

Are you eligible to apply?

To be eligible to apply for a Farm Investment Loan, the following criteria must be met. The farm business **must**:

- sell (or intend to sell) into supply chains that are interstate and/or outside Australia
- be in the agriculture, horticulture, pastoral, apiculture or aquaculture industry
- operate as a sole trader, trust, partnership or private company
- undertake all primary production aspects of the business within Australia
- have commercial debt and 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 permanent resident
- be a farmer, who in normal circumstances (i.e. outside drought, or other events outside your control) contributes 75% of their labour to the farm and earns at least 50% of their income from the farm or, if that does not apply, has the business as their principal business pursuit. If you are a recent entrant to farming and cannot meet the labour threshold, alternative options are outlined in section 4.5 of the guidelines.
- have owned and operated the business for at least the past 3 consecutive years or, if that does not apply, have at least 3 years of relevant on-farm experience.

Before you complete this form

Before completing this form we encourage you to:

- read the *Farm Investment loan guidelines* available on the Regional Investment Corporation (RIC) website www.ric.gov.au/farmers/farm-investment#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

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)

<input type="text"/> <hr/>	
State	Postcode

Postal address (if different)

<input type="text"/> <hr/>	
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

Number of dependents

Tick if Sole Trader

Sole Traders – go to Part E

PART B – 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 E

For Partnerships ► **Now go to Part E**

PART C – 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	<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 E

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

PART D – Trust details

Full name of the trust	<input type="text"/>
Date established	<input type="text"/>
Place of establishment	<input type="text"/>
ABN (if different to Part A)	<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, 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 (PO Box not accepted)	<input type="text"/>
	<input type="text"/>
	State Postcode
Country (if not Australia)	<input type="text"/>
Postal address (if different to residential address)	<input type="text"/>
	<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 (PO Box not accepted)	<input type="text"/>
	<input type="text"/>
	State Postcode
Country (if not Australia)	<input type="text"/>
Postal address (if different to residential address)	<input type="text"/>
	<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 E

Part E – 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)

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)

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)

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)

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 F – Professional contacts

Contact 1

Bank/Financier Solicitor Accountant

Advisor/Consultant Rural Financial Counsellor

Title

Given name(s)

Surname

Name of firm

Telephone

Email

Do you consent to RIC contacting this person to verify information in this application? No Yes

Contact 2

Bank/Financier Solicitor Accountant

Advisor/Consultant Rural Financial Counsellor

Title

Given name(s)

Surname

Name of firm

Telephone

Email

Do you consent to the RIC discussing information in this application with this person? No Yes

Contact 3

Bank/Financier Solicitor Accountant

Advisor/Consultant Rural Financial Counsellor

Title

Given name(s)

Surname

Name of firm

Telephone

Email

Do you consent to the RIC discussing information in this application with this person? No Yes

Contact 4

Bank/Financier Solicitor Accountant

Advisor/Consultant Rural Financial Counselor

Title

Given name(s)

Surname

Name of firm

Telephone

Email

Do you consent to the RIC discussing information in this application with this person? No Yes

PART G – Loan details

Total proposed loan amount \$

Frequency of interest only payments? Monthly Quarterly Six monthly

How do you intend to use the loan? (e.g. purchase stock, refinance)

Loan purpose	Value
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

PART H – Eligibility

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

Supply chain

Does your farm business **already** solely or mainly sell, or **intend** to solely or mainly sell, produce into supply chains that are interstate and/or outside Australia?

Already sells **Go to 'Already sells' below**

Intends to sell **Go to 'Intends to sell' on page 6**

Already sells

Provide a brief description of what happens to your produce once it leaves the farm business (the path it takes through the supply chain).

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




Attach any documents that support this statement.

Tick if documents are attached


▶ Now go to 'Financial need' on page 6

Intends to sell

Provide a brief description of your plan to solely or mainly sell produce into supply chains that are interstate and/or outside Australia.

 Attach any documents that support this statement.
Tick if documents are attached

Outline how the activities to be funded by the RIC loan will help your farm business access markets interstate and/or outside Australia.


