)

Residential address (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

No. of dependents

Is this trustee a beneficiary? No Yes

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

Part G – Associated individuals

Complete the following details for all individuals associated with the account, 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 (PO Box not accepted)

State	Postcode
Country (if not Australia) <input type="text"/>	

Postal address (if different to residential address)

State	Postcode

Date of birth No. of dependents

Occupation

Telephone

Email

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 (PO Box not accepted)

State	Postcode
Country (if not Australia) <input type="text"/>	

Postal address (if different to residential address)

State	Postcode

Date of birth No. of dependents

Occupation

Telephone

Email

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 (PO Box not accepted)

State	Postcode
Country (if not Australia) <input type="text"/>	

Postal address (if different to residential address)

State	Postcode

Date of birth No. of dependents

Occupation

Telephone

Email

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 (PO Box not accepted)

State	Postcode
Country (if not Australia) <input type="text"/>	

Postal address (if different to residential address)

State	Postcode

Date of birth No. of dependents

Occupation

Telephone

Email

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 – Income generated

IMPORTANT: Please ensure the following sales and purchase amounts correspond to your financial statements or cash book figures.

		This financial year Actuals/Estimates		Next financial year Estimates		Year in - Year out Estimates (given normal seasons and commodity prices)	
Sales	Livestock sold (e.g. wethers, steers)	Number	Total	Number	Total	Number	Total
			\$		\$		\$
			\$		\$		\$
			\$		\$		\$
Purchased	Livestock purchased	Number	Total	Number	Total	Number	Total
			\$		\$		\$
			\$		\$		\$
			\$		\$		\$

		Last financial year (20 ____ Actuals)			This financial year Actuals/Estimates			Next financial year Estimates			Year in - Year out Estimates			
Crops	Crop type	Irrigated? Y/N	Area (ha)	Total yield	Total \$	Area (ha)	Total yield	Total \$	Area (ha)	Total yield	Total \$	Area (ha)	Total yield	Total \$
Other	Product	Number	Total	Number	Total	Number	Total	Number	Total					
			\$		\$		\$		\$					
			\$		\$		\$		\$					

Livestock

Beef / Dairy

Herd breed(s)

Type	Number	Age range	Owner	Value
Cows				\$
Heifers				\$
Steers				\$
Calves				\$
Bulls				\$
Current total				Total value \$

Normal (year in - year out) Carrying capacity
 Breeders
 Milkers
 Total beef (AE)
 Calving %

Other livestock

Herd breed(s)

Type	Number	Age range	Owner	Value
				\$
				\$
				\$
				\$
Current total				Total value \$

Normal (year in - year out) Carrying capacity

PART K – Assets

Financial information from the borrowing entity and any related party (i.e. director, guarantor, partner).

If the applicant is a partnership borrowing in its own right, list the assets owned by the partnership and each partner.

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 the RIC and must also complete and return to the RIC a guarantor's Asset and Liability Statement available in the resources section online.

Property

Address / Property name	Registered owner(s)	Title details	Mortgagee	Area (ha)	To be provided as security? (Y/N)	Estimated market value
						\$
						\$
<i>If you need more space, attach a page with additional details and tick this box</i> <input type="checkbox"/>						Total estimated value \$

Water

Water board	Licence type	Licence/Certificate no.	Allocation type	Allocation (mGL)	To be provided as security? (Y/N)	Estimated market value
						\$
						\$
						\$
<i>If you need more space, attach a page with additional details and tick this box</i> <input type="checkbox"/>						Total value \$

Plant and equipment

Description (e.g. vehicles)	Value
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Total value	\$

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

Commodities

Description (e.g. wool, grain, products harvested and stored)	Value
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Total value	\$

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

PART L – Property details

Provide details of **ALL properties** (as indicated in the Property table on page 8).

Please print this page and attach separate pages for each property.

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 Total area ha

Address

Soil types Type of standing timber

Dryland cultivation <input type="text"/> ha	Irrigated cultivation <input type="text"/> ha	Improved grazing <input type="text"/> ha
Open downs <input type="text"/> ha	Unimproved grazing <input type="text"/> ha	Unimproved/timbered <input type="text"/> ha
Other <input type="text"/> ha	Irrigation potential <input type="text"/> ha	

Water Water licence no. Expiry

Water allocation no. (*Water Act 2000*) No. of allocated megalitres mL

Has allocation been assigned? No Yes To whom?

