



# AgriStarter Loan

## Application form

### Application tips

- Do not leave any response areas blank
- If there are response areas that are not applicable simply make a line through it with a pen before signing this application form
- All personal information submitted within this form should match exactly with ASIC and your certified proof of identification documents
- If you have any questions please contact our team on 1800 875 675
- The Regional Investment Corporation (RIC) can't start assessing your application until we get all the information we ask for, including attachments from the AgriStarter Document Checklist below

AgriStarter Document Checklist	Attached	Comments
<b>Financial statements for at least the past 3 years</b> for all entities associated with this application. These should include accountant prepared: <ul style="list-style-type: none"> <li>• profit and loss statement</li> <li>• balance sheet</li> <li>• depreciation schedules</li> </ul>	Yes <input type="checkbox"/> N/A <input type="checkbox"/>	
<b>Taxation returns</b> The 3 most recent Taxation returns (business and personal) for all entities and individuals associated with this application. Note: Taxation assessment notices are not acceptable.	Yes <input type="checkbox"/>	MUST BE ATTACHED
If the organisation contains more than three entities supply a diagram structure showing the interrelation of each entity.	Yes <input type="checkbox"/> N/A <input type="checkbox"/>	
Australian Taxation Office (ATO) <b>Integrated Client Account Statement</b> (previous 12 months) for all business entities and individuals associated with this application. These can be obtained from your accountant.	Yes <input type="checkbox"/>	MUST BE ATTACHED
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"/>	MUST BE ATTACHED
<b>Monthly cash flow projections</b> (i.e. budget) including: <ul style="list-style-type: none"> <li>• figures for the next financial year, and</li> <li>• future forecasts of cash flow for 3+ years</li> </ul> Note: A template is available on the website <a href="http://www.ric.gov.au/agristarter">www.ric.gov.au/agristarter</a>	Yes <input type="checkbox"/>	MUST BE ATTACHED
<i>If Trusts are involved in the business structure</i> – A full (executed, signed and certified) <b>Trust Deed</b> 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"/>	
If using the loan for the purchase of a new farm business or farm land, a document outlining support from an independent financial advisor.	Yes <input type="checkbox"/> N/A <input type="checkbox"/>	
<b>Rates notices</b> for all properties owned.	Yes <input type="checkbox"/>	MUST BE ATTACHED
<i>For loans being refinanced</i> – Past 12 months <b>bank statements</b> 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 <b>loan account statements</b> for the past 12 months.	Yes <input type="checkbox"/> N/A <input type="checkbox"/>	
The borrower's and guarantor's <b>transactional account statements</b> for the past 12 months. This includes overdrafts, trading accounts and 'day to day' accounts.	Yes <input type="checkbox"/>	MUST BE ATTACHED
Evidence of <b>Australian citizenship or permanent residency</b> for one or more members of the farm business.	Yes <input type="checkbox"/>	MUST BE ATTACHED
<b>Certified copies of Proof of Identity documents</b> for all individuals associated with this application (see page 17 for details).	Yes <input type="checkbox"/>	MUST BE ATTACHED
<b>Certified copies of Verification of Identity documents</b> for all individuals associated with this application (NSW, QLD, SA, VIC and WA only, see page 18 for details).	Yes <input type="checkbox"/>	MUST BE ATTACHED

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## Who can apply?

There are two kinds of AgriStarter Loans – **succession loans** and **first farmer loans**. Succession loans are available to help applicants undertake succession activities (being the succession planning process or activities identified in that process). First farmer loans are available to help eligible loan applicants to:

- purchase a farm business or a controlling interest in a farm business, or
- establish or develop a farm business in which the applicant has or will have the sole or a controlling interest (including by funding the purchase of land, infrastructure, equipment or stock, and covering other farm costs such as operating expenses).

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## Are you eligible to apply?

An applicant must meet the eligibility criteria outlined in the AgriStarter guidelines before they can obtain an AgriStarter Loan. In all cases, the recipient of the loan must:

- have already obtained, or demonstrate that they will obtain within a reasonable period, a loan on commercial terms (see guidelines section 5.1.1)
- have the support of the commercial lender for the proposed AgriStarter Loan
- be in financial need of a concessional loan
- have the capacity to repay the loan, and
- meet all farm business eligibility criteria (see guidelines sections 3.2, 3.3 and 3.4).

### First farmer

To be eligible as a first farmer, in addition to eligibility criteria outlined above, applicants must:

- not have previously held the sole or a majority interest in a farm business (other than the recently acquired or established business in respect of which the loan is sought)
- have at least three (3) years of relevant on-farm or equivalent experience, and
- intend to have the farm business as their principal business pursuit.

