

Commercial Lending Application

Company, Trust, Partnership & Individuals

Broker Name		Loan Writer	
Borrower Name		Account number	

This form is to accompany by a Annexure 1- Individual Statement of Position (OA492b), Annexure 2 - for Corporate Guarantors (OA492c) (where applicable) and Annexure 3 - Commercial Loan Proposal(OA492d)

On completion, please forward to: STL Commercial Lending, Level 1The Bendigo Centre, Bendigo, Vic, 3550.
Enquiries: SandhurstCommercialLending.Mailbox@bendigoadelaide.com.au Telephone: 1800 634 969

Customer Information

- | | |
|---|--|
| Section 1- Applicant Details | Section 7 - Security Details |
| Section 2- Company (where applicable) | Section 8 - Foreign Applicants |
| Section 3 - Trusts/Superannuation Fund (where applicable) | Section 9 - Notes |
| Section 4 - Partnership (where applicable) | Section 10 - Privacy Disclosure |
| Section 5 - Individual Details | Section 11- Declarations and Signing Clauses** |
| Section 6 - Assets and Liabilities | |

Note: If there are multiple entities please attach additional relevant page(s) for each entity.

Application Overview

Borrower/s: _____

Account number: _____

Guarantor/s: _____

Proposed Facilities							
	Amount	Product	Loan Term	Rate Quote %	Application Fee	Loan purpose	Proposed Settlement Date
Facility 1	\$						
Facility 2	\$						
Facility 3	\$						
Facility 4	\$						

Do you declare that the credit to be provided to you is to be applied wholly for business purposes?	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
If NO, will more than half of the credit be applied for business purposes?	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO

Section 1 - Applicant Details (must be completed in all instances)

- Australian Company
 Partnership
 Sole Trader
 Individuals
 Trust/Superannuation Fund
- Individual/s T/A (Registered Bus Name or Franchise)

Full Registered Name of Applicant _____

Business Trading Name (if any) of Applicant _____

ABN	ACN/ARBN	Industry (i.e. primary business activity)	ANZSIC Code
_____	_____	_____	_____

Registered Office Address (PO Box is NOT acceptable)

Street _____

Suburb _____ State _____ Postcode _____ Country _____

Principal Place of Business (PO Box is NOT acceptable)

Street _____

Suburb State Postcode Country

Postal Address Same as registered office address Same as principal place of business Other (complete below)

Street/PO Box

Suburb State Postcode Country

Section 2 - Company

Proprietary/Private Public (domestic listed company) Majority owned subsidiary of a domestic listed company
 Public unlisted company Other, please specify

Number of directors

For **Proprietary/Private** companies only, provide details of each director

Director 1 – Full Legal Name Date of Birth

Director 2 – Full Legal Name Date of Birth

Director 3 – Full Legal Name Date of Birth

Director 4 – Full Legal Name Date of Birth

If there are more than 4 Directors, please attach additional page(s).

Is the company regulated*? No Yes

* A company whose activities are subject to the oversight of a Commonwealth, State or Territory statutory regulator. In this context 'regulated' means subject to supervision beyond that provided by ASIC as a company registration body. Examples include Australian Financial Services Licensees (AFSL holders); Australian Credit Licensees (ACL holders); and Registrable Superannuation Entity (RSE) Licensees

If **Yes** – Please specify Regulator Name Licence Details (e.g. AFSL Number)

If the company is a public listed company, a majority owned subsidiary of a public listed company or a regulated* company, go to [Section 16 – Signatories, persons authorised to sign on account](#), otherwise complete sections below.

Section 2.1 – Company Ownership (only required for proprietary/private and public unlisted companies)

Please provide details of all individuals who own through one or more shareholdings (direct or indirect) 25% or more of the issued capital of the company.

Tick this box if no individual owns 25% or more of the issued capital of the company and complete [section 2.2 – Entity Control](#)

Shareholder 1 – Full Legal Name	% Shareholding	Shareholder 3 – Full Legal Name	% Shareholding
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Shareholder 2 – Full Legal Name	% Shareholding	Shareholder 4 – Full Legal Name	% Shareholding
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Each shareholder listed who owns 25% or more of the issued capital **must** complete [Section 7 – Individual Details](#) and provide individual identification documents.

Section 2.2 – Entity Control (only required for proprietary/private and public unlisted companies)

This section is only required if the ownership details in previous section cannot be determined.