Unregulated source of storage details and megalitres

Provide a listing of the farm improvements and infrastructure on the property

Building	Description (type, size) and construction (e.g. brick and tile)	Condition (e.g. good, fair, poor)	Insured value (where applicable)
Main homestead			\$
Homestead 2			\$
Shearing shed			\$
Equipment shed(s)			\$
Hay shed(s)			\$
Feedlot			\$
Irrigation infrastructure			\$
Other			\$
Other			\$

PART M – Liabilities

Loans / Borrowings (e.g. term loans, overdraft, leasing, hire purchase, credit/store cards)

Lending institution	Borrower's name	Loan type	Purpose / Asset charged	Expiry date (dd/mm/yy)	Interest rate %	Limit amount (e.g. for overdraft, credit card)	Annual repayment	Amount owing	
						\$	\$	\$	
						\$	\$	\$	
						\$	\$	\$	
						\$	\$	\$	
						\$	\$	\$	
						\$	\$	\$	
								Total owing	\$

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

Creditors (e.g. trade creditors, deferred fertiliser payment)

Creditor's name	Purpose	Terms	Amount owing	
			\$	
			\$	
			\$	
			Total owing	\$

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

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 N – Off farm assets / liabilities

Investments

Description (e.g. shares, term deposit)	Institution	Mortgagee details (e.g. margin loans)	Interest rate	Maturity date (dd/mm/yy)	Value
			%		\$
			%		\$
			%		\$
			%		\$
Total value					\$

If you need more space, attach a page with additional details

Other assets

Description (e.g. rented properties, holiday homes)	Details of any loans against this asset	Value
		\$
		\$
		\$
		\$
Total value		\$

If you need more space, attach a page with additional details

PART O – Document checklist

The following documents and information **need to be provided** with your application in order for it to be assessed immediately.

Documents	Attached	Comments
IDENTIFICATION DOCUMENTS		
Certified copies of Proof of Identity documents for all individuals associated with this application Note: Information about verifying identity is on page 14 of this form	Yes <input type="checkbox"/>	
ELIGIBILITY DOCUMENTS		
<i>If the farm business is not located in one of the eligible LGAs</i> • Qld DAF Individual Disaster Stricken Property (IDSP) Notice	Yes <input type="checkbox"/> N/A <input type="checkbox"/>	
<i>If applying on grounds of extreme hardship</i> • Supporting statement from Qld Stock Officer/Extension Officer/Veterinarians, or • A Statutory Declaration stating that all or the majority of stock and/or crops were lost as a result of the North Qld flood.	Yes <input type="checkbox"/> N/A <input type="checkbox"/>	
FINANCIAL VIABILITY DOCUMENTS		
The borrower's and guarantor's loan account statements for the past 12 months	Yes <input type="checkbox"/>	
The borrower's and guarantor's transactional account statements for the past 12 months	Yes <input type="checkbox"/>	
Australian Taxation Office (ATO) Integrated Client Account Statement (previous 12 months) for all entities and individuals associated with this application	Yes <input type="checkbox"/>	
One (1) year of Tax Return and Financial Statements (confirming viability). If you are concerned about demonstrating viability over one year due to external factors, please provide Tax Returns and Financial Statements for 3 years. You will also need to explain what those external factors were.	Yes <input type="checkbox"/>	
Three (3) year cash flow budget	Yes <input type="checkbox"/>	
OTHER DOCUMENTS		
<i>If you have made an insurance claim or received any disbursements</i> • Insurance claim details	Yes <input type="checkbox"/> N/A <input type="checkbox"/>	
<i>If Trusts are involved in the business structure</i> • A full Trust Deed and any amending supplementary deed (executed and dated) for each Trust	Yes <input type="checkbox"/> N/A <input type="checkbox"/>	
Rates notice for all properties owned	Yes <input type="checkbox"/>	

PART P – Privacy and third party declaration

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 who **have not been advised**

PART Q – Declaration and execution

WARNING: It is an offence under Part 12 of the *Anti-Money Laundering and Counter-Terrorism Act 2006* 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 acknowledged 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

Executed in accordance with section 127(1) of the Corporations Act 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 R – Guarantor declaration and execution (if applicable)

WARNING: It is an offence under Part 12 of the *Anti-Money Laundering and Counter-Terrorism Act 2006* 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 P of this form.

Execution if Individual or Partnership

Guarantor 1

Signature  Date

Full name

Guarantor 2

Signature  Date

Full name

Guarantor 3

Signature  Date

Full name

Guarantor 4

Signature  Date

Full name

Execution for a Company or a Company as Trustee For

Company name

Executed in accordance with section 127(1) of the Corporations Act 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.

About the RIC

Where did you hear about the RIC?

Rural financial counsellor

Financial advisor

Accountant

Local bank manager

Other (specify)

Proof of identity documents

The RIC needs to verify 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 licenses 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 you cannot confirm an individual's full name or residential address (not PO Box) 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).