

Applying for finance with National Australia Bank Limited (NAB)

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.

Loan Purpose and Amount

Loan purpose (e.g. purchase premises, plant, vehicles or equipment, buying out business partner etc).

1 Loan purpose		Amount required
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text" value="\$"/>
*Guarantee/Guarantee & Indemnity given by		
<input style="width: 95%;" type="text"/>		
<input style="width: 95%;" type="text"/>		
2 Loan purpose		Amount required
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text" value="\$"/>
*Guarantee/Guarantee & Indemnity given by		
<input style="width: 95%;" type="text"/>		
<input style="width: 95%;" type="text"/>		
3 Loan purpose		Amount required
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text" value="\$"/>
*Guarantee/Guarantee & Indemnity given by		
<input style="width: 95%;" type="text"/>		
<input style="width: 95%;" type="text"/>		
		Total Loan Amount
		<input style="width: 95%;" type="text" value="\$"/>

*If the Borrower's application for credit is approved, you will then receive the Guarantee. On receipt of the Guarantee you should obtain independent legal advice and also consider obtaining independent financial advice. In addition you may be required to execute the Guarantee in front of a solicitor.

Section A Entity Type

Business Structure – Select all that apply

<input type="checkbox"/> Company (Proprietary/Public), Trust, Partnership, Sole Traders - Continue from Section B	Country where established	<input style="width: 95%;" type="text"/>
<input type="checkbox"/> Other (i.e. Incorporated Assoc, Union, etc) - Continue from Section B	Country where established	<input style="width: 95%;" type="text"/>
<input type="checkbox"/> Individual - Continue from Section C		

Section B Company/Trust/Partnership/Sole Trader/Others details

Registered business name	Full business name (if any)	A.C.N./A.R.B.N./A.B.N./Business Registration No.
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Main business activity of Borrower		
<input style="width: 95%;" type="text"/>		
<input type="checkbox"/> Importer <input type="checkbox"/> Exporter		
Other business activity (if any)	Date company/business commenced trading	Total number of staff/employees
<input style="width: 95%;" type="text"/>	/ /	<input style="width: 95%;" type="text"/>
How long has the company/business been under the current management?		years
<input style="width: 95%;" type="text"/>		
Business registered address (must not be a PO Box)	State	Postcode Country (if NOT Australia)
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Will this property be used as security for the loan? <input type="checkbox"/> Yes <input type="checkbox"/> No		

Is your principal place of business address the same as the business registered address? Yes No (provide details)

Principal place of business (must not be a PO Box)	State	Postcode	Country (if NOT Australia)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Contact name	Contact telephone number	Contact facsimile number
<input type="text"/>	(<input type="text"/>) <input type="text"/>	(<input type="text"/>) <input type="text"/>

Website address

Is there a Trust involved? Yes (provide details) No

Name of Trust	Type of Trust
<input type="text"/>	<input type="text"/>

Date of Trust Deed	Date of any variations	Trust A.B.N
<input type="text" value=" / /"/>	<input type="text" value=" / /"/>	<input type="text"/>

Full Business name of trustee (if any)

Please supply the original or a certified copy of the signed trust deed and any supplemental deeds/variation deeds.

Are you an Australian resident for tax purposes?

Yes (Provide details) No

Is your Business organised or incorporated in the US?

Yes No If yes, please provide your Employee Identification Number (EIN)

Is your Business a financial institution?

Yes No If Yes, please provide your Global Intermediary Identification Number (GIIN) and FATCA status

In the preceding calendar year, did your business:

- a) earn 50% or more of its gross income from investment sources*; **AND**
- b) hold 50% or more of its assets^ to produce investment income; **AND**
- c) have US citizens or US residents as controlling persons?

Yes No

A 'Yes' response means that you meet all three criteria.

A 'No' response means that you don't meet one or more criteria.

* Examples of investment income sources are dividends, rental income, interest, distributions, royalties and annuities.

^ Examples of investment assets are shares, property and bonds.

Is your business a tax resident of any other country?

Yes No

If yes, please provide the name of the Country and a Taxpayer Identification Number (TIN) for each country or a reason if no TIN and an explanation if reason B is selected for a country.

