

Loan Application



This form may be lodged with Uniting Financial Services or posted to:

Uniting Financial Services
PO Box A2178
Sydney South NSW 1235



Helpful hints for completing this application

Please ensure the following information is attached to this loan application.

- We do not provide financial services to non-residents of Australia. If you do not reside in Australia do not complete this application.
- Last three (3) years of audited financial statements.
- Copy of the “Contract of Sale” for the property being purchased. If the loan is for a purpose other than the purchase of property, then provide copies of relevant quotes or invoices.
- Last six (6) months statements for accounts held with other financial institutions.
- Copies of leases (if applicable).



Need help or have a question?

Call us on **1300 133 673** Visit us at unitingfinancial.com.au Email us at ufsccommercial@unitingfinancial.com.au

Please use **BLOCK LETTERS** in **BLACK OR BLUE PEN ONLY** and tick required choices

STEP 1 – LODGEMENT CHECKLIST



Please make sure you have included the following items and information to submit.

APPLICATION SUBMISSION CHECKLIST

- | | |
|---|---|
| <input type="checkbox"/> Loan Application Form | <input type="checkbox"/> Copies of Lease/s (investment) |
| <input type="checkbox"/> Identification and Verification Form | <input type="checkbox"/> Contract of Sale (purchase) |
| <input type="checkbox"/> Signed Privacy Consent/s | <input type="checkbox"/> Evidence of funds to complete (purchase) |
| <input type="checkbox"/> Current ATO Portal Statement | <input type="checkbox"/> Tax Returns: Company/Business/Personal |
| <input type="checkbox"/> Current Loan Statements (refinance) | <input type="checkbox"/> PAYG Income Confirmation/Payslips |
| <input type="checkbox"/> Other, please specify | |



Important information

Australia’s Anti-Money Laundering and Counter Terrorism Financing (AML/CTF) legislation obliges us to collect identification information and documentation from prospective borrowers. Borrowers are required to complete this Application Form together with the relevant Identification and Verification Form and send these to us with the required identification documentation. We will not be able to process your Application without a correctly completed Identification and Verification Form and the required identification documentation.

STEP 2 – COMPANY/TRUST BORROWERS



Each Director should complete the Individual Details section in **Step 7** and **Step 8**. please attach latest financial statements for the Company/Trust. Please photocopy these pages if there is more than one company/trust to list.

PLEASE CHECK ONE Applicant Guarantor

ENTITY NAME/S

Company/Trust

Corporate Trustee

Individual Trustee 1

Individual Trustee 2

Trading Name

ABN

Principal Activities

TRADING ADDRESS

Number and Street

Suburb/City

State

Postcode

POSTAL ADDRESS (IF DIFFERENT TO TRADING ADDRESS)

Number and Street

Suburb/City

State

Postcode

REGISTERED OFFICE (IF DIFFERENT TO TRADING ADDRESS)

Number and Street

Suburb/City

State

Postcode

CONTACT DETAILS

Phone

Fax

Email Address

STEP 2 CONTINUED ON NEXT PAGE ►

STEP 1 ► **STEP 2** ► STEP 3 ► STEP 4 ► STEP 5 ► STEP 6 ► STEP 7 ► STEP 8 ► STEP 9

STEP 2 CONTINUED – COMPANY/TRUST BORROWERS

OWNERSHIP AND CONTROL

Directors/Corporate Trustee Directors

Shareholders/Trust Beneficiaries/SMSF Members

STEP 3 – NOMINATION FOR NOTICES



If you do not wish to receive statements and notifications to the postal address noted on page 2 you can nominate an alternative signatory to receive them. All correspondence will be posted to the address held on file for the nominated signatory.

