



business loan & overdraft application

Dnister Ukrainian Credit Co-operative Ltd

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Head Office : 912 Mt Alexander Road, Essendon Victoria 3040 (PO Box 279) Telephone (03) 9375 1222 Fax (03) 9370 5361

Hoverla Branch : 62 Ormond Street, Hindmarsh SA 5007 Telephone (08) 8346 6174 Fax (08) 8346 2262

Geelong Branch : 3/29-35 Milton Street, Bell Park Victoria 3215 Telephone (03) 5278 5950 Fax (03) 5277 9108

Perth Branch : 20 Ferguson Street, Maylands WA 6051 Telephone/Fax (08) 9271 4984

loan details

Applicant

Member number

Purpose of loan

Type of loan Commercial loan Interest only loan Overdraft

Amount \$ Preferred term (years)

Do you wish to combine with existing Loan ? No Yes

required documents checklist

Financial information

- Copies of full financial statement for the past three years and any interim figures certified and signed as correct by the owners
- Cash flow budget for at least the next 12 months
- Plant and equipment register
- Stock break-up - raw materials, work in progress, finished goods (where applicable)
- List of debtors by age (e.g. current 30/60/90 days) and amount owing
- List of creditors by age (e.g. current 30/60/90 days) and amount owing
- Copies of last 12 months' bank statements for all non-Dnister transaction accounts and loan accounts
- Copies of Taxation Returns for the past three years
- Copies of valuation reports for any property offered as security
- List of associated entities, including family tree in group (if applicable)

If purchasing a property

- For business - business name registration
- For company - certificate of incorporation and constitution (certified and signed as correct and up to date by the directors)
- For trusts - copy of trust deed and all amending deed (certified and signed by the trustee as a true copy)

notes / comments

Office use only Date received Processed by Loan #

business details

Full legal name of applicant (e.g. company, business, sole trader, individual)

Address

Postal address if different from above

Address Postcode Years of residence

Contact Member number

Phone Fax Email

A.C.N. / A.R.B.N. / A.B.N. / Business registration no.

Date business name registered (if applicable)

Date of incorporation (if applicable)

Business structure Company Partnership Proprietorship (including sole traders)

Is there a trust involved? No Yes

Name and date of trust deed (if applicable)

Type of company Normal company Trustee of family discretionary trust
 Trustee of unit trust Trustee of another type of trust

Main business activities

Other business activities (if applicable)

owners / partners / directors details

Name Member number
D.O.B. Licence number
Phone Mobile Email
Address Postcode
Position Shareholding %

Name Member number
D.O.B. Licence number
Phone Mobile Email
Address Postcode
Position Shareholding %

Name Member number
D.O.B. Licence number
Phone Mobile Email
Address Postcode
Position Shareholding %

Name Member number
D.O.B. Licence number
Phone Mobile Email
Address Postcode
Position Shareholding %

security

Mortgage over company assets (mortgage debenture)

Guarantee(s) - please provide details of guarantor(s)

Mortgage over freehold property

Property 1

Type of property Industrial Commercial Residential Vacant land

Address

Owner(s)

Existing mortgagees

Est. market value

\$

Amt of outstanding loan

\$

Property 2

Type of property Industrial Commercial Residential Vacant land

Address

Owner(s)

Existing mortgagees

Est. market value

\$

Amt of outstanding loan

\$

Property 3

Type of property Industrial Commercial Residential Vacant land

Address

Owner(s)

Existing mortgagees

Est. market value

\$

Amt of outstanding loan

\$

Other security - please provide details

business operating details

For how many years has the company / business been under the current ownership / management?

Date company / business established

Number of staff / employees

Who are the key people other than the owners / directors of the company / business?

Name

Title / Position

Time in role

Main professional contacts - complete where applicable

Accountant's name

Name of firm

Phone number

Solicitor's name

Name of firm

Phone number

Insurance agent's name

Name of firm

Phone number

Other financial adviser's name

Name of firm

Phone number

Facilities currently held with other banks (including all types of credit e.g. overdraft, lease facilities, debtor finance / factoring, international trade facilities, guarantees given by company / business etc.)