Applicants will also need to show that the loan is for one or more of the following purposes:

- purchasing the sole or a controlling interest in a farm business
- establishing a farm business in which the first farmer will hold the sole or a controlling interest
- developing a farm business that the first farmer has recently acquired or will acquire, being a farm business in which the first farmer holds or will hold the sole or a controlling interest
- developing a farm business that the first farmer has recently established or will establish, being a farm business in which the first farmer holds or will hold the sole or a controlling interest.

### Successor

To be eligible for a succession loan, in addition to eligibility criteria outlined for all cases, applicants must demonstrate that:

- the farm business is undertaking or has undertaken succession planning, and
- the loan is to support succession arrangements (that is, the succession planning process and the activities identified in the succession planning process).

There are also further requirements, which differ depending on whether you are a farm business successor, farm asset successor or farm business.

Please refer to Section 3.1.2 – Succession Loans in the AgriStarter guidelines for details.

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## Before you complete this form

Before completing this form we encourage you to read the *AgriStarter Loan guidelines* available on the RIC website [www.ric.gov.au/agristarter](http://www.ric.gov.au/agristarter)

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.

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## Need assistance?

Contact the RIC by:

- calling 1800 875 675
- emailing [applications@ric.gov.au](mailto:applications@ric.gov.au)
- completing the online contact form at [www.ric.gov.au/about/contact-us](http://www.ric.gov.au/about/contact-us)

## PART A – Applicant details

Full name of applicant (as per ABN registration)

ABN

ACN (if any)

ARBN (if any)

Primary business activity

Date name registered (if applicable)

Principal place of business (PO Box not accepted)

  

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State                      Postcode

Postal address (if different)

  

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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

Tick if Sole Trader  **Sole Traders – go to Part E**

## PART B – Partnership details

Partnership name (if any) – as per ABN

### Partner 1

Title

Given name(s)

Surname

Other known names (if any)

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

Tick if same as Principal place of business in Part A

  

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State                      Postcode

Country (if not Australia)

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

  

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State                      Postcode

Date of birth

Occupation

Telephone

Email

Partnership share

	%	No. of dependents
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### Partner 2

Title

Given name(s)

Surname

Other known names (if any)

Residential address as per driver's licence (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

  

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State                      Postcode

Date of birth

Occupation

Telephone

Email

Partnership share

	%	No. of dependents
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If the partnership contains more than three (3) entities please supply a diagram structure showing the interrelation of each entity.

Tick if documents are attached

If more than two (2) partners, provide the additional details at Part F

For Partnerships **Go to Part F**

## PART C – Company details

Company name – as per ACN

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

If more than one (1) company is involved please include corporate structure

### Director / Secretary / Shareholder 1

Tick all that apply

Director  Secretary  Shareholder

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

No. of dependents

Is this person an authorised signatory?

No  Yes

### Director / Secretary / Shareholder 2

Tick all that apply

Director  Secretary  Shareholder

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

## Company details continued...

Date of birth

Occupation

Telephone

Email

No. of dependents

Is this person an authorised signatory?

No  Yes

If the company contains more than three (3) entities please supply a diagram structure showing the interrelation of each entity.

Tick if documents are attached

If there are more than two (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

Date established

Place of establishment

ABN (if different to Part A)

Type of trust (e.g. unit, discretionary 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 B – Partnership details.
- is a company/corporate trustee, write name company/corporate trustee below and also provide details in Part C – Company details.

### Trustee 1

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

No. of dependents

Occupation

Telephone

Email

Is this Trustee a beneficiary?

No  Yes

Trust details continued...

Trustee 2

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, No. of dependents, Occupation, Telephone, Email

Is this Trustee a beneficiary? No Yes

If the trust contains more than three (3) entities please supply a diagram structure showing the interrelation of each entity.

Tick if documents are attached

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

Go to Part F

PART E – Sole trader details

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), State, Postcode

Date of birth, Occupation, Telephone, Email, No. of dependents

Part F – Associated individuals

Complete the following details for all individuals associated with the farm 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 four (4) associated individuals, attach a page with additional details and tick this box*

**PART G – Professional contacts**

**Contact 1**

Principal Bank/Commercial Lender   
 Title   
 Given name(s)   
 Surname   
 Name of firm   
 Telephone   
 Email

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

Do you want this person to receive copies of correspondence relating to your application? No  Yes

**Contact 2**

Bank/Financier  Advisor/Consultant   
 Solicitor  Rural Financial Counsellor   
 Accountant  State Government Lender

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

Do you want this person to receive copies of correspondence relating to your application? No  Yes

**Contact 3**

Bank/Financier  Advisor/Consultant   
 Solicitor  Rural Financial Counsellor   
 Accountant  State Government Lender

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

Do you want this person to receive copies of correspondence relating to your application? No  Yes

*If there are more than three (3) professional contacts, attach a page with additional details and tick this box*

# PART H – Loan details

Eligibility continued...