Details of person to receive statements and notices on this loan

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Postal address

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Suburb

--

State

--	--	--	--

Postcode

--	--	--	--	--	--

STEP 4 – DETAILS OF LOAN

Loan purpose

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Amount of loan

\$.
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Term required (years)

--

LVR

--

Anticipated Settlement Date

--

Repayments

Interest Rate Option Variable Rate

OR Fixed Interest

Fixed Term Required

--

Loan Repayments Principal & Interest

OR Interest Only

Interest Only Period

--

STEP 5 – FUNDING TABLE

Funds required

Contract price/ Refinance amount	\$	.
Stamp Duty on property transfer	\$	.
Other establishment costs	\$	.
Debt consolidation	\$	.
Other (specify)	\$	.
Other (specify)	\$	.
Total funds required (A)	\$	.

Contribution

Deposit paid	\$	.
Funds held	\$	.
Gifts/Grants etc.	\$	.
Other (specify)	\$	.
Other (specify)	\$	.
Other (specify)	\$	.
Total funds available (B)	\$	.

Total loan sought = (funds available less funds required) (B – A) \$.

STEP 6 – COMPANY/TRUST FINANCES: BALANCE SHEET SUMMARY

Company/Trust

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BALANCE SHEET	YEAR 1	YEAR 2	YEAR 3
Current Assets	\$	\$	\$
Non-current Assets	\$	\$	\$
TOTAL ASSETS	\$	\$	\$
Current Liabilities	\$	\$	\$
Non-current Liabilities	\$	\$	\$
TOTAL LIABILITIES	\$	\$	\$
SHAREHOLDER FUNDS	\$	\$	\$

PROFIT & LOSS ACCOUNT	YEAR 1	YEAR 2	YEAR 3
Income	\$	\$	\$
Expenses	\$	\$	\$
GROSS PROFIT	\$	\$	\$
Other Income	\$	\$	\$
Less Total Expenses	\$	\$	\$
NET PROFIT BEFORE TAX	\$	\$	\$

STEP 7 – INDIVIDUAL/GUARANTOR 1



Please provide

A. Wages and Salary Earners - Last tax return or employee letter stating basic rate of pay, overtime, allowances etc.

B. Commission Earners - A monthly breakdown of the last 12 months commissions signed by your employer plus tax return.

C. Self Employed Persons - Supply last two years tax returns plus ABN.

PLEASE CHECK ONE

Applicant

Guarantor

NAME & ADDRESS

Full Name and Title

Residential address

Suburb

State

Postcode

Postal address (if different from above)

State

Postcode

CONTACT DETAILS

Business Hours

Ext.

After Hours

Mobile

Preferred Contact (BH/AH/Mob)

Email Address

PERSONAL DETAILS

Marital Status

Name of Spouse

Number of Dependants

Drivers Licence No.

Date of Birth

CITIZENSHIP

Please check if you are an Australian Citizen

NON-RESIDENTS

Please check if you are **not** an Australian resident

EMPLOYMENT DETAILS (IF SELF-EMPLOYED PLEASE PROVIDE DETAILS OF YOUR BUSINESS AND INDUSTRY)

Occupation

Employed by

Years Employed

Annual Gross Income from Employer

PAYG APPLICANTS: INCOME CONFIRMATION

Payroll Department Contact

Contact No.

Ext.

OTHER SOURCES OF INCOME

Income Source

Income Source

Total Other Income

Previously Employed By

STEP 7 CONTINUED – INDIVIDUAL/GUARANTOR 1

STATEMENT OF ASSETS & LIABILITIES

Name 1

Name 2

CURRENT ASSETS	ADDRESS/DETAILS	INCOME (PA)	ASSET VALUE	% OWNED
Property 1				%
Property 2				%
Cash/Savings				%
Investments				%
Motor Vehicles				%
Home Contents				%
Superannuation				%
				%
				%
				%
TOTAL ASSETS				

CURRENT LIABILITIES	LENDER/DETAILS	PAYMENTS (PA)	LOAN BALANCE	\$ LIMIT	% RATE
Property 1					
Property 2					
Lease/HP					
Credit Cards					
Store Cards					
TOTAL LIABILITIES					
NET SURPLUS	* Add the Net Income figure to the income table over page.	*			