Country	TIN	Reason if no TIN	Explanation if reason code B is selected
<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"/>

If no TIN is provided, select a reason from the following list:

- A - This country does not issue TINs
- B - I am unable to obtain a TIN (please explain why you are unable to obtain a TIN in the section on the right)
- C - It is not mandatory for me to disclose my TIN for this country

In the preceding calendar year, did your business:

- a) earn 50% or more of its gross income from investment sources*; **AND**
- b) hold 50% or more of its assets^ to produce investment income?

Yes No

A 'Yes' response means that you meet both criteria.

A 'No' response means that you don't meet 1 or more criteria.

* Examples of investment income sources are dividends, rental income, interest, distributions, royalties and annuities.

^ Examples of investment assets are shares, property and bonds.

Main professional contacts (Complete where applicable)

Accountant's name and firm	Telephone number	Email address
<input type="text"/>	(<input type="text"/>) <input type="text"/>	<input type="text"/>

Do you wish us to contact your accountant to collect your financial information? Yes No

Solicitor's name and firm _____	Telephone number () _____	Email address _____
------------------------------------	-------------------------------	------------------------

Other professional contact name and firm _____	Telephone number () _____	Email address _____
---	-------------------------------	------------------------

Is there another key person (e.g. general manager, chief executive officer)? Yes No

Name of other key person _____	Title/Role _____	Time in role _____	Email address _____
-----------------------------------	---------------------	-----------------------	------------------------

Facilities currently held with other banks

(include all types of credit eg. overdrafts, lease facilities, debtor finance/factoring, international trade facilities, guarantees given by company/business etc.)

Do you have any facilities/borrowings with other banks/financial institutions? Yes (provide details) No

Name of lender _____	Facility type _____	Amount limit \$ _____	Monthly Repayment \$ _____	Amount currently outstanding \$ _____
-------------------------	------------------------	--------------------------	-------------------------------	--

Security held by lender
_____ To be refinanced as part of this application?

Name of lender _____	Facility type _____	Amount limit \$ _____	Monthly Repayment \$ _____	Amount currently outstanding \$ _____
-------------------------	------------------------	--------------------------	-------------------------------	--

Security held by lender
_____ To be refinanced as part of this application?

Statement of Position - Company/Business

Will the financial statements provided in support of this application include a statement of assets and liabilities (more commonly known as a balance sheet) for the Company/Business?

Yes (do not complete this section) No (please provide details below)

Assets

Cash on hand \$ _____

Accounts (including NAB & other institutions) .. \$ _____

Debtors (Stock in trade/Work in progress) \$ _____

Share portfolio \$ _____

Real Estate \$ _____

Motor vehicles..... \$ _____

Plant & Machinery..... \$ _____

Life policies (Value) \$ _____

Superannuation..... \$ _____

Other assets..... \$ _____

Total Assets \$ _____

Net Asset Position \$ _____

Liabilities

Overdraft/Line of Credit \$ _____

Mortgages/Secured Home Loans \$ _____

Car Loans \$ _____

Lease/Hire purchase \$ _____

Taxation due GST \$ _____

Wages/Salaries owing to employees \$ _____

Rates/Crown Rents \$ _____

Trade creditors \$ _____

Contingent liabilities \$ _____

Other liabilities \$ _____

Total Liabilities \$ _____

Section C Person 1 Owner/Partner/Director/Individual Trustee/Individual details

Person 1 Owner Partner Director Individual trustee Individual

Surname _____	Given name(s) (no initials allowed for name) _____	Position/Title (e.g. Managing Director) _____	Date of Birth ____ / ____ / ____	% Shareholding (if applicable) _____
------------------	--	---	-------------------------------------	--

Email address

Residential address (must not be a PO Box)	State	Postcode	Country (if NOT Australia)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Date started in Industry (if applicable) / /

Are you an Australian resident for tax purposes? Yes (provide details) No
 Are you a U.S. citizen or U.S. resident for tax purposes? Yes (provide details) No
 Are you a resident of any other country for tax purposes? Yes (provide details) No

If yes, please provide the name of the Country and a Taxpayer Identification Number (TIN) for each country or a reason if no TIN and an explanation if reason B is selected for a country.

Country	TIN	Reason if no TIN	Explanation if reason code B is selected
<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"/>

If no TIN is provided, select a reason from the following list:

- A - This country does not issue TINs
- B - I don't hold a TIN (please explain why above)
- C - It's not mandatory for me to disclose my TIN for this country

Have owners/partners/directors/guarantors/trustees provided guarantees or security to support any other borrowings at other financial institutions?

