



L2-0323 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 569 Essendon North 3041 | P 1800 353 041

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

loan details

Full legal name of Applicant(s)

Member number (if currently a Member)

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
- Copies of Taxation Returns for the past three years including Notice of Assessment(s)
- 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 Title documents for any property offered as security

Entity requirements

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

If purchasing a property

- Copy of Contract of Sale for the property

Additional Checklist requirements for a Construction Loan

If you are constructing / building a property please provide the following additional information.

Construction Address Estimated Completion Date / /

New Home Home Extension Total Cost of Construction \$

- Registered builder
 - Plans and specifications (building permit, council approval plans)
 - Signed fixed price building contract
 - Copy of builders insurance - to be provided prior to funding

- Owner builder / subcontractor
 - Plans and specifications (building permit, council approval plans)
 - Building and indemnity insurance
 - Quotations and estimates
 - Work timing schedule
 - Soil test and quantity survey
 - Expenditure budget

Office use only

Processed by Date Verified by Date

what are your financial objectives for seeking credit?

[Empty text box for financial objectives]

Purpose of loan

Type of loan Commercial loan Interest only loan Overdraft Housing Loan

Amount Preferred term (years)

Do you wish to combine with existing Loan ? No Yes

business details

Address

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 %

owners / partners / directors details continued

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)
 Lender
 Est. market value \$ Amt of outstanding loan \$

Property 2

Type of property Industrial Commercial Residential Vacant land
 Address
 Owner(s)
 Lender
 Est. market value \$ Amt of outstanding loan \$

Property 3

Type of property Industrial Commercial Residential Vacant land
 Address
 Owner(s)
 Lender
 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

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

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

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

business financial summary

Date of last balance sheet			Current year	Last year
	<input type="text"/>			
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 569
Essendon North VIC 3041

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.
If you have any queries or require further assistance, please contact our loans department

Dated this day of year

Signature Signature

Signature Signature