STEP 8 – INDIVIDUAL/GUARANTOR 2



Please provide

A. Wages and Salary Earners - Last tax return or employee letter stating basic rate of pay, overtime, allowances etc.

B. Commission Earners - A monthly breakdown of the last 12 months commissions signed by your employer plus tax return.

C. Self Employed Persons - Supply last two years tax returns plus ABN.

PLEASE CHECK ONE

Applicant

Guarantor

NAME & ADDRESS

Full Name and Title

Residential address

Suburb

State

Postcode

Postal address (if different from above)

State

Postcode

CONTACT DETAILS

Business Hours

Ext.

After Hours

Mobile

Preferred Contact (BH/AH/Mob)

Email Address

PERSONAL DETAILS

Marital Status

Name of Spouse

Number of Dependants

Drivers Licence No.

Date of Birth

CITIZENSHIP

Please check if you are an Australian Citizen

NON-RESIDENTS

Please check if you are **not** an Australian resident

EMPLOYMENT DETAILS (IF SELF-EMPLOYED PLEASE PROVIDE DETAILS OF YOUR BUSINESS AND INDUSTRY)

Occupation

Employed by

Years Employed

Annual Gross Income from Employer

PAYG APPLICANTS: INCOME CONFIRMATION

Payroll Department Contact

Contact No.

Ext.

OTHER SOURCES OF INCOME

Income Source

Income Source

Total Other Income

Previously Employed By

STEP 8 CONTINUED – INDIVIDUAL/GUARANTOR 2

STATEMENT OF ASSETS & LIABILITIES

Name 1

Name 2

CURRENT ASSETS	ADDRESS/DETAILS	INCOME (PA)	ASSET VALUE	% OWNED
Property 1				%
Property 2				%
Cash/Savings				%
Investments				%
Motor Vehicles				%
Home Contents				%
Superannuation				%
				%
				%
				%
TOTAL ASSETS				

CURRENT LIABILITIES	LENDER/DETAILS	PAYMENTS (PA)	LOAN BALANCE	\$ LIMIT	% RATE
Property 1					
Property 2					
Lease/HP					
Credit Cards					
Store Cards					
TOTAL LIABILITIES					
NET SURPLUS	* Add the Net Income figure to the income table over page.	*			



Please provide photocopy of Step 8 if there are more individuals to list.

STEP 9 – LOAN SECURITY DETAILS

PRIMARY SECURITY PROPERTY

Address No. 1

State

Postcode

Owner/Purchaser

Approximate age of property

Title Details (if known)

If purchasing, purchase price

If refinancing, estimated value

If let, name of tenant

Gross rent

Type of property

Residential Industrial Retail Office Commercial Other

Description of property

ACCESS CONTACT FOR VALUER

Name

Phone

Property use is currently/will be

Owner Occupied Investment

SECONDARY SECURITY PROPERTY

Address No. 2

State

Postcode

Owner/Purchaser

Approximate age of property

Title Details (if known)

If purchasing, purchase price

If refinancing, estimated value

If let, name of tenant

Gross rent

Type of property

Residential Industrial Retail Office Commercial Other

Description of property

ACCESS CONTACT FOR VALUER

Name

Phone

Property use is currently/will be

Owner Occupied Investment

Please photocopy this page if you have more properties to list

STEP 1  STEP 2  STEP 3  STEP 4  STEP 5  STEP 6  STEP 7  STEP 8  **STEP 9**

STEP 10 – BORROWER BACKGROUND

REQUIRED FOR ALL LOANS

Client Background

Overview of primary source of income, their business and any pertinent issues.

Security Property

Brief description of the security property, including location, type of property, age, quality, lease arrangements and any other notable features.

LOANS OVER \$1 MILLION

Industry

Information on the industry that the tenant and/or owner occupier is involved in.

Management and Shareholding (for owner occupiers)

Comment on the experience and depth of the management team and, if a company, the same for directors and major shareholders.

