

## *Application for Business Credit*

Please complete all relevant sections of the Application form and attach copies of requested information to ensure we are in the best possible position to assess your lending request. Processing delays are likely to occur if information is not supplied.

If you have any questions regarding how to complete your application please phone 633 1151 (ask to be directed to Commercial Banking) Completion of this form does not guarantee the approval of your lending request.

**Please complete the appropriate sections and attach the requested additional documentation**

**If you are business customers (New to ANZ & Existing) who have operated less than two years**

**Start up Ventures**

**Purchasing an Existing Business**

**Unsecured Lending requests**

### **You Need to Complete**

- Section 1
- Section 2
- Section 3 – **only answer those questions which have not been covered in your accompanying Business Plan**
- Section 4 – **to be completed for each Applicant, Director, Partner, Trustee, Guarantor as applicable**
- Section 5 – **please read and sign**

### **You Need to Supply**

- Balance Sheet and Profit and Loss Statements for the last **TWO** years – if appropriate
- Evidence of personal income i.e. payslips, tenancy / lease agreements / personal tax return

**Plus: If you have been operating in your industry for less than two years ( ie less than two years trading results)**

- **Actual trading results to date**
- **A business plan** – This sets out the objectives of the business, what it wants to achieve and how it's going to get there. It must include information about the proprietor / directors, including their previous management and industry experience. For best results this should be prepared with the assistance of an accountant.
- **Monthly Budget / Cashflow Forecast for the next 12 months** – This is a month by month educated estimation of a business's expected income and expenditure (budget) and cash incoming and out goings (cash flow) – ideally they should be prepared by an accountant in conjunction with the business owners.
- **Assumptions to the Cashflow Forecast** – These explain how you arrived at the figures in the forecast.

**If you are business customers (New to ANZ & Existing) who have more than two years trading results**

### **You Need to Complete**

- Section 1
- Section 2
- Section 4 – **to be completed for each Applicant, Director, Partner, Trustee, Guarantor as applicable**
- Section 5 – **Please read and sign**

### **You Need to Supply**

- Balance Sheet and Profit and Loss for the last **two** financial years
- Evidence of personal income i.e. payslips, tenancy / lease agreements / personal tax return

**OTHER DOCUMENTATION – that may be relevant**

- Last 6 months bank statements should be attached if **you are not currently an ANZ customer**

- Copy of property valuations (if you hold one)
- Copy of your Certificate of Incorporation if you are a company
- Copy of your trust deed (if you are a trust or the security you are offering is in the name of a trust)

**ONCE COMPLETED, RETURN THE APPLICATION FORM TOGETHER WITH THE REQUESTED INFORMATION AND \$50.00  
NON-REFUNDABLE APPLICATION FEE.  
TO YOUR NEAREST ANZ POINT OF REFERENCE**



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**Does the business act as a guarantor for any other lending not listed above?**

Yes

No

If yes: Give details: Who does the business guarantee and how much for?

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## Section 2

### Business History

What year did the **business** commence trading?  
 How many **Business** entities are there in the group?  
 How many people do you employ?  
 How long have you held **business** accounts with ANZ?  
 If your **business** does not Bank with ANZ, who is your current banker?  
 How long have you been a **business** customer with them?


### Business Structure and Ownership – Who are the owners, partners, directors, others in your business?

Name	Owned	Position	Years of director / proprietor management experience within the industry
	%		
	%		
	%		
	%		

**Note: If you are new to ANZ, 6 months bank statements on both your personal and business accounts will be required.**

**Does the business invest in property?** Yes No  
 Note: Please exclude personally owned property and the property that the business operates from.

**Has the business ever diversified?** Yes No  
 If yes and this has occurred in the last 2 years, briefly give details

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**Is the business a franchise?** Yes No  
 If yes: What is the name of the franchise?

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**Is the business involved in any importing or exporting?** Yes No  
 If yes: Briefly give details of the country(s) you import / export to / from and the type of commodities handled.

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**Does your business do more than 25% of its business with one customer or supplier?** Yes No  
 If yes: Briefly give details of the contract  
 Failure of this customer or supplier could have an adverse affect on your business – what options do you have available to counter this?

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**Is the principal place of business subject to a lease agreement?** Yes No  
 If yes: Briefly summarize terms, rate and date of expiry:

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**Does the lease contain an option to renew?** Yes No  
 If yes: What extensions have been agreed to?

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If no: What options are available to you on expiry of the lease?

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**Does your business have any taxation overdue?** Yes No  
 If yes: Give brief details of why tax is overdue, how much is involved and what arrangements are in place to clear the arrears.