No Yes (provide details)

Assets - What you own

Home/Investment Properties

Solely	Jointly	Name of joint owner	Address	Principal home	Investment property	Offered as security	Present value
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>

Accounts (Bank, Credit Union, Building Soc., etc)

Solely	Jointly	Name of joint owner	Financial Institution name	Balance
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Motor vehicle/s

Make	Model	Year of manufacture	Present Value
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

All other assets - except usual home contents

Description (Shares, Managed Investments etc.)	Present Value
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

Sundry assets - do not add into total assets - Home contents \$

Goodwill of Business - (Estimated value) \$

Superannuation - (Estimate your current payout) \$

Liabilities - What you owe

Please include all loans/debts that you owe individually or jointly with others.

Home/Investment Property loans

Solely	Jointly	Name of joint borrower	Financial Institution name	Principal home	Investment property	Original loan amount	Amount now owing
<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	\$	\$
<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	\$	\$

Personal loan

Solely	Jointly	Name of joint borrower	Financial Institution name	Purpose	Current limit/ Original loan amount	Amount now owing
<input type="checkbox"/>	<input type="checkbox"/>				\$	\$
<input type="checkbox"/>	<input type="checkbox"/>				\$	\$

Other loans including any business loans (Finance co., other bank, leasing, margin lending)

Solely	Jointly	Name of joint borrower	Financial Institution name	Purpose	Current limit/ Original loan Amount	Amount now owing
<input type="checkbox"/>	<input type="checkbox"/>				\$	\$
<input type="checkbox"/>	<input type="checkbox"/>				\$	\$

Credit/Store card/s (include even if balance is nil)

Financial Institution name	Card type	Current limit	Amount now owing
		\$	\$
		\$	\$

All other debts and liabilities

Solely	Jointly	Name of joint borrower	Type of debt or liability	Purpose	Amount now owing
<input type="checkbox"/>	<input type="checkbox"/>				\$
<input type="checkbox"/>	<input type="checkbox"/>				\$

Individual Financial Position (only required for 'Individual' applicant)

Only complete this section if you have selected 'Individual' in Section A 'Entity Type' of the application form.

Number of financial dependants

Residential details

Owner - with mortgage Owner - no mortgage Boarding Renting Living with relatives Supplied by employer

Employment details

Full-time Part-time Self employed Other

Employer's name Occupation/Job title Type of industry

When did you commence work with this employer? / / Time in industry

If self employed (other than with Borrower/Applicant in this application), please provide Accountant's details:

Accounting firm Contact name Telephone number ()

Have you been employed for less than three (3) years with the present employer? Yes (provide details) No

Previous employer's name Previous employment Worked there Years Months

Full-time Part-time Self employed Other

Your financial history

Has there ever been or are there now any financial judgments, bankruptcy notices, attachments or legal proceedings against any applicant?

Yes (provide details)

Have you had any difficulties in making your loan repayments in the past 2 years?

Yes (provide details)

Do you foresee any major change to your employment, income &/or expenses over the next 12 months that will make it difficult for you to meet your financial commitments?

Yes (provide details) _____

Your monthly budget

Monthly income Salary*

	Gross salary	After tax salary
Applicant income	\$ _____	\$ _____
Overtime	\$ _____	\$ _____
Other income* (Study assistance, Family Allowance, Part-time work, Dividends, Interest, etc.)	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Existing

rental income* - gross	\$ _____	
- after expenses		\$ _____

Proposed

rental income* - gross	\$ _____	
- after expenses		\$ _____

Self-employed applicants*

	Financial Year	Net Profit	After tax profit
Applicant income	_____/_____	\$ _____	\$ _____
Total net income per month		(A) \$ _____	

Self-employed applicants (Previous Financial Year)*

	Prev Financial Year	Net Profit	After tax profit
Applicant income	_____/_____	\$ _____	\$ _____
Employment package* - do not add into total income			\$ _____
Package includes (e.g. salary sacrifice, car etc.)			_____

* Note: Please produce evidence of income, for example, two (2) recent payslips, or for self-employed applicant, copies of the last three (3) years financial statements.