Each individual listed below (in part a or b) must complete [Section 7 – Individual Details](#) and provide individual identification documents.

a) Please provide details of all individuals who control 25% or more of the voting rights, including power or veto

Individual 1 – Full Legal Name % voting rights

Individual 2 – Full Legal Name % voting rights

If there are more than two individuals who control 25% or more of the voting rights, please attach additional page(s).

If unable to complete part a) above then complete part b) below:

b) Please provide details of the Senior Managing Official(s) - the 'Senior Managing Official' is an individual who makes decisions affecting a substantial part of the business (e.g. Chief Executive Officer, Financial Controller)

Individual 1 – Full Legal Name

Position Title

Individual 2 – Full Legal Name

Position Title

If there are more than 2 Senior Managing Officials, please attach additional page(s).

Section 3 – Trust

Type of trust: Please -tick (x) applicable

Individual OR Family Regulated trust (superannuation / SMSF) Registered managed investment scheme

Country where Trust was established

Settlor of Trust

(Not required for regulated trusts, registered managed investment schemes and government superannuation funds or if initial sum to establish the trust was less than \$10,000)

The 'settlor' is the person/entity who established the trust by contributing the initial assets or amount, often called the 'settler sum'.

Full legal name (given name, middle name(s), family name or Registered Business Name:

Section 3.1 – Trustee Details

Provide details of all trustee/s of the trust.

Is/are the Trustee(s) a company? YES - please complete [section 2 – Company Details](#)

NO - continue below

Individual Trustee 1 – Full Legal Name

Date of Birth

Full Residential Address (PO Box is NOT acceptable)

Street

Suburb State Postcode Country

Individual Trustee 2 – Full Legal Name

Date of Birth

Full Residential Address (PO Box is NOT acceptable)

Street

Suburb State Postcode Country

Individual Trustee 3 – Full Legal Name

Date of Birth

Full Residential Address (PO Box is NOT acceptable)

Street

Suburb State Postcode Country

Individual Trustee 4 – Full Legal Name

Date of Birth

Full Residential Address (PO Box is NOT acceptable)

Street

Suburb State Postcode Country

If there are more than 4 Trustees, please attach additional page(s).

Section 3.2 – Beneficiary Information

(except for a trust that is registered and subject to Australian regulatory oversight)

Beneficiary 1 – Full Legal Name or Organisation

Beneficiary 2 – Full Legal Name or Organisation

Beneficiary 3 – Full Legal Name or Organisation

Beneficiary 4 – Full Legal Name or Organisation

Class(es) of Beneficiaries: if the terms of the Trust identify beneficiaries by reference to membership of a class them provide details (e.g. unit holders, family members of names person, charitable organisations/causes)

If there are more than 4 Beneficiaries, please attach additional page(s).

Section 4 – Partnership

Is the partnership a member of a professional association (i.e. law society):

Yes – Please Specify:

No

Country in which partnership was established

Section 4. 1 – Ownership Details

If answered **YES** above only partners with 25% or more of the partnership must provide details below.

If answered **NO** all partners (individual and non-individual) must complete the details below and at least one partner must provide identification documents.

If the Partner is a company please complete [Section 2 – Company Details](#)

Partner 1 – Full Legal Name	<input type="text"/>	% Ownership	<input type="text"/>
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Partner 2 – Full Legal Name	<input type="text"/>	% Ownership	<input type="text"/>
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Partner 3 – Full Legal Name	<input type="text"/>	% Ownership	<input type="text"/>
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Partner 4 – Full Legal Name	<input type="text"/>	% Ownership	<input type="text"/>
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If there are more than 4 Partners, please attach additional page(s).

All Partners listed above **must** complete [Section 7 – Individual Details](#).

Section 4. 2 – Entity Control Details

If no partner holds 25% or more of the partnership as detailed in previous section then:

Provide the details of the Senior Managing Official(s) – the ‘Senior Managing Official’ is an individual who makes decisions affecting a substantial part of the business (e.g. Chief Executive Officer, Financial Controller)

Officer 1 – Full Legal Name (given name, middle name(s), family name)	<input type="text"/>	Position Title	<input type="text"/>
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Officer 2 – Full Legal Name (given name, middle name(s), family name)	<input type="text"/>	Position Title	<input type="text"/>
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If there are more than 2 Senior Managing Officials, please attach additional page(s).

All Senior Managing Official(s) listed above **must** complete [Section 7 – Individual Details](#) and provide individual identification documents.

