



Application for a Drought Loan

Before you complete this form

Before completing this form we encourage you to read the *Drought Loan Guidelines* available on the RIC website **www.ric.gov.au/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 No

2 Does at least one member of the business, in normal circumstances, contribute, or plan to contribute 75% of their labour to the business and earn at least 50% of their income from the business?

Yes No

- **3** 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

4 Is the business registered for tax purposes in Australia with an ABN, and registered for GST?

Yes No

5 Has the business already obtained, or can you demonstrate it will obtain within a reasonable period, a loan on commercial terms?

Yes No

6 Is the business under external administration or bankruptcy?

Yes No

7 Have you read and understood the loan guidelines?

Yes No

P	ART B – Applicant details	13	ii not the applic	ant, who is completing the majority of this form?
8	Full name of applicant (as per ABN registration)		Accountant	
•	Tail name of applicant (as per Abit registration)]	Financial A	dvisor
			Rural Finan	cial Counsellor
			Other - spe	cify
	ABN			
9	Primary business activity (e.g. beef cattle farming, cereal grain growing)		the applicant	s of person completing this form on behalf of may seek permission from the applicant to discuss with you.
		,	Title	
10	Principal place of business (PO Box not accepted)		Given name	<u>'</u>
			Surname	
	State Postcode		Mobile	
	Postal address (if different)	J	Phone	
]	Email	
	Chata Darkanda		Preferred mode	of contact Phone/SMS Email Both
	State Postcode		Name of Busine	
11	Provide the applicant's primary contact details			, ,
	Title	1		
	Given name	14	Where did vou l	hear about the RIC?
	Middle name			(Radio, online, social media, print)
	Surname		Community	
	Date of birth		Existing Cu	
	How do you describe your gender?		Friend / Fai	
	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.		Google sea	
	Please [tick/mark/select] one box	:	Media / ne	
	Man or Male Non-binary			sletter (industry groups, referral partner)
	Women or Female Prefer not to answer			
	[I/They] use a different term, please specify		referral par	site (Other non-RIC online source i.e. Government, ther, industry group)
	Mobile]	•	ted advisor /accountant
	Phone		RIC-hosted	
	Email	1		nedia - Instagram, Facebook, LinkedIn, YouTube
	Liliali]		ber newsletter / eDM / email
	Preferred mode of contact Phone/SMS Email Both I opt-in for RIC marketing information		RIC Website	е
_	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			
12	Is the applicant completing the majority of this form?			

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Go to 14

Continue to next question

Yes

No

PART C - Professional contacts

15 List the professional contacts

Contact 1			
Bank/Finan	cier		Advisor/Consultant
Solic	itor	Rural	Financial Counsellor
Account	ant	State	Government Lender
Title			
Given name(s)			
Surname			
Name of Busin	ess/Organisation		
Phone			
Email			
	to the RIC contacting t ess, to verify informati	•	•
receiving o	to this person, or a per copies of email corresp n status throughout th	onden	ce relating to my
Contact 2			
Bank/Finan	cier		Advisor/Consultant
Solic	itor	Rural	Financial Counsellor
Account	ant	State	Government Lender
Title			
Given name(s)			
Surname			
Name of Busin	ess/Organisation		

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/Finan	cier	Advisor/Consultant	
Solicitor		Rural Financial Counsellor	
Account	ant	State Government Lender	
Title			
Given name(s)			
Surname			
Name of Busin	ess/Organisatio	n	
Phone			
Phone Email			
Email I consent t		acting this person, or a person from formation on this application	
Email I consent this busing I consent the receiving of	ess, to verify into to this person, copies of email	• • •	
I consent to this busing I consent to receiving o	ess, to verify into to this person, copies of email	formation on this application or a person from this business, correspondence relating to my	

Contact 4			
Bank/Financier			Advisor/Consultant
Solicitor		Rural	Financial Counsellor
Account	ant	State	Government Lender
Title			
Given name(s)			
Surname			
Name of Busin	ess/Organisation		

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

Phone Email

Phone

Email

PART D - Loan details and security

	ı de	

16	Total proposed loan amount	\$

17 Frequency of interest only payments? Monthly Quarterly Six monthly

18 How do you intend to use the loan? (e.g. purchase stock, succession planning, 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.

19 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	\$

20 Water

Registered owner(s)	Allocation (MgL)	Estimated market value
		\$
		\$
		\$
	Total	\$

21 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.

22 Did you have a Drought Management Plan prior to applying for a RIC loan?

Yes Continue to next question

No **Go to 24**

23 Did you compile the Drought Management Plan yourself or engage a professional?

Complied yourself Engaged a professional

24 Are you submitting your Drought Management Plan (either your own or the template from the RIC website) with this application?

Yes **Go to 28**

No Continue to next question

25 Drought preparedness

You must demonstrate that you have taken or will take reasonable steps to prepare your farm business for the effects of drought. List the steps you have undertaken and where possible, provide evidence confirming completion of these activities.

Some examples are:

- any use of weather and seasonal climate forecasting products or tools to inform production decisions
- · any proactive water management measures, such as increasing dam capacity, investment in water reticulation and groundwater
- water-efficient cropping techniques, stock management strategies, reduction or agistment of stock, accumulation of feed reserves for stock or sale adoption of early weaning practices

engagement of consultants and/or professionals.	

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26 Drought management

Describe the practices your farm business undertakes to manage through drought conditions. List the steps you have undertaken and where possible, provide evidence confirming completion of these activities. Activities may include financial management, grazing land management, livestock management or activities to manage water supply and crops. 27 Drought recovery Describe the practices your farm business is currently undertaking, or is likely to undertake, to recover from drought when conditions improve. If you plan on carrying out planting and restocking activities, you will need to provide supporting evidence that seasonal conditions allow planting and/or restocking activities to commence.

28 Financial need

You must provide evidence that your farm business is in financial need of a loan.

To do this, please describe the drought event(s), within the last 5 years, that caused a significant financial impact to your farm business.

Note: Fluctuations in commodity prices, and movement of commercial interest rates will not be accepted as the sole reason in determining financial need.

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29 Significant financial impact

You must provide evidence of the significant financial impact caused by the drought event(s) stated above on your farm business.

To do this, please describe:

- what the financial impact of the event/s has been (or will be) on your farm business
- how long your farm business has been (or will be) financially impacted (minimum 2 years)
- when the financial impact started (or will start), and
- how long the financial impact will last.

Note: This must be evidenced in your Financial Statements.

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,
- 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

30	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

ad	vised					

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	<u> </u>				
Signature	Ø.	Date			
Full name					
Applicant 2	2				
Signature	A	Date			
Full name					
Applicant 3					
Signature		Date			
Full name					
Applicant 4					
Signature	Ø1	Date			
Full name					
Execution for a Company or a Company as Trustee For					
Company r	name or Company name ATF Trust				
	n accordance with section 127(1) of the ns Act 2001 (Cth) by:				
Signature	E	Date			
Full name					
Signature		Date			

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

Full name

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		Date		
J	good			
Full name				
Guarantor	2			
Signature		Date		
Full name				
Guarantor	3			
Signature	4	Date		
Signature				
Full name				
Guarantor	4			
Signature	Ø1	Date		
Ü				
Full name				
Execution	for a Company or a Company as Trus	tee For		
Company name or Company name ATF Trust				
	n accordance with section 127(1) of the ins Act 2001 (Cth) by:			
Signature	L	Date		
Full name				
Signature		Date		
	E			
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.

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