Name of lender and type of facility	Amount now owing	Amount now owing	Amount now owing
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Security held by lender			
<input type="text"/>			

Name of lender and type of facility	Amount now owing	Amount now owing	Amount now owing
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Security held by lender			
<input type="text"/>			

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Security held by lender			
<input type="text"/>			

Name of lender and type of facility	Amount now owing	Amount now owing	Amount now owing
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Security held by lender			
<input type="text"/>			

business financial summary

Date of last balance sheet	<input type="text"/>		Current year	Last year
Shareholder's funds	\$ <input type="text"/>	Total sales / income	\$ <input type="text"/>	\$ <input type="text"/>
Total liabilities	\$ <input type="text"/>	Earnings before tax	\$ <input type="text"/>	\$ <input type="text"/>
Total assets	\$ <input type="text"/>	Net profit after tax	\$ <input type="text"/>	\$ <input type="text"/>

declaration

I/we declare that the information contained in this application, including attachments is true and correct.

I/we agree to pay all legal and valuation expenses in connection with processing this loan application irrespective of whether or not the loan is approved.

I/we acknowledge that persons making false declarations may be punishable for willful and corrupt perjury.

consent of release of credit information

To : Dnister Ukrainian Credit Co-operative Ltd
PO BOX 279
ESSENDON Vic 3040

I/We, the undersigned Applicant's HEREBY DECLARE AND ACKNOWLEDGE and specifically agree that:

1. The personal information provided to you may be disclosed to a Credit Reporting Agency for the purposes permitted by the Privacy Act 1988 as amended by the Privacy Amendment Act 1990 ("The Privacy Legislation").

In assessing my/our application, your company is authorized:

- to seek information relating to my/our credit worthiness from a Credit Reporting Agency containing personal information about me/us in relation to my/our personal credit which has been previously provided to me/us;
- to obtain from a Credit Reporting Agency a credit report containing personal credit information about me/us in relation to commercial credit which may have been provided to me/us;
- to obtain a report containing information about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of a person;
- to obtain a report from a credit reporting agency and any other information in relation to my/our commercial credit activities;
- to receive personal information held on me/us by a Credit Reporting Agency;
- to contact my Accountant/Lawyer/Financial Adviser as required;

2. Your Company is specifically authorized:

- to give or obtain from any other credit provider and to provide to a mortgage loan insurer credit or personal information held on me/us for the particular purpose for which it is required. I/we understand that this will include credit worthiness, credit standing, credit history, credit capacity and loan indebtedness that credit providers have admitted to or receive from each other under the Privacy Legislation;
- to give our opinion on my/our consumer credit worthiness to any bank or financial institution;
- to disclose my/our personal or credit information which you may hold to persons or bodies involved in mortgage loan securitisation arrangements;
- to disclose loan payout figures to my/our authorized agents including our Legal Practitioner, Accountant, Finance Broker, dealer or supplier of goods or services acting for me/us;
- to give such agent, if requested, access to the personal or credit information which your Company holds on me/us concerning my/our loan application or the loan itself;
- to give to any other financial institution or any other body or institution authorized by me/us your opinion in relation to my/our credit worthiness in respect of my/our business, trade or profession.

I/WE FURTHER AUTHORISE a mortgage insurer to obtain a credit report from you and authorize you specifically to disclose to any mortgage insurer a report or information to assist them in relation to their assessment as to whether to insure me/us in respect of the risk of your Company's mortgage.

I/We, the undersigned, will promptly advise your Company if there are any changes to the credit or personal information, which you hold on me/us. I/We acknowledge that your Company relies on me/us to ensure that such information is kept up to date and complete and no claim will be made against you where such information is found to be outdated, incomplete or inaccurate due to my/our default in so advising you.

owner / partner / director

Full name
Signature
Dated

owner / partner / director

Full name
Signature
Dated

owner / partner / director

Full name
Signature
Dated

owner / partner / director

Full name
Signature
Dated

declaration of purpose

Section 11, Consumer Credit Code, Regulation 10 Consumer Credit Regulation

"I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly (i.e. the purpose for which more than half of the credit is intended to be used) for Business or Investment purposes (or for both purposes)".

I/We agree to provide declarations of purpose of the credit whenever required by the Credit Provider

Dated this day of year

Signature

Signature

Signature

Signature

Please forward the **completed and signed application to Dnister** by mail or via the fax number listed. If you have any queries or require further assistance please contact our loans department