



business loan and overdraft application

Dnister Ukrainian Credit Co-operative Ltd

ABN 59 087 651 394 | AFSL / Australian Credit Licence 240673 | BSB 704 235

Head Office : 912 Mt Alexander Road, Essendon VIC 3040 | PO Box 279 | P 1800 353 041 | F (03) 9370 5361

www.dnister.com.au | admin@dnister.com.au

loan details

Full legal name of Applicant(s)	<input type="text"/>		
Member number	<input type="text"/>		
Purpose of loan	<input type="text"/>		
Type of loan	<input type="checkbox"/> Commercial loan	<input type="checkbox"/> Interest only loan	<input type="checkbox"/> Overdraft <input type="checkbox"/> Housing Loan
Amount	<input type="text" value="\$"/>	Preferred term (years)	<input type="text"/>
Do you wish to combine with existing Loan ?	<input type="checkbox"/> No	<input type="checkbox"/> 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 owner
- ☐ 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 Title documents 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

Processed by	<input type="text"/>	Date	<input type="text"/>	Verified by	<input type="text"/>	Date	<input type="text"/>
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business detailsAddress

Postal address if different from above

Address Post Code Contact Phone Fax Website 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 2Type of property ☐ Industrial ☐ Commercial ☐ Residential ☐ Vacant land

Address

Owner(s)

Existing mortgagees

Est. market value

Amt of outstanding loan

Property 3Type 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?

Number of staff / employees

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

Name	Title / Position	Time in role
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Main professional contacts - complete where applicable

Accountant's name	Name of firm	Phone number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Solicitor's name	Name of firm	Phone number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Insurance agent's name	Name of firm	Phone number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Other financial adviser's name	Name of firm	Phone number
<input type="text"/>	<input type="text"/>	<input type="text"/>

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	Original loan amount	Amount now owing	Monthly repayments
<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	Original loan amount	Amount now owing	Monthly repayments
<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	Original loan amount	Amount now owing	Monthly repayments
<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	Original loan amount	Amount now owing	Monthly repayments
<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			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:

- a) 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;
- b) to obtain from a Credit Reporting

2. Your Company is specifically authorized:

- a) 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, credi

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

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 com

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 purpose

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

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

Dated this

day of

year

Signature

Signature

Signature

Signature