Monthly expenditure

Loan repayments

Home/Investment property loan(s)	Pre Loan	Post Loan
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Personal Loan/s

_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Other loan/s including any business loans (Finance co, other bank)

_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Credit/Store card(s)

_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Other debts

_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Total loan repayments (B)

\$ _____	\$ _____
----------	----------

Expenses

Rent	\$ _____	\$ _____
Other expenses e.g. general living	\$ _____	\$ _____

Total fixed and other expenses (C)

\$ _____	\$ _____
----------	----------

Total usable funds A - (B + C)

\$ _____	\$ _____
----------	----------

Section D Person 2 Owner/Partner/Director/Individual Trustee/Individual details

Person 2 Owner Partner Director Individual trustee Individual

Surname	Given name(s) (no initials allowed for name)	Position/Title (e.g. Managing Director)	Date of Birth	% Shareholding (if applicable)
_____	_____	_____	____/____/____	_____

Email address

Residential address (must not be a PO Box)

State

Postcode

Country (if NOT Australia)

Date started in Industry (if applicable) ____/____/____

- Are you an Australian resident for tax purposes? Yes (provide details) No
 Are you a U.S. citizen or U.S. resident for tax purposes? Yes (provide details) No
 Are you a resident of any other country for tax purposes? Yes (provide details) No

If yes, please provide the name of the Country and a Taxpayer Identification Number (TIN) for each country or a reason if no TIN and an explanation if reason B is selected for a country.

Country	TIN	Reason if no TIN	Explanation if reason code B is selected

If no TIN is provided, select a reason from the following list:

A - This country does not issue TINs

B - I don't hold a TIN (please explain why above)

C - It's not mandatory for me to disclose my TIN for this country

Have owners/partners/directors/guarantors/trustees provided guarantees or security to support any other borrowings at other financial institutions?

No Yes (provide details)

Assets - What you own

Home/Investment Properties

Solely	Jointly	Name of joint owner	Address	Principal home	Investment property	Offered as security	Present value
<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$

Accounts (Bank, Credit Union, Building Soc., etc)

Solely	Jointly	Name of joint owner	Financial Institution name	Balance
<input type="checkbox"/>	<input type="checkbox"/>			\$
<input type="checkbox"/>	<input type="checkbox"/>			\$

Motor vehicle/s

Make	Model	Year of manufacture	Present Value
			\$
			\$

All other assets - except usual home contents

Description (Shares, Managed Investments etc.)	Present Value
	\$
	\$

Sundry assets - do not add into total assets - Home contents

\$

Goodwill of Business - (Estimated value)

\$

Superannuation - (Estimate your current payout)

\$

Liabilities - What you owe

Please include all loans/debts that you owe individually or jointly with others.

Home/Investment Property loans

Solely	Jointly	Name of joint borrower	Financial Institution name	Principal home	Investment property	Original loan amount	Amount now owing
<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	\$	\$
<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	\$	\$

Personal loan

Solely	Jointly	Name of joint borrower	Financial Institution name	Purpose	Current limit/Original loan amount	Amount now owing
<input type="checkbox"/>	<input type="checkbox"/>				\$	\$
<input type="checkbox"/>	<input type="checkbox"/>				\$	\$

Other loans including any business loans (Finance co., other bank, leasing, margin lending)

Solely	Jointly	Name of joint borrower	Financial Institution name	Purpose	Current limit/ Original loan Amount	Amount now owing
<input type="checkbox"/>	<input type="checkbox"/>				\$	\$
<input type="checkbox"/>	<input type="checkbox"/>				\$	\$

Credit/Store card/s (include even if balance is nil)

Financial Institution name	Card type	Current limit	Amount now owing
		\$	\$
		\$	\$

All other debts and liabilities

Solely	Jointly	Name of joint borrower	Type of debt or liability	Purpose	Amount now owing
<input type="checkbox"/>	<input type="checkbox"/>				\$
<input type="checkbox"/>	<input type="checkbox"/>				\$

Individual Financial Position (only required for 'Individual' applicant)

Only complete this section if you have selected 'Individual' in Section A 'Entity Type' of the application form.

Number of financial dependants

Residential details

Owner - with mortgage Owner - no mortgage Boarding Renting Living with relatives Supplied by employer

Employment details

Full-time Part-time Self employed Other

Employer's name Occupation/Job title Type of industry

When did you commence work with this employer? / / Time in industry

If self employed (other than with Borrower/Applicant in this application), please provide Accountant's details:

Accounting firm Contact name Telephone number ()

Have you been employed for less than three (3) years with the present employer? Yes (provide details) No

Previous employer's name Previous employment Worked there Years Months

Full-time Part-time Self employed Other

Your financial history

Has there ever been or are there now any financial judgments, bankruptcy notices, attachments or legal proceedings against any applicant?