Section 5 – Individual Details (Director, Guarantor, Trustee, Individual, Beneficial Owner or Entity Controller)

Individual 1

- Director Guarantor Trustee Individual
- Beneficial Owner Entity Controller

Mr / Mrs / Miss / Ms / Other

Family Name

Given Name(s)

Existing Customer YES NO Customer Number

Residential Address (PO Box is NOT acceptable)

Street

Suburb

State Postcode

Postal Address

Street

Suburb

State Postcode

Previous Residential Address (if less than 2 years at above)

Street

Suburb

State Postcode

Preferred Contact Number

Email

Drivers Licence Number Expiry Date

Australian Resident? YES NO

Date of Birth

Number of Dependents Ages

Do you share income & expense with any other person? YES NO

Occupation

Employer

Employed since

Business Name

ABN (if self-employed)

Principal place of Business Address (PO Box is NOT acceptable)

State Postcode Employed since

Individual 2

- Director Guarantor Trustee Individual
- Beneficial Owner Entity Controller

Mr / Mrs / Miss / Ms / Other

Family Name

Given Name(s)

Existing Customer YES NO Customer Number

Residential Address (PO Box is NOT acceptable)

Street

Suburb

State Postcode

Postal Address

Street

Suburb

State Postcode

Previous Residential Address (if less than 2 years at above)

Street

Suburb

State Postcode

Preferred Contact Number

Email

Drivers Licence Number Expiry Date

Australian Resident? YES NO

Date of Birth

Number of Dependents Ages

Do you share income & expense with any other person? YES NO

Occupation

Employer

Employed since

Business Name

ABN (if self-employed)

Principal place of Business Address (PO Box is NOT acceptable)

State Postcode Employed since

Individual 3

Director Guarantor Trustee Individual

Beneficial Owner Entity Controller

Mr / Mrs / Miss / Ms / Other

Family Name

Given Name(s)

Existing Customer YES NO Customer Number

Residential Address (PO Box is NOT acceptable)
Street
Suburb
State Postcode

Postal Address
Street
Suburb
State Postcode

Previous Residential Address (if less than 2 years at above)
Street
Suburb
State Postcode

Preferred Contact Number

Email

Drivers Licence Number Expiry Date

Australian Resident? YES NO

Date of Birth

Number of Dependents Ages

Do you share income & expense with any other person? YES NO

Occupation

Employer

Employed since

Business Name

ABN (if self-employed)

Principal place of Business Address (PO Box is NOT acceptable)

State Postcode Employed since

If there are more than 2 individuals (Sole Trader/Signatory/Director/Power of Attorney/Controlling person, Beneficial Ownerships etc) please attach additional page(s).

Individual 4

Director Guarantor Trustee Individual

Beneficial Owner Entity Controller

Mr / Mrs / Miss / Ms / Other

Family Name

Given Name(s)

Existing Customer YES NO Customer Number

Residential Address (PO Box is NOT acceptable)
Street
Suburb
State Postcode

Postal Address
Street
Suburb
State Postcode

Previous Residential Address (if less than 2 years at above)
Street
Suburb
State Postcode

Preferred Contact Number

Email

Drivers Licence Number Expiry Date

Australian Resident? YES NO

Date of Birth

Number of Dependents Ages

Do you share income & expense with any other person? YES NO

Occupation

Employer

Employed since

Business Name

ABN (if self-employed)

Principal place of Business Address (PO Box is NOT acceptable)

State Postcode Employed since

Section 6 – Assets and Liabilities

This section is required to capture the Asset and Liability details of the entities to this application. If there is more than one entity, please combine details.

For each Director / Guarantor / Beneficiary, a separate Commercial Lending Application Annexure 1– Statement of Position (OA492b) is required to capture Asset & Liability Details.

Asset Details	\$ Value	Liability Details	Monthly Payment	Amount owing
Property/Other Security		Financial Institution (Lender/s)		
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
Vehicle/s		Personal Loans (Lender/s)		
	\$		\$	\$
	\$		\$	\$
Plant/Equipment		Financial Institution (Lender/s)		
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
Stock	\$		\$	\$
Trade Debtors	\$		\$	\$
Other				
	\$		\$	\$
	\$		\$	\$

Asset Details	\$ Value	Liability Details	Monthly Payment	Limit
Investment / Savings		Credit Card (/Lender/Limits)		
	\$		\$	\$
Household / Personal Effects	\$		\$	\$
Superannuation	\$		\$	\$
Insurance	\$	Trade Creditors	\$	\$
Deposit already paid	\$	Other		
Other		Overdraft		
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
	\$	Taxation Liability	\$	\$
Total Assets	\$	Total Monthly Payments	\$	\$

