



# NAB Microenterprise Loan Application

Please complete Application form in full in black or blue pen using CAPITAL LETTERS and  where appropriate.

Please note, the individual named in Section A below is responsible for all use of the loan account.

## Section A Your Personal Details

Title	Surname	Given names
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth	Drivers licence number	ABN
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>
NAB Personal Customer Number	NAB Business Customer Number	
<input type="text"/>	<input type="text"/>	
Are you a permanent Australian resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> De Facto	
How many dependants do you have?	<input type="text"/>	
Origin	<input type="checkbox"/> Australian – Non Aboriginal or Torres Strait Islander <input type="checkbox"/> Australia – Aboriginal or Torres Strait Islander <input type="checkbox"/> Other	
<input type="text"/>		

## Section B Your Address/Contact Details

**Current Australian residential address**

Residential address

State Postcode

Time at this address Yrs Mths Home telephone no. (Not a mobile) Work telephone no. Mobile telephone no.

( ) ( )

Email address

Residential status  Mortgage  Renting  Boarding  Own outright  Supplied by employer  Living with parents/relatives

**Postal address** (Complete only if different to your residential address)

State Postcode

**Previous residential address** (Complete only if current address less than 3 years)

State Postcode

Time at this address Yrs Mths

**Details of your nearest relative** (Not living with you)

Relative's full name Relative's telephone no. (Not a mobile)

( )

Relative's street address

State Postcode

What is the relative's relationship to you?  Parent  Child  Brother/sister  Grandparent  Other

**Section C Your Employment Details**

Employment status  Full-time  Part-time  Temp/casual  Self-employed  Home duties  Unemployed  Retired  Student

**Section D Your Personal Financial Details (Use whole dollar amounts only)**

**Assets**

**Home/Property**

Owned jointly  Owned solely  Owner occupied  Investment

Present value \$

Name of owner/s

**Accounts (including NAB and other institutions)**

Organisation	Date opened	Balance
<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"/> / <input type="text"/> / <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	\$ <input type="text"/>

**Motor Vehicles**

Make	Model	Year manufactured	Resale 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	Current value
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

**Total value of what you own** \$

**Sundry assets – do not add into total assets**

Home Contents (Insured value) \$

Superannuation (Estimate your current payout) \$

**All other debts**

Description	Amount owing
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

**Total value of what you owe** \$

**Liabilities**

**Home Loans (including NAB and other institutions)**

Name of lender

Owner occupied  Investment

Original loan amount \$  Amount owing \$

**Personal Loans**

Name of lender  Purpose

Original loan amount \$  Amount owing \$

**Other Loans (including NAB and other institutions)**

Name of lender  Purpose

Original loan amount \$  Amount owing \$

Name of lender  Purpose

Original loan amount \$  Amount owing \$

**Credit/Store Cards (including even if balance if NIL)**

Card type  Issuer

Card number  Credit limit \$  Amount owing \$

Card type  Issuer

Card number  Credit limit \$  Amount owing \$

**Section E Your Monthly Budget**

<b>Monthly income</b>	\$ (Gross)	\$ (After tax)	Other loans	Other loans	
Salary/Income	\$	\$	\$	\$	
			\$	\$	
	\$ (Gross)	\$ (After tax)	Credit/Store Cards	Credit/Store Cards	
Other income	\$	\$	\$	\$	
(Study assistance, Family allowance, part time work, dividends, interest, etc.)			\$	\$	
<b>Self employed applicants</b>	Financial year	\$ (Net profit)	\$ (After tax profit)	Other debts	Other debts
Applicants income	\$	\$	\$	\$	\$
			\$	\$	\$
<b>Total net income per month (A)</b>	\$ (Gross)	\$ (After)	<b>Total loan repayments (B)</b>	<b>Total loan repayments (B)</b>	
	\$	\$	\$	\$	

<b>Month expenditure</b>	<b>Loan repayments</b>		<b>Expenses</b>		
	(Pre loan)	(Post loan)		(Pre loan)	(Post loan)
Home/mortgage loan	\$	\$	Rent	\$	\$
	\$	\$	Other expenses (general living)	\$	\$
			<b>Total fixed and other expenses (C)</b>	\$	\$
Personal loan	\$	\$			
	\$	\$	<b>Total usable funds A – (B&amp;C) =</b>	(Pre loan)	(Post loan)
				\$	\$

**Section F Business Details**

**Business structure**    Sole Proprietor    Partnership    Company

Full legal name of business (Name of Sole Proprietor, Partnership or Company)

Trading name of business (if different to full legal name of business)

Business address

  


State

Postcode

Briefly describe the business' primary activity

  
  
  


Business website address

Years trading

Number of employees

What is the purpose of the loan?