 Attach any documents that support this statement.
Tick if documents are attached

Financial need

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

To do this, please describe the event(s), within the last 5 years, that caused a significant financial impact to your farm business. We expect this will include drought conditions, but other causes of need include frost, cyclones and other natural disasters, pest/disease outbreaks, market closures.

Please also outline cumulative impacts.


 Attach any documents that support this statement.
Tick if documents or are attached

Significant financial impact

You must provide evidence of the significant financial impact of the 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.

 Attach any documents that support this statement.
Tick if documents are attached

PART I – Income generated

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, porkers)	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
Dairy	Average no. of milkers in daily production	head	head	head	head
	Total milk solids produced	ms/annum	ms/annum	ms/annum	ms/annum
	Gross milk proceeds	\$	\$	\$	\$

Crops	Crop type	Irrig- ated? Y/N	Area (ha)	Total yield	Total \$	Area (ha)	Total yield	Total \$	Area (ha)	Total yield	Total \$	Area (ha)	Total yield	Total \$

Wool	Months wool sold				
	Number shorn				
	Total kgs		kgs	kgs	kgs
	Yield %		%	%	%
	Micron				
	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 %

Sheep

Herd breed(s)

Type	Number	Age range	Owner	Value
Ewes				\$
Wethers				\$
Hoggets				\$
Lambs				\$
Rams				\$
Current total				Total value \$

Normal (year in - year out) Carrying capacity Ewes Total sheep (DSE) Lambing %

Pigs

Herd breed(s)

Type	Number	Age range	Owner
Sows			
Gilts			
Growers			

Current total

Licensed for SPU's No. litters/sow per year Average no. live piglets per year

Average age at sale weeks Average weight at sale kgs Farrowing %

Other livestock

Herd breed(s)

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

Normal (year in - year out) Carrying capacity

PART J – 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 K – Property details

Provide details of **ALL properties** (as indicated in the Property table on page 9).

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 ha Irrigated cultivation ha Improved grazing ha

Open downs ha Unimproved grazing ha Unimproved/timbered ha

Other ha Irrigation potential 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 L – 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 M – 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	
			%		\$	
			%		\$	
			%		\$	
			%		\$	
If you need more space, attach a page with additional details and tick this box <input type="checkbox"/>					Total value	\$

Other assets

Description (e.g. rented properties, holiday homes)	Details of any loans against this asset	Value	
		\$	
		\$	
		\$	
		\$	
If you need more space, attach a page with additional details and tick this box <input type="checkbox"/>		Total value	\$

PART N – 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 actual results and cashflow budget for the remainder of the current 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 • year-in year-out figures (i.e. the expected annual figures for your farm business on the assumption that normal seasonal conditions occur, long-term average commodity prices). Note: A template is available on the website www.ric.gov.au/farmers/farm-investment#cash-flow	Yes <input type="checkbox"/>	
Evidence to support your eligibility, including being in 'financial need'	Yes <input type="checkbox"/>	
If Trusts are involved in the business structure – A full (executed and dated) 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"/>	
For loans being refinanced – Past 12 months' Bank statements for all loans being refinanced	Yes <input type="checkbox"/> N/A <input type="checkbox"/>	
For all other loans (i.e. those not being refinanced) – 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	Yes <input type="checkbox"/>	
Evidence of Australian citizenship or permanent residency of at least one member of the farm business. See page 15 for details	Yes <input type="checkbox"/>	
Certified copies of Proof of Identity documents for all individuals associated with this application Note: Information about verifying identity is on page 15 of this form	Yes <input type="checkbox"/>	

PART O – 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**

<hr/>

PART P – 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 Q – 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)

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**

Verification of identity

In addition to proof of identity documents, in New South Wales, 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 (issued by registry office).
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 (issued by registry office).
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 (issued by registry office).
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 (issued by registry office). <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 (issued by registry office).
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 (issued by registry office). <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 (issued by registry office).

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 (issued by registry office). <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 (issued by registry office)

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.

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

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)
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
Assessment or debt notice issued by the Australian Taxation Office Note: Must have been issued within the past 12 months
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.

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).