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**Does the borrower require 100% funding for an asset purchase?** Yes No  
 If No: Briefly summarize the cost of the project and your contribution.

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Attorney  (if you currently have one)

Accountant  (if you currently have one)

Name of Firm

Name of Firm

Key Contact

PO Box

Phone ( )

Fax ( )


Key Contact

PO Box

Phone ( )

Fax ( )

ANZ Amerika Samoa Bank, part of the ANZ Banking Group


### Section 3

To be completed by Business Customers who are

- New to ANZ & Existing who have operated less than two years,
- Purchasing an Existing Business,
- Starting a New Business from scratch
- Requesting Unsecured Lending

and have not provided a Business Plan OR if a Business plan has been provided, only answer those questions, which have not been covered within the body of the business plan provided.

What are your trading hours?

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What are your core trading activities i.e. products & services


Who are your major customers or suppliers?

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Who are your main competitors?

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Where is your business located in relation to your competitors?


What competitive advantages do you have over your competitors?


What qualifications / skills / experience do you have to ensure success in your chosen industry?


Briefly describe your employment history.

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Briefly describe your management experience?

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Who do you have as your support network ( ie Business mentors ) to ensure the smooth running of your business?

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### Section 4

Applicant

1

Sole proprietor

Director

Partner

Other

Name

Address

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Date of Birth

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Social Security No.

Age of dependents

--

Home phone

( )
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Mobile

( )
-----

Email

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**Applicant**  
**2**

Sole proprietor

Director

Partner

Other

Name

--

Address

--

Date of Birth

--

Social Security No.

Age of dependents

--

Home phone

( )
-----

Mobile

( )
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Email

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## Statement of Personal Financial Position As At / /

(To be completed by ALL Directors/Partners. Please exclude any assets/liabilities/income/expenses already captured in the business financial accounts)

### Customer's Name:

<b>Assets (what you own) – exclude any business assets</b>		
Deposits/Investments with ANZ	\$.....	
Other Financial Institution	\$.....	
<b>Real Estate Owned</b>		
Family Home (location).....		\$.....
Other Property/ies .....		\$.....
Number of Vehicles Size S M L		
Combined Value of Vehicles	\$.....	
Vested retirement – held with (current value)	\$.....	
Shares/Bonds/Investments.....	\$.....	
Other Assets	\$.....	
<b>(Excluding personal &amp; household effects and business assets)</b>		
.....	\$.....	
.....	\$.....	
.....	\$.....	
<b>Total Assets (1)</b>		\$.....
<b>Less Total Liabilities (2)</b>		\$.....
<b>Net Assets (1 – 2)</b>		\$.....
<b>Proposed Monthly Budget (as it will be if loan is approved)</b>		
<b>Income – Monthly</b>	<b>Gross per month</b>	<b>Net per month</b>
Customer 1	\$.....	\$.....
Source of income (eg self employed)		
Customer 2	\$.....	\$.....
Source of income (eg wages / Govt benefit / pension – please supply confirmation of income)		
Other .....		\$.....
Rent Received – monthly gross	\$.....	\$.....
<b>Bank Use Only</b>		
Rent extended at ..... % as per current policy – please supply tenancy / lease agreement		\$.....
<b>Total Net Monthly Income (3)</b>		\$.....
<b>Less Total Monthly Expenditure (4)</b>		\$.....
<b>Uncommitted Monthly Income (3 – 4)</b>		\$.....

<b>Liabilities (What you owe) – exclude any business limits</b>	
ANZ Overdraft Limits	
Account number(s) .....	\$.....
ANZ Current Loans	
Account number(s) .....	\$.....
Other Financial Institutions	
Overdraft Limits	\$.....
Loans	\$.....
Lease purchase – please specify – who to and the remaining term of the lending	
.....	\$.....
.....	\$.....
ANZ Credit Cards	\$.....
Non ANZ Credit / store cards:	
Number of	\$.....
Other – please specify	
.....	\$.....
.....	\$.....
<b>Total Liabilities (2)</b>	\$.....
<b>Expenses – Monthly – Do not include Expenses paid by the business)</b>	
Credit / store cards (combined)	\$.....
ANZ – mortgage lending (include Flexiplus)	\$.....
ANZ – other lending	\$.....
Loans at other financial institutions	\$.....
Lease purchase / lease payments	\$.....
Rent / board	\$.....
Insurance: Life / Disability / Superannuation	\$.....
Vehicles: OMV renewal / insurance / running exps	\$.....
Gas / power / phone	\$.....
Living expenses (no. of dependants .....	\$.....
Education expenses	\$.....
Other – please specify	
.....	\$.....
.....	\$.....
<b>Total Monthly Expenses (4)</b>	\$.....