Total amount required?

Briefly provide details on how you're going to use the loan proceeds

Amount

Purchase details

### Section G Nominated Organisation (Must be completed)

Name of provider organisation submitting your Letter of Endorsement:

Provider organisation's ID code

Provider organisation's association:  the National NEIS Association Inc (NNA)  the Business Enterprise Centre (BEC)

Name of representative from the provider organisation

Representative's work telephone number

Representative's email

For the purposes of this Application, the 'Nominated Organisation' shall include its transferees and assigns.

### Section H Authority to debit your nominated account

Repayments must be made by debit to your nominated deposit account. Please enter the details of your nominated account to be debited (i.e. the account NAB debits to pay your NAB Microenterprise loan account):

Name of account

Financial institution name

BSB number

Account number

You authorise NAB to debit the minimum payment (as shown on your statement of account and may include past due and overlimit amounts) to the above nominated account on the due date stated on your statement of account.

## Sharing and handling your personal information

If you go ahead with this application, we 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 credit worthiness.

There is more information about how we collect, use, share and handle your personal information in our Privacy Policy and Privacy Notification. This includes how you can:

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

Our Privacy Policy is at [www.nab.com.au](http://www.nab.com.au) and our Privacy Notification is at [www.nab.com.au](http://www.nab.com.au). We'll also provide you with a copy of the Privacy Notification.

### Acknowledgement and consent

By signing below, I acknowledge and agree as follows:

**NAB may obtain personal information about me from a credit reporting body.** NAB may obtain information about me from a credit reporting body to assess my application (in relation to either consumer credit or commercial credit) or to collect any payment that is overdue in relation to credit that NAB gives me as a result of making this application.

**NAB may exchange personal information about me with other credit providers.** This information may be used to assess this application, assist me to avoid defaulting on my credit obligations, to notify other credit providers of a default by me, to assess my credit worthiness. This information may include credit eligibility information (that is, information NAB obtained from a credit reporting body or based on information obtained from a credit reporting body).

**NAB may give information to me about NAB's service providers.** NAB may exchange information about me with its relevant service providers (including any service provider located outside Australia) including information that NAB. Refer to our Privacy Notification for more information about overseas countries where we may send your information.

### NAB and the Nominated Organisations may exchange information with one another

I consent to any or all of :

- NAB;
- the provider organisation, the provider organisation's association and the provider organisation's representative named and the organisation nominated in Section G of this application and any mentor appointed by the provider organisation to assist me ('Nominated Organisations') exchanging information about me, including my personal information and information about my creditworthiness, credit standing, credit history or credit capacity, for the purpose of
- any of the Nominated Organisations providing services to assist me or for the management of the association's program that is supporting me; or
- for the purpose of NAB:
  - advising any of the Nominated Organisations and/or discussing with any of the Nominated Organisations the progress, approval, including any conditions on approval, or refusal, including the reasons for such refusal, of my application to NAB for credit ('Application');
  - obtaining from any of the Nominated Organisations information about me relevant to my Application;
  - giving any of the Nominated Organisations a copy of any letter issued by NAB to me offering to make credit available to me;
  - giving any of the Nominated Organisations a copy of any Loan contract between NAB and me;
  - giving any of the Nominated Organisations a copy of any Loan account statement issued or to be issued to me by NAB;
  - giving any of the Nominated Organisations a copy of any correspondence between NAB and me regarding my

Application or the provision of credit to me by NAB, or the management of credit provided to me by NAB;

- advising any of the Nominated Organisations of and/or discussing with any of the Nominated Organisations the balance of my Loan account with NAB;
- advising any of the Nominated Organisations of and/or discussing with any of the Nominated Organisation the management of credit provided to me by NAB.