Financial Strength

For an owner occupier, comment on the profitability and balance sheet of the business and/or the income and asset and liability position of the individuals. If a company, please provide similar financial information for the directors as for individuals.

Tenant (un-related third party)

For other than owner occupier, provide as much information as is available similar to that outlined above under Financial Strength and any comments relating to the existing or proposed lease.

STEP 11 – SOLICITOR DETAILS

Solicitor Name

Name of Firm

Office Address

Postal Address

Phone

Mobile

Fax

Email

STEP 12 – ACCOUNTANT DETAILS

Accountant Name

Name of Firm

Office Address

Postal Address

Phone

Mobile

Fax

Email

STEP 13 – FURTHER INFORMATION

Enter further relevant information here

STEP 14 – DECLARATION

APPLICATION & GUARANTOR DECLARATION

- 1. Have you have ever been bankrupt or entered into an arrangement to pay your creditors? Yes No
- 2. Are there any unsatisfied Court Judgements against you? Yes No
- 3. Have you ever been a stakeholder or an officer of any company to which a manager, receiver, administrator or liquidator has been appointed? Yes No
- 4. Has a mortgagee ever sold your property to recover a debt owing by you? Yes No
- 5. If you are seeking finance to complete the purchase of the security property, do you intend to borrow any other money for this purpose? Yes No
- 6. Has an application for the above loan been submitted by you or any other person to another lender? Yes No

If yes to any of the above questions please give details:

Name & Signature 1

SIGN HERE

Print full name

Date / /

Name & Signature 2

SIGN HERE

Print full name

Date / /

Name & Signature 3

SIGN HERE

Print full name

Date / /

Name & Signature 4

SIGN HERE

Print full name

Date / /

STEP 15 – DECLARATIONS AND AUTHORITIES

AUTHORISATIONS IN RELATION TO CREDIT INFORMATION

By signing this document you consent to Lender and its related bodies corporates and some other entities collecting, using, holding and disclosing personal and credit information about you. If you do not provide Lender with this consent or provide Lender with your personal information Lender may not be able to arrange finance for you or provide other services.

Lender may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by Lender and managing Lender's relationship with you.

Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. *Personal information* includes any information from which your identity is apparent.

You may gain access to the personal information that Lender holds about you by contacting Lender. A copy of Lender's privacy and credit reporting policy can be obtained at <http://unitingfinancial.com.au/privacy-policy/> or by contacting Lender on 1300 133 673. That privacy policy contains information about how you may access or seek correction of your personal information and credit information, how the Lender manages that information and Lender's complaints process.

NOTIFIABLE MATTERS

The law requires Lender to advise you of 'notifiable matters' in relation to how Lender may use your credit information. You may request to have these notifiable matters provided to you in an alternative form.

Lender exchanges your credit information with credit reporting bodies. Lender uses the credit information that it exchanges with the credit reporting body to assess your creditworthiness, assess your application for finance and managing your finance.

If you fail to meet your payment obligations in relation to any finance that Lender has provided or arranged or you have committed a serious credit infringement then Lender may disclose this information to a credit reporting body.

You have the right to request access to the credit information that Lender holds about you and make a request for Lender to correct that credit information if needed. Please see the heading 'How you can access and correct your personal information', in Lender's Privacy Policy.

Sometimes your credit information will be used by credit reporting bodies for the purposes of 'pre-screening' credit offers on the request of other credit providers. You can contact the credit reporting body at any time to request that your credit information is not used in this way.

You may contact the credit reporting body to advise them that that you believe that you may have been a victim of fraud. For a period of 21 days after the credit reporting body receives your notification the credit reporting body must not use or disclose that credit information. You can contact any of the following credit reporting bodies for more information

- veda.com.au,
- dnb.com.au, or
- experian.com.au.

CONSUMER AND COMMERCIAL CREDIT INFORMATION

Lender may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, Lender can obtain credit information about you from a CRB providing both consumer and commercial credit information.

