



ZANK&Co.

Commercial Loan Application Form

ZANK&CO.

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About the Loan

Loan Purpose <input type="checkbox"/> Construction <input type="checkbox"/> Settlement <input type="checkbox"/> Refinance <input type="checkbox"/> Other:			
Loan Amount: \$		Loan term (month)	
Settlement date			
Proposed Securities 1			
Address:			
Est. Value:		Current Debt:	
Rent p/m:		Lands Size:	
Property Type: <input type="checkbox"/> House <input type="checkbox"/> Vacant Land <input type="checkbox"/> Office <input type="checkbox"/> Warehouse <input type="checkbox"/> Other:			
Proposed Securities 2			
Address:			
Value:		Current Debt:	
Rent p/m:		Lands Size:	
Property Type: <input type="checkbox"/> House <input type="checkbox"/> Vacant Land <input type="checkbox"/> Office <input type="checkbox"/> Warehouse <input type="checkbox"/> Other:			
Construction Details (if applicable)			
Presale:		End Value: \$	
Construction Contract: \$		Builder:	
Total Construction Cost: \$			
Additional Information: (Additional Security, Valuer Contact)			
Loan Repayment Strategy:			

Borrower Details

Corporate Details	
Company Name	ABN
Registered Address	Business Activity:
Phone number:	Email
Applicant 1	
Full Name:	D.O.B.:
Drivers Licence:	Marital Status:
Residential Address:	
Email Address:	Phone:
Applicant 2	
Full Name:	D.O.B.:
Drivers Licence:	Marital Status:
Residential Address:	
Email Address:	Phone:
Additional Information (Additional Applicants, Guarantors)	

Declaration and Signature

Company Officer 1

1. Have you ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors?

Yes No

2. Have you personally, or as an officer of a company, had a court judgement entered against you or defaulted on previous loans?

Yes No

3. Have you ever been a shareholder or officer of any company in relation to which a manager, receiver or liquidator has been appointed or have there been any court judgments against such a company?

Yes No

4. I have read, understood and agree to the acknowledgements and consents relating to