### Authority to Debit

I request and authorise NAB to debit my Nominated Account as described in Section H of this application.

I agree to the terms and conditions of this Authority to Direct by signing above.

### General Responsibility for each others statements

Neither NAB nor Nominated Organisation are in any way responsible for any statements or representations which have been made to me by the other party concerning the proposed Loan product I have applied for, or the likely drawdown date for the Loan. In this respect, I understand that all such information will be contained in the Loan Account Details and accompanying terms and conditions and explanatory brochures which NAB will issue to me if my Loan is approved;

### Interest Rates

After my application is made, NAB reserves the right to review and change my interest rate quoted to me if there is any change in that interest rate;

### Terms and Conditions

The NAB Microenterprise Loan Terms and Conditions will apply to the credit facility that I am applying for. A copy will be given to me with NAB's offer of a credit facility and a copy of the current terms and conditions may be obtained from my banker on request.

NAB may give information about me to others to check information. NAB may contact my current and/or former employer and/or my accountant to verify details contained in this Application. Where I have provided any identification document (e.g. passport, driver's licence) to NAB in connection with this Application, NAB may contact the authority that issued the document to verify the status of and any information contained in the document.

NAB may give information about me to others to check information. NAB may contact my current and/or former employer and/or my accountant to verify details contained in this Application. Where I have provided any identification document (e.g. passport, driver's licence) to NAB in connection with this Application, NAB may contact the authority that issued the document to verify the status of and any information contained in the document.

Information I give NAB about other people. If I give NAB information about another individual (such as my employer, accountant, relative, spouse/partner or contact person), I will let them know that :

- NAB has collected their to provide me with the product or service that is the subject of this Application (including assessing my Application), to manage the NAB Loan I get and for any other purpose set out in NAB's Privacy Notification;
- NAB may exchange this information with other organisations as set out on NAB's Privacy Notification;
- NAB handles their personal information in the way set out in NAB's Privacy Policy at [www.nab.com.au](http://www.nab.com.au) and in NAB's Privacy Notification at [www.nab.com.au](http://www.nab.com.au) and they can also request a copy by asking NAB;
- they can access their information by contacting NAB on 13 22 65; and
- I may not be able to get credit from NAB unless NAB obtains their information.

### Insolvency, bankruptcy

I have disclosed whether I have been insolvent or committed any act of bankruptcy or entered into any assignment, composition or arrangement for the benefit of creditors and that there is no unsatisfied judgement in any court against me.

**Sharing and handling your personal information (continued)**

**Fees payable by NAB to the provider's association named in section G**

If my application is approved by NAB, I agree to NAB paying \$220 to the provider's association named in section G, being a \$70 fee to that association and a \$150 fee to be passed on to the provider organisation named in section G for introducing me to NAB as a borrower.

**IMPORTANT**

You should only sign this declaration if this loan is wholly or predominantly for business purposes or investment purpose other than investment in residential property. By signing this declaration you may lose your protection under the National Credit Code.

**Contents of Application**

I have read through this Application and am sure that the information in it is complete and accurate before signing. NAB will rely on this information to assess this Application.

**Business Purpose**

I declare that the credit to be provided to me by the credit provider is to be applied wholly or predominately for business purposes or investment purpose other than investment in residential property.

**Document Checklist – What you need to provide with this application.**

- Copy of complete business plan
- 2 years of projected financials including written commentary and any supporting documentation
- Letter of endorsement from NNA or BEC provider organisation
- A copy of your most recent bank statement for all non-NAB debt.
- Two months bank statement for all non-NAB transactional accounts.
- Equifax credit report no older than two months
- Documents confirming personal income and expenditure if applicable

This is not an exhaustive list and your banker may ask for more supporting documentation.

**Applicant's Signature**

Date

Applicant must be aged 18 years or older.

**NAB USE ONLY**

Customer no.	Sales BSB 08	Sales BUID	Source	Code	Campaign	Code PD06
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Credit Limit Approved

Approved under appropriate DCA

\$

Banker's Name	Banker's Phone Number	Banker's Signature
<input type="text"/>	<input type="text"/>	<input type="text" value="X"/>