Include under "Other" – Taxation Liability years

Net Worth (Assets less Liabilities) \$ Manager's Estimate of Worth \$

Signature of Director / Guarantor/ Trustee / Individual Date

Signature of Director / Guarantor/ Trustee / Individual Date

Section 7 – Security Information

Details of Security

Property 1 – First registered mortgage

Address	<input type="text"/>	State	<input type="text"/>		
Town/Suburb	<input type="text"/>	Postcode	<input type="text"/>		
Title Detail	Title Volume <input type="text"/>	Folio <input type="text"/>	Lot <input type="text"/>	Plan <input type="text"/>	
Name(s) on Title	<input type="text"/>				
Current Lease \$	<input type="text"/>	Term	<input type="text"/>	Tenant	<input type="text"/>
Valuation / Purchase Price	<input type="text"/>				

Property 2 – First registered mortgage

Address	<input type="text"/>	State	<input type="text"/>		
Town/Suburb	<input type="text"/>	Postcode	<input type="text"/>		
Title Detail	Title Volume <input type="text"/>	Folio <input type="text"/>	Lot <input type="text"/>	Plan <input type="text"/>	
Name(s) on Title	<input type="text"/>				
Current Lease \$	<input type="text"/>	Term	<input type="text"/>	Tenant	<input type="text"/>
Valuation / Purchase Price	<input type="text"/>				

Property 3 – First registered mortgage

Address	<input type="text"/>	State	<input type="text"/>		
Town/Suburb	<input type="text"/>	Postcode	<input type="text"/>		
Title Detail	Title Volume <input type="text"/>	Folio <input type="text"/>	Lot <input type="text"/>	Plan <input type="text"/>	
Name(s) on Title	<input type="text"/>				
Current Lease \$	<input type="text"/>	Term	<input type="text"/>	Tenant	<input type="text"/>
Valuation / Purchase Price	<input type="text"/>				

Property 4 – First registered mortgage

Address	<input type="text"/>	State	<input type="text"/>		
Town/Suburb	<input type="text"/>	Postcode	<input type="text"/>		
Title Detail	Title Volume <input type="text"/>	Folio <input type="text"/>	Lot <input type="text"/>	Plan <input type="text"/>	
Name(s) on Title	<input type="text"/>				
Current Lease \$	<input type="text"/>	Term	<input type="text"/>	Tenant	<input type="text"/>
Valuation / Purchase Price	<input type="text"/>				

here are more than 4 securities, please attach additional page(s)

Other Security

General Security Deed: Yes - Provide Details

No

Other

Specific Security Deeds:

(Discounted value calculation attached – to be completed by Commercial Lending)

Section 8 – Foreign Applicants

Reason for Opening an Account in Australia

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Country of Citizenship

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Salary range: \$0 - \$30,000 \$30,001- \$50,000

\$50,001- \$100,000 \$100,001+

Reason for Opening an Account in Australia

--

Country of Citizenship

--

Salary range: \$0 - \$30,000 \$30,001- \$50,000

\$50,001- \$100,000 \$100,001+

Section 9 – Foreign Applicant - Taxation (Completion of all questions is mandatory for all applicants)

Are any applicants' citizens or residents of the US for Tax purposes?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Is the Entity(s) created in the US, established under the laws of the US or a US taxpayer?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Are any controlling persons of an Entity Citizens or Residents of the US for Tax purposes?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Is the Entity a Financial Institution?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Are any individual applicants' residents of any country other than Australia or US?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Is the Entity(s) created in any country other than Australia or US?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Is the Entity Account Holder a Passive Non-Financial Entity	<input type="checkbox"/> Yes*	<input type="checkbox"/> No

*Please complete the Foreign Tax Details Form OA761

Sandhurst is required to collect information in compliance with Organisation for Economic Co-operation and Development CRS and FATCA which have been incorporated into Australian law through the Tax Administration Act. For definitions of Foreign Tax terminology, please refer to the Foreign Tax Glossary which is together with the Foreign Tax Details Form available from your local Bendigo Bank branch or at www.sandhursttrustees.com.au/forms. If you are uncertain of your status you should seek specialist taxation advice

For companies and trusts a controlling person is an individual who is a shareholder, trustee, beneficiary or settlor AND who owns 25% or more of the Entity, controls 25% or more of the voting rights including a power of veto, or holds the position of senior managing official of the Entity.