EXCHANGE INFORMATION WITH CREDIT PROVIDERS

Lender may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

EXCHANGE INFORMATION WITH YOUR JOINT APPLICANTS

Lender may exchange your personal and credit information with any applicant in the event Lender declines any application due wholly or partly on information derived from your personal credit file.

EXCHANGE INFORMATION WITH GUARANTORS

Lender and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

EXCHANGE INFORMATION

Lender may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see Lender's privacy policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Trade insurers
- Any person where we are authorised by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

CUSTOMER IDENTIFICATION

Lender may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

AUTHORITY TO GIVE INFORMATION

You authorise the below-named person to exchange personal and credit information in connection with the processing and management of your application for credit.

Insert name of Authorised person

Lender may exchange your personal and credit information with the following credit reporting bodies:

- Veda Advantage Ltd - veda.com.au
- Dun & Bradstreet (Australia) Pty Ltd - dnb.com.au
- Experian - experian.com.au.

STEP 16 – AUTHORISATION

OTHER ACKNOWLEDGEMENTS AND CONSENTS

I/we confirm the information contained in this application and the financial information supporting it are in all respects complete and correct. I acknowledge the Lender will rely on this information when making its decision.

I/we acknowledge the Lender has the right to confirm and/or verify the details of the information provided in this application.

I/we acknowledge this application form is not to be regarded as an offer or acceptance of credit under any legislation relating to the provision of credit.

I/we consent to the Lender giving to any guarantor(s) all information including credit reports and copies of documents which the Lender sees fit concerning me/us, the credit provided to me/us and any security.

I/we consent to the Lender exchanging information concerning my financial affairs with any person acting on my/our behalf, including my agent, accountant solicitor, or broker.

I/we acknowledge the above authorities and consents remain in force until the facility/facilities to which they relate is/are at an end.

The information I/we have provided in this form may become part of any contract for credit which may come into existence between me/us and the lender.

I/we acknowledge having received and read the UFS Privacy Policy.

By signing below:

- I/we acknowledge that I/we have read and understand each section of this application form;
- I/we agree to and give each of the authorities set out in the section titled 'Declarations and Authorities' on page 14; and
- I/We understand that by completing Step 3, either I/We will receive notices and documents jointly or that the person nominated in that section will receive notices and documents on behalf of me/all of us.

	<input type="text"/>		<input type="text"/>
	Print full name		Print full name
	<input type="text"/>		<input type="text"/>
	Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>



APPLICATION CHECKLIST

- Have you signed this application?
- Have all new signatories completed an *Identification and Verification Reference* form where required and provided I.D.?
- Have you attached your supporting documents, as listed on the first page?
- Please ensure all steps are completed where required?

Financial services are provided by The Uniting Church (NSW) Trust Association Limited ACN 000 022 480, ABN 89 725 654 978, AFSL 292186 ("UCTAL") and by The Uniting Church in Australia Property Trust (NSW) ABN 77 005 284 605 ("UCAPT") (together and separately "Uniting Financial Services"), for The Uniting Church in Australia, Synod of NSW and the ACT ("Synod"), under s.911A Corporations Act 2001 (Cth.) authorisation and pursuant to APRA Banking Exemption No. 1 of 2017 and ASIC Regulatory Guide 87 and ASIC Corporations (Charitable Investment Fundraising) Instrument 2016/813 exemptions. Uniting Financial Services® is a registered trademark of UCTAL used with permission by UCAPT. None of The Uniting Church in Australia, UCAPT and UCTAL is prudentially supervised by APRA. Therefore, investments with and contributions to these Uniting Church organisations will not receive the benefit of the financial claims scheme or the depositor protection provisions in the Banking Act 1959 (Cth.). All financial services and products are designed for investors who wish to promote the religious and charitable purposes of Uniting Financial Services and The Uniting Church in Australia and for whom profit considerations are not of primary importance in their decision to invest.

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