Yes (provide details)

Have you had any difficulties in making your loan repayments in the past 2 years?

Yes (provide details)

Do you foresee any major change to your employment, income &/or expenses over the next 12 months that will make it difficult for you to meet your financial commitments?

Yes (provide details)

Your monthly budget

Monthly income

Salary*

	Gross salary	After tax salary
Applicant income	\$	\$
Overtime	\$	\$
Other income* (Study assistance, Family Allowance, Part-time work, Dividends, Interest, etc.)	\$	\$
	\$	\$
	\$	\$

Existing

rental income* - gross	\$	
- after expenses		\$

Proposed

rental income* - gross	\$	
- after expenses		\$

Self-employed applicants*

	Financial Year	Net Profit	After tax profit
Applicant income	/	\$	\$
Total net income per month		(A)	\$

Self-employed applicants (Previous Financial Year)*

	Prev Financial Year	Net Profit	After tax profit
Applicant income	/	\$	\$
Employment package* - do not add into total income			\$
Package includes (e.g. salary sacrifice, car etc.)			

* Note: Please produce evidence of income, for example, two (2) recent payslips, or for self-employed applicant, copies of the last three (3) years financial statements.

Monthly expenditure

Loan repayments

Home/Investment property loan(s)	Pre Loan	Post Loan
	\$	\$
	\$	\$

Personal Loan/s

	\$	\$
	\$	\$

Other loan/s including any business loans (Finance co, other bank)

	\$	\$
	\$	\$

Credit/Store card(s)

	\$	\$
	\$	\$
	\$	\$

Other debts

	\$	\$
	\$	\$

Total loan repayments (B)

	\$	\$
--	----	----

Expenses

Rent	\$	\$
Other expenses e.g. general living	\$	\$
Total fixed and other expenses (C)	\$	\$

Total usable funds A - (B + C)

	\$	\$
--	----	----

Section E Security

Please detail any asset/s owned by the company/business or its principals and guarantors that may be offered to NAB to secure lending, including any credit provided under a commercial card facility.

Property 1

Address of property/home	State	Postcode	Country (if NOT Australia)

Name of owner(s)	Owners estimated market value	Purchase price	Purchase date
	\$	\$	/ /

Proposed occupants Self Tenants Key contact person

Year built Commercial

House Townhouse Unit Student Accommodation Other

Serviced Apartment Apartment - is the apartment one of six (6) or less? Yes No

Walls Brick Timber Fibro Other

Roof Tile Aluminium Steel Other

Levels 1 2 3 Other

No. of rooms	Description	
<input type="text"/>	Bedrooms	Size of Land area <input type="text"/> m ²
<input type="text"/>	Bathrooms	Dwelling <input type="text"/> m ²
<input type="text"/>	Family/Living rooms	Other features (e.g. Renovations, airconditioning, pool, decking etc.)
<input type="text"/>	<input type="text"/>	(Garage/car space) <input type="text"/>
<input type="text"/>	<input type="text"/>	(Other rooms)
<input type="text"/>	<input type="text"/>	(Other rooms)

Property 2

Address of property/home State Postcode Country (if NOT Australia)

Name of owner(s) Owners estimated market value \$ Purchase price \$ Purchase date / /

Proposed occupants Self Tenants Key contact person

Year built Commercial

House Townhouse Unit Student Accommodation Other

Serviced Apartment Apartment - is the apartment one of six (6) or less? Yes No

Walls Brick Timber Fibro Other

Roof Tile Aluminium Steel Other

Levels 1 2 3 Other

No. of rooms	Description	
<input type="text"/>	Bedrooms	Size of Land area <input type="text"/> m ²
<input type="text"/>	Bathrooms	Dwelling <input type="text"/> m ²
<input type="text"/>	Family/Living rooms	Other features (e.g. Renovations, airconditioning, pool, decking etc.)
<input type="text"/>	<input type="text"/>	(Garage/car space) <input type="text"/>
<input type="text"/>	<input type="text"/>	(Other rooms)
<input type="text"/>	<input type="text"/>	(Other rooms)

Other Asset 1

Description of asset (e.g. shares, term deposit etc.)