Section 10 – Notes

Section 11 – Privacy disclosure statement

1. Collection of your personal information and credit-related personal information

We, Sandhurst Trustees collect your personal information and credit-related personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or our related entities. If you are a guarantor we collect your personal information and credit-related personal information to assess whether to accept you as a guarantor for credit applied for, or provided to, the borrower. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

2. Collection of personal information and credit-related personal information about third parties

We may need to collect personal information and credit-related personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information, and that in most cases they can access and seek correction of the information we hold about them.

3. Use and disclosure of your personal information and credit-related personal information

We may use your personal information and credit-related personal information to perform our business functions (for example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details). We treat your personal information and credit-related personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include joint account holders, account operators and account applicants, Credit Reporting Bodies (as defined below), insurers, intermediaries, valuers, debt collection agencies and government authorities. Your information may also be disclosed to our related entities, our joint venture partners and Community Bank companies where its confidentiality is maintained at all times.

4. Disclosure of personal information and credit-related personal information to overseas organisations

In some circumstances, we will disclose your Personal Information and Credit-Related Information to our service providers located in countries outside Australia, including in Belgium, Bulgaria, Canada, France, Germany, India, Indonesia, Ireland, Israel, Nauru, the Netherlands, New Zealand, the Philippines, Singapore, Spain, the United Kingdom, the United States of America, and any other countries listed in our privacy policy from time to time.

5. Access to and correction of your personal information and credit-related personal information

In most cases you can gain access to and seek correction of your personal information and credit-related personal information. Should you wish to do so, or if you have any queries about your information, please contact us on 1300 361911

6. Direct marketing

We may use your personal information and credit-related personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are associated with. If you do not wish to receive any marketing material from us please contact us on 1300 361911

7. Collection, use and disclosure of your credit-related personal information

By signing this application you agree that we can do all of the following:

- a. Seek and use commercial credit-related personal information to assess an application for commercial credit.
- b. Seek and use consumer credit-related personal information to assess an application for commercial credit.
- c. Collect, use and disclose a credit report about the individual provided by a Credit Reporting Body to assess the credit worthiness of the applicant/s, the capacity of any guarantors to guarantee any credit provided to the applicant/s and to collect (or engaging any third party to collect) any overdue payments.
- d. Collect from and disclose to another credit provider (including a credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.
- e. Collect and use any consumer or commercial credit-related information from or disclose that information to, any introducer, financial adviser, accountant, mortgage manager, lawyer, or other intermediary (including any intermediary mentioned on the front page of this application form) acting in connection with any credit applied for or provided.
- f. Disclose consumer or commercial Credit-Related Information about the individual to Credit Reporting Bodies. In this privacy disclosure statement, the "Credit Reporting Body" means each of the following organisations (whether acting individually or together):

Equifax (previously Veda Advantage Public Access Division)
PO Box 964 North Sydney NSW 2059 Public

“Credit information” is defined in the Privacy Act and includes, to the extent applicable:

- identification information;
- consumer credit liability information;
- repayment history information,
- a statement that an information request has been made in relation to you by us, or a mortgage insurer or trade insurer, the type of consumer credit or commercial credit, and the amount of credit, sought in an application:
 - that has been made by you to us; and
 - in connection with which we have made an information request in relation to your:
 - default information;
 - payment information;
 - new arrangement information;
 - court proceedings information;
 - personal insolvency information;
 - publicly available information;
 - that relates to your activities in Australia or the external Territories and your credit worthiness; and that is not court proceedings information about you or information about you that is entered or recorded on the National Personal Insolvency Index;
- our opinion that you have committed, in circumstances specified by us, a serious credit infringement in relation to consumer credit provided by us to you.

The Credit Reporting Body may include the information given by us in reports provided to other credit providers to assist them to assess your credit worthiness.

The Credit Reporting Body has a policy for managing your credit-related personal information that you may access by contacting them. In some cases a Credit Reporting Body may use your information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a Credit Reporting Body to do this contact the Credit Reporting Body.

Where you believe on reasonable grounds that you have been or are likely to be a victim of fraud you may request a Credit Reporting Body not to use or disclose your information.

- g. Disclose any report or information to another person in connection with funding by means of an arrangement involving securitization;
- h. Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

8. Privacy Policy and Credit Reporting Policy

You should also read our Privacy Policy and Credit Reporting Policy.

Our Privacy Policy contains information about:

- a. how you can access and seek correction of your personal information;
 - b. how you can complain about a breach of the privacy laws by us and how we will deal with a complaint;
 - c. if we will disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.
- Our Privacy Policy is available on our website www.sandhursttrustees.com.au or by telephoning 1800 634 969.