### Guarantor Details

Are you acting as guarantor for a loan taken out by someone else? Yes                      No

Name of Debtor, Bank or Institution where debt is held .....

Details of collateral provided ..... Amount \$ .....

I / We declare that the information given above is true and correct and discloses all material matters that I/we know which affects my/our financial position.		Signature (s) _____
I / We would like to receive information from time to time on opportunities for further financial and other products and services.		Signature (s) _____
Yes	No	
Any personal information received will be securely held by ANZ Amerika Samoa Bank ("ANZ"). Such personal documentation may be accessed by the person concerned by inquiring at any ANZ branch. A fee may be payable. The person concerned may request that the personal information be corrected.		
Information in this Statement of Financial Position, including any personal information, will be used by ANZ to consider the Application for finance facilities and any other banking facilities that may be requested from time to time and to administer financial facilities		



Without prejudice to any other rights at law which ANZ may have, ANZ may disclose information about the persons and/or organisations named in the Application to credit reference agencies and any other ANZ Group companies for the above purposes.  
ANZ may seek and obtain information or make further enquiries as it considers is necessary from any person, including credit reference agencies and other ANZ Group companies, for the above purposes.

## Section 5 – All Applicants to Read and Sign

### Information/Privacy

Any personal information received will be securely held by ANZ Amerika Samoa Bank ("ANZ"). Such personal documentation may be accessed by the person concerned by inquiring at any ANZ branch. A fee may be payable. The person concerned may request that the personal information be corrected.

Information in this Application, including any personal information, will be used by ANZ to consider the Application for finance facilities and any other banking facilities that may be requested from time to time and to administer financial facilities

Without prejudice to any other rights at law, which ANZ may have, ANZ may disclose information about the persons and/or organizations named in this Application to credit reference agencies and any other ANZ Group companies for the above purposes.

ANZ may seek and obtain information or make further enquiries as it considers is necessary from any person, including credit reference agencies and other ANZ Group companies, for the above purposes.

### Notification of declined Application

If this application for business credit is denied, the applicant has the right to a written statement of the specific reasons for denial. To obtain this statement please contact your ANZ commercial point of contact within 60 days of the date you are notified of our decision. ANZ will send you a written statement of the reasons within 30 days of receipt of the request.

### Declaration

I/we certify that the information in this Application is true and correct and discloses all material matters that I/we know of which affect my/our business, assets or financial condition.

I/we authorize ANZ to make such enquiries as consideration of this Application may require.

I/we understand that any offer or approval of finance may be withdrawn at any time if ANZ determines that any of the information given to it in connection with this Application is incorrect, incomplete or misleading.

I/we understand all legal and valuation costs associated with this Application are payable by me.

I/we certify that I am/we are not less than 18 years of age nor liable under the Bankruptcy Act and its amendments.

I/we certify that there is no restriction in the Company's by laws on the "power to borrow money" (if Applicant is an incorporated company).

I/we certify that there is no restriction in the Partnership Agreement on the "power to borrow money" (if Applicant is a partnership).

### Solvency Declaration

I certify that I/we (delete where appropriate);

- am/are able to pay debts as they fall due.
- am/are not engaged or about to engage in business for which the financial resources available are unreasonably small.
- have not incurred any obligation knowing that I/we would not be able to perform the obligation when due.
- am/are not aware of any liquidation proceedings which have been commenced by any person or which are intended or anticipated by me/us.

### Application Fee

I/we aware that the application fee of \$50.00 submitted together with this application is non-refundable.

**Applicant** (Each Applicant to sign below)

(For **Partnerships and Joint accounts only** ALL parties are to sign).

**Signed by** **Date**       /   /

**Signed by** **Date**       /   /

**Guarantor** (Each Guarantor to sign below)

**Signed by** **Date**       /   /

**Signed by** **Date**       /   /



**Companies** (Sign in accordance with local law recording the full name of the Company and **where signing is by other than two Directors the Witness Block must also be completed**).

**Signed** on behalf of \_\_\_\_\_

\_\_\_\_\_ (the "Company")

By: \_\_\_\_\_ (Director) Date \_\_\_\_\_

By: \_\_\_\_\_ (Director) Date \_\_\_\_\_

pursuant to resolution of the Company's Board of Directors in the presence of:

Witness' signature \_\_\_\_\_ Date \_\_\_\_\_

Full name of Witness (please print) \_\_\_\_\_

Occupation: \_\_\_\_\_

Address: \_\_\_\_\_

**Please return this Application to ANZ Commercial**