Owner(s) of asset Owners estimated market value \$ Purchase price \$ Purchase date / /

Other security (provide details)

Other information

Section F Help us to help you

While the right finance is an essential part of running a business, there are many other issues that can be just as important. To help us to provide the best possible service for you and your business, please take some time to answer the following questions.

Are the owners, directors or other key people in your company/business covered by keyperson insurance?

No Yes (provide details) _____

Do the owners, directors or other key people in your company/business have superannuation plans in place?

No Yes (provide details) _____

Do the owners, directors or other key people in your company/business have income protection insurance?

No Yes (provide details) _____

Is a superannuation plan in place for other staff/employees?

No Yes (provide details) _____

Would you like to receive business and financial information on a regular basis?

No Yes (provide details) _____

Does your company/business currently use any of the following services for day-to-day activity? (Select as applicable)

EFTPOS terminal/s for accepting payments from customers?

No Yes (provide details) _____

PC banking software to generate account statements, transfer funds, pay staff and suppliers etc?

No Yes (provide details) _____

Telephone banking service to check account balances, transfer funds etc?

No Yes (provide details) _____

Credit cards for paying business expenses or purchasing business supplies?

No Yes (provide details) _____

Section G Checklist

Ensure as many of the following documents as possible are provided to enable a full assessment of your Application.

Some additional information may be required. Your NAB business banker will advise what information is required from the check list below.

Please ensure you have downloaded the latest version from nab.com.au

Financial Information

- Copies of full financial statements for the past two years and any interim figures certified (include director's reports, balance sheet, profit and loss statement and depreciation schedule)
- Cash flow budget, projections and assumptions for the next 12 months (Cash flow worksheets to be available upon request)
- Copies of Taxation Returns for the past two years for all individuals – (Where possible please provide them without Tax File Numbers)
- Copies of last 6 months' bank statements for all non-NAB transaction accounts and loan accounts
- Copies of valuation reports for any property offered as security
- 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
- List of associated entities, including family tree of companies in group (if applicable)
- Completed and signed Customer Statement of Position form for all partners/owners/directors (if not completed in this Application Form)
- ATO Portal (Statement of Account)

Other information

- For Business – Business Name Registration
- For Company – Certificate of Incorporation
- For Association/Society – Constitution (certified and signed as correct and up to date by the directors)
- For Partnerships – Provide details if regulated by a professional body
- For Trusts – Please supply the original or a certified copy of the signed trust deed and any supplemental deeds/variation deeds
- Proof of identity required to achieve identification and verification (if not already held, ask your business banker for details)
- Rates Notice of Property that you own and Details of Insurance
- Registration papers of vehicles that you own

Section H Privacy Notification

Sharing and handling personal information

If you are an individual (including any individual who is a director or secretary of a company and who signs this application on behalf of that company), National Australia Bank Limited ('NAB') can give some of your personal information to credit reporting bodies and others and get information about you from them to help us assess your creditworthiness. There is more information about how NAB collects, uses, shares and handles your personal information in its Privacy Policy and Privacy Notification. This includes how you can:

- access and correct your information;
- make a complaint about how we manage your information;
- contact the credit reporting bodies we deal with if you have queries about the information they hold; and
- opt out of marketing.

Please refer to NAB's Privacy Policy which outlines how NAB may send you marketing and products offers.

NAB's Privacy Policy is at www.nab.com.au/privacy and NAB's Privacy Notification is at www.nab.com.au/privacynotification. You can ask us for a copy of these documents at any time. NAB will also provide you with a copy of the Privacy Notification.

NAB's privacy notification and personal information about an individual

If you give NAB or any intermediary information about another individual (e.g. your employer, spouse, referee or solicitor), you will let them know that their personal information:

- has been collected by NAB for purposes of assessing the Application, managing and administering the products or services and protecting against fraud;
- may be disclosed to organisations involved in the management or administration of any credit contract and as set out in NAB's Privacy Notification;
- may be accessed or corrected by contacting NAB or the intermediary.

Please let them know that they are able to access a copy of NAB's Privacy Notification at www.nab.com.au/privacynotification or Privacy Policy at www.nab.com.au/privacy. Copies may also be requested by contacting NAB on 13 22 65.