Our Credit Reporting Policy contains information about:

- a. how you can access and seek correction of your credit eligibility information;
- b. how you can seek correction of your credit information;
- c. how you can complain about a breach of the credit reporting laws by us and how we will deal with a complaint;
- d. if we disclose your credit information or credit eligibility information to overseas entities, and where practicable, which countries those recipients are located in.

Our Credit Reporting Policy is available on our website www.sandhursttrustees.com.au or by telephoning 1800 634 969.

9. PPSA

PPSA means the Personal Property Securities Act 2009 (Cth) and any regulations made pursuant to it. I/We agree to waive the right to receive any notice under the PPSA (including notice of a verification statement) unless the notice is required by the PPSA and cannot be excluded.

Section 12 - Declaration by all Individuals Directors/Trustees as Borrowers and Guarantors

Have you ever been declared bankrupt or had any judgments or defaults issues against you by a Court or Tribunal?

	No	Yes	If yes, date declared Bankrupt	Date Discharged from bankruptcy
Individual 1	<input type="checkbox"/>	<input type="checkbox"/>	/ /	/ /
Individual 2	<input type="checkbox"/>	<input type="checkbox"/>	/ /	/ /
Individual 3	<input type="checkbox"/>	<input type="checkbox"/>	/ /	/ /
Individual 4	<input type="checkbox"/>	<input type="checkbox"/>	/ /	/ /

If there are more than 4 individuals please attach additional page(s).

By signing this application, each Individual Director / Trustee / Guarantor:

- Warrants that all information in this application form is correct and not misleading in any way
- Consents to providing Sandhurst and the Bendigo and Adelaide Bank Group with personal information and for Sandhurst and the Bendigo

and Adelaide Bank Group to collect, use, disclose and store personal information in accordance with the privacy disclosure statement contained on Page 14 of this Application Form.

- Apply for the advance amount specified within this application form and offer security described herein, over which I/we undertake to execute a mortgage in the form adopted by the Sandhurst Trustees and to pay all relevant solicitor, legal and valuation costs
- It is understood that any valuer's report in relation to any property to be provided as security will remain in the possession of Sandhurst Trustees and is made solely on behalf of and confidential to Sandhurst Trustees. It is further understood that any report is one of value of the property as security only and will not report on any structural or other defects and if I/we require such information, I/we will make independent inquiry
- Acknowledges that this application is not a legally binding contract and any contractual obligation in respect of any financial undertaking will be set out in subsequent documents
- Gives the acknowledgements and consents in the privacy disclosure statement.
- Acknowledges that an outline of Variable Interest Rate and Fixed Interest Rate options was discussed during the initial loan application interview.

By signing this application, each Individual Director / Trustee / acknowledges with regard to Electronic Communications that:

- The internet is an unsecure public network and that Sandhurst Trustees makes no representation or warranty as to the confidentiality of information sent to Sandhurst Trustees electronically;
- Electronic messages may be intercepted or accessed by unauthorized third parties, may not arrive at the intended destination, or may not arrive in the form transmitted and that Sandhurst Trustees accepts no responsibility or liability for compromised email messages.
- I/We agree that the Lender may send us disclosure documents and statements electronically;
- Paper documents may no longer be given to me/us and that I/we must regularly check my/our e-mail;
- Sandhurst Trustees may still send me/us paper copies in certain circumstances including where electronic delivery is unavailable;
- I/We can vary my/our nominated email address, withdraw this consent at any time and change to receiving paper statements, notices and documents to my/our nominated postal address, by calling Customer Care on 1300 236 344.
- I/We do not wish to receive marketing material from Sandhurst Trustees.

Full Name	Signature of Individual / Director /Beneficiary / Guarantor	Date
<input type="text"/>	<input type="text"/>	<input type="text" value="/ /"/>
<input type="text"/>	<input type="text"/>	<input type="text" value="/ /"/>
<input type="text"/>	<input type="text"/>	<input type="text" value="/ /"/>
<input type="text"/>	<input type="text"/>	<input type="text" value="/ /"/>

If there are more than 4 applicants please attach additional page(s).

Office Use Only

Mandatory

Please tick entity structure (simple or complex): Simple **OR** Complex

Confirm that whether the Entity Control is Simple or Complex has been recorded in [KYC Interface](#) Yes

Lender Name	<input type="text"/>	ADM No	<input type="text"/>
Signature	<input type="text"/>	Date	<input type="text" value="/ /"/>