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, succession planning, refinance)

Loan purpose	Value
	\$
	\$
	\$
	\$
	\$

## Intends to produce

Provide a brief description of your plan to solely or mainly produce commodities for relevant interstate, overseas or Territory markets.

# PART I – Eligibility

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

## Trade and Commerce

Refer to Section 3.4 of the AgriStarter Guidelines.

Does your farm business **already** solely or mainly produce commodities, or **intends** to solely or mainly produce commodities, for trade or commerce?

Already sells  ▶ **Go to ‘Already produces’ below**

Intends to sell  ▶ **Go to ‘Intends to produce’ in the next column**

## Already produces

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

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

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

Outline how the activities to be funded by the RIC loan which will help your farm business access and secure such markets.

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

**Loan details**

Provide details of the loan you plan to obtain (or have already obtained), on commercial terms.

Dotted lines for text entry.



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

Outline your capacity to repay the loan.

Dotted lines for text entry.



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

**Financial need**

Provide details of your financial need of a concession loan.

Dotted lines for text entry.



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

**Your situation**

Which of the following applies to your situation?

You intend to establish, develop or purchase a farm business or a controlling interest in a farm business  **Go to 'First farmer' next page**

You have inherited, or will inherit, a farm business or an interest in a farm business under a succession plan **and/or**  **Go to 'Successor' next page**  
You have inherited, or will inherit, farm assets after succession arrangements take place





## PART J – 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)	
<b>Sales</b>	Livestock sold (e.g. wethers, steers, porkers)	Number	Total	Number	Total	Number	Total
			\$		\$		\$
			\$		\$		\$
			\$		\$		\$
			\$		\$		\$
			\$		\$		\$
<b>Purchased</b>	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
<b>Dairy</b>	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	\$	\$	\$	\$

<b>Crops</b>	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 \$

<b>Wool</b>	Months wool sold				
	Number shorn				
	Total kgs	kgs	kgs	kgs	kgs
	Yield %	%	%	%	%
	Micron				
	Total	\$	\$	\$	\$

<b>Other</b>	Product	Number	Total	Number	Total	Number	Total	Number	Total	
			\$	\$		\$		\$		\$
			\$	\$		\$		\$		\$
			\$	\$		\$		\$		\$
			\$	\$		\$		\$		\$
			\$	\$		\$		\$		\$

Income generated continued...

**Livestock**

**Beef / Dairy** Herd breed(s)

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

**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				\$
<b>Current total</b>				<b>Total value</b> \$

**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
				\$
				\$
				\$
				\$
<b>Current total</b>				<b>Total value</b> \$

**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)	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"/>					<b>Total estimated value</b> \$

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

### 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"/>						<b>Total value</b> \$

### Plant and equipment

Description (e.g. vehicles)	Value
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
<i>If you need more space, attach a page with additional details and tick this box</i> <input type="checkbox"/>	<b>Total value</b> \$

### Commodities

Description (e.g. wool, grain, products harvested and stored)	Value
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
<i>If you need more space, attach a page with additional details and tick this box</i> <input type="checkbox"/>	<b>Total value</b> \$

## 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	
						\$	\$	\$	
						\$	\$	\$	
						\$	\$	\$	
						\$	\$	\$	
						\$	\$	\$	
						\$	\$	\$	
								<b>Total owing</b>	\$

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
			\$
			\$
			\$
			<b>Total owing</b>

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

### Government charges and taxation liabilities

Tick if Government charges and taxation liabilities are not applicable

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	
		\$		\$		\$	\$	
		\$		\$		\$	\$	
							<b>Total owing</b>	\$

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
			%		\$
			%		\$
			%		\$
			%		\$
<b>Total value</b>					\$

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

### Other assets

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

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

## PART N – 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.

A full Privacy Policy is available on the website [www.ric.gov.au/about/our-commitment/privacy](http://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**

## PART O – 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:

- the 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 the 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 P – 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 the 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 the 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.

## Other details

### Where did you hear about the RIC?

- Rural Financial Counsellor  Financial advisor   
Accountant  Local bank manager   
RIC Business Development Manager

Other (specify)

### Who completed the majority of this form?

- Applicant  Financial advisor   
Rural Financial Counsellor  Accountant

Other (specify)

## Lodging your form

Lodge your completed application, and all supporting documents, by

- emailing to **applications@ric.gov.au**
- mailing to **The Regional Investment Corporation**  
**PO Box 653**  
**Orange NSW 2800**



## 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 two (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 two (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 2018* (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><b>Passport</b></p> <ul style="list-style-type: none"> <li>• Australian passport that is current, <b>or</b></li> <li>• Foreign passport with English translation by an accredited translator (if not in English).</li> </ul>
<p><b>Current Australian Driver's Licence or Truck Licence</b> Full, interim, provisional or learner's licences are acceptable.</p>
<p><b>Proof of Age Card</b> issued by an Australian State or Territory.</p>
<p><b>Foreign National Identity Card</b> with English translation by an accredited translator (if not in English).</p>
<p><b>Birth certificate</b></p> <ul style="list-style-type: none"> <li>• Australian birth certificate, <b>or</b></li> <li>• Foreign birth certificate with English translation by an accredited translator (if not in English).</li> </ul>
<p><b>Birth Extract</b> issued by an Australian State or Territory.</p>
<p><b>Citizenship certificate</b></p> <ul style="list-style-type: none"> <li>• Australian Citizenship certificate, <b>or</b></li> <li>• Foreign Citizenship certificate with English translation by an accredited translator (if not in English).</li> </ul>
<p>Pension or Government <b>Health Card</b> 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). <b>Note:</b> Must have been issued within the past 12 months.</p>
<p>Assessment or debt notice issued by the Australian Taxation Office. <b>Note:</b> 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). <b>Note:</b> Must be less than three (3) months old.</p>

### Special provisions for Aboriginal and Torres Strait Islander residents

Statement from two (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 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"> <li>Australian passport or foreign passport, <b>AND</b></li> <li>Australian driver's licence or other photographic identification card issued by the Commonwealth, State or Territory, <b>AND</b></li> <li>change of name or marriage certificate (issued by registry office).</li> </ul>
2	<ul style="list-style-type: none"> <li>Australian passport or foreign passport, <b>AND</b></li> <li>full birth certificate or citizenship certificate or descent certificate, <b>AND</b></li> <li>Medicare or Centrelink or Department of Veterans' Affairs card, <b>AND</b></li> <li>change of name or marriage certificate (issued by registry office).</li> </ul>
3	<ul style="list-style-type: none"> <li>Australian driver's licence or other photographic identification card issued by the Commonwealth, State or Territory, <b>AND</b></li> <li>full birth certificate or citizenship certificate or descent certificate, <b>AND</b></li> <li>Medicare or Centrelink or Department of Veterans' Affairs card, <b>AND</b></li> <li>change of name or marriage certificate (issued by registry office).</li> </ul>
4	<p><b>OPTION 1</b></p> <ul style="list-style-type: none"> <li>Australian passport or foreign passport, <b>AND</b></li> <li>other government issued photographic identification, <b>AND</b></li> <li>change of name or marriage certificate (issued by registry office).</li> </ul> <p><i>OR if option 1 does not apply,</i></p> <p><b>OPTION 2</b></p> <ul style="list-style-type: none"> <li>Australian passport or foreign passport, <b>AND</b></li> <li>full birth certificate, <b>AND</b></li> <li>other government issued identification, <b>AND</b></li> <li>change of name or marriage certificate (issued by registry office).</li> </ul>
5	<p><b>Note:</b> 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><b>OPTION 1</b></p> <ul style="list-style-type: none"> <li>Identifier Declaration, <b>AND</b></li> <li>full birth certificate or citizenship certificate or descent certificate, <b>AND</b></li> <li>Medicare or Centrelink or Department of Veterans' Affairs card, <b>AND</b></li> <li>change of name or marriage certificate (issued by registry office).</li> </ul> <p><i>OR if option 1 does not apply,</i></p> <p><b>OPTION 2</b></p> <ul style="list-style-type: none"> <li>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, <b>AND</b></li> <li>Medicare or Centrelink or Department of Veterans' Affairs card, <b>AND</b></li> <li>change of name or marriage certificate (issued by registry office).</li> </ul>

For persons who are NOT Australian Citizens or Residents	
Category	Documents
6	<p><b>OPTION 1</b></p> <ul style="list-style-type: none"> <li>Foreign passport, <b>AND</b></li> <li>another form of government issued photographic identification, <b>AND</b></li> <li>change of name or marriage certificate (issued by registry office).</li> </ul> <p><i>OR if option 1 does not apply,</i></p> <p><b>OPTION 2</b></p> <ul style="list-style-type: none"> <li>Foreign passport, <b>AND</b></li> <li>full birth certificate, <b>AND</b></li> <li>another form of government issued identification, <b>AND</b></li> <li>change of name or marriage certificate (issued by registry office)</li> </ul>

### 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.