

APPLICATION FOR BUSINESS FINANCE

NOTE: The [Privacy Acknowledgement and Consent Form](#) must accompany this application.

Applying for Finance with Heritage

To assess your application for finance, we need to understand your business. That is why it is important that we collect all of the necessary information right at the start.

Once we have received all the necessary information please allow 10 working days for your application to be assessed. Please complete all **sections** in this document as completely as possible, and return to our Business Banking Department (PO Box 190 Toowoomba Q 4350 or via a branch) along with the documents requested below.

Checklist

The following documents are required in order to enable a full assessment of your application. Some additional information may be required. Your Business Banking Manager will advise on any additional information required.

Financial Information

Copies of full financial statements for the past two years and interim figures certified and signed as correct by the owners/directors and Business Activity Statements (BAS) for the interim period (include director's reports, balance sheet, profit and loss statement and depreciation schedule)

Copies of Taxation Returns for the past two years for company/trust/business and for all applicants/directors/guarantors

Most recent Notice of Assessment

Copies of Business Entity Tax Portal Statements, for both Income Tax and Integrated Client Account, for the last 12 months

For PAYG income earners, the three most recent pay slips

Cash flow budget including Business Plan for at least the next 12 months (this may be required and will be considered on a case by case basis)

Copies of last 6 months bank statements for all non-Heritage transaction accounts and loan accounts

Copies of last 3 months credit card statements for all non-Heritage facilities

Copy of purchase contract (if applicable)

Rates Notice of Property that you own and Details of Building Insurance for each property offered as security (if available)

Rental statement for any investment properties

List of associated entities, including family tree of companies in group (if applicable)

Other Information

For Incorporated Associations - A certified copy of the rules or constitution and a copy of the minutes authorising the application for finance

For Trusts - Copy of Trust Deed and all amending deeds (certified and signed by your solicitor/accountant or a Justice of the Peace as a true copy)

Proof of identity (if not already held. Ask your Business Banking Manager)

Applicant Details

Is this application for an existing Heritage Account? Yes Member Number _____ No

Full Legal name of borrower(s) _____

ACN _____ ABN _____

Years in Business _____

Business Structure

Company Individual Trust Partnership Sole Trader Association Self Managed Super Fund

Type of Business/Industry/Activity _____

Registered Office _____

Principal Place of Business _____

Postal Address _____

Telephone _____ Email Address _____

Loan Purpose and Amount

Loan purpose (e.g. purchase premises, vehicle, buying out business partner etc).

1. Loan purpose _____ Amount/Limit required \$ _____
Loan Term (maximum 15 for Commercial Security and 25 for residential security) _____
Facility type: Overdraft Fully Drawn Loan Business Line of Credit Equipment Loan Business Visa
Interest type: Principal & Interest Interest only (applicable only to fully drawn loans)
(Applicable to Fully Drawn Loan and Equipment loan only) Variable Fixed Fixed term in years _____

2. Loan purpose _____ Amount/Limit required \$ _____
Loan Term (maximum 15 for Commercial Security and 25 for residential security) _____
Facility type: Overdraft Fully Drawn Loan Business Line of Credit Equipment Loan Business Visa
Interest type: Principal & Interest Interest only (applicable only to fully drawn loans)
(Applicable to Fully Drawn Loan and Equipment loan only) Variable Fixed Fixed term in years _____

3. Loan purpose _____ Amount/Limit required \$ _____
Loan Term (maximum 15 for Commercial Security and 25 for residential security) _____
Facility type: Overdraft Fully Drawn Loan Business Line of Credit Equipment Loan Business Visa
Interest type: Principal & Interest Interest only (applicable only to fully drawn loans)
(Applicable to Fully Drawn Loan and Equipment loan only) Variable Fixed Fixed term in years _____

Security Offered

1. Owner _____
Address/Description _____
Residential Commercial Equipment Estimated/Contract Value _____
VIN/Title Details (if Known) _____

2. Owner _____
Address/Description _____
Residential Commercial Equipment Estimated/Contract Value _____
VIN/Title Details (if Known) _____

3. Owner _____
Address/Description _____
Residential Commercial Equipment Estimated/Contract Value _____
VIN/Title Details (if Known) _____

4. Owner _____
Address/Description _____
Residential Commercial Equipment Estimated/Contract Value _____
VIN/Title Details (if Known) _____

Personal Details of Partners / Applicant

1. Name _____	2. Name _____
Partner Director Trustee Sole Trader	Partner Director Trustee Sole Trader
Address _____	Address _____
Town _____	Town _____
State _____ Postcode _____	State _____ Postcode _____
Time at address _____ Years _____ Months	Time at address _____ Years _____ Months
Telephone (W) _____ (H) _____	Telephone (W) _____ (H) _____
Mobile _____	Mobile _____
Email _____	Email _____
No. of dependents _____ Ages _____	No. of dependents _____ Ages _____
If you are PAYG please complete details below:	
Employer _____	Employer _____
Position _____ How Long? _____	Position _____ How Long? _____

Balance sheets

(Note: If more than 1 attach separate sheets) Refer to account prepared financials

as at _____

Liabilities	Outstanding amounts \$	Assets	Amount \$
Business loan \$ p.m		Freehold land and buildings	
Overdraft limit \$			
Creditors		Debtors	
Tax		Stock	
Business c/card \$ p.m		Work-in-progress	
Limit \$			
Leases & H/P's \$ p.m		Plant and equipment	
Other \$ p.m		Vehicles	
Other \$ p.m		Trading account	
Other \$ p.m		Savings	
SUBTOTAL	\$	Shares	
SURPLUS	\$	Superannuation	
TOTAL	\$	Other	
		Total	\$

Principals/Owners/Partners/Individuals as at _____

Liabilities	Outstanding amounts \$	Assets	Amount \$
Home loan \$ p.m		Home	
Investment loan \$ p.m		Investment property	
Credit card(s) \$ p.m		Furniture	
Limit \$			
Tax		Motor vehicles	
Other \$ p.m		Investments	
Other \$ p.m		Savings	
Other \$ p.m		Shares	
SUBTOTAL	\$	Superannuation	
SURPLUS	\$	Other	
TOTAL	\$	Other	
		Total	\$

Comments – Include details of Life and Income Protection Insurances held

Include details of Business Insurances - Business Interruption, Keyman Insurance, Tools of Trade etc

Declaration

By signing this form, I make the following declarations:

I/We declare that the information contained in this application form is a true and fair representation of my/our position as at today's date.

I/We acknowledge that I/we consent to the use and disclosure of my/our personal information and credit-related information as set out above.

The loan is to be applied wholly or predominately for business purposes.

I/We have not been influenced, persuaded or pressured (by a supplier of the goods/services being financed) into applying for this loan.

I/we confirm the completion and attachment of the [Privacy Acknowledgement and Consent Form](#).

I/ we can afford the loan applied for and are not aware of any foreseeable changes to my/our circumstances that may impact on my/our ability to repay the loan within the agreed term.

I/We declare I/we have never been Bankrupt or entered into a composition with our creditors or had a judgement recorded against me/us.

I/We authorise Heritage to verify the information in this application.

Executed by Director, Secretary, Authorised Officer

Full Name _____

Signature _____

Date _____

Executed by Director, Secretary, Authorised Officer

Full Name _____

Signature _____

Date _____

Principal / Owner / Partner / Individual 1

Full Name _____

Signature _____

Date _____

Principal / Owner / Partner / Individual 1

Full Name _____

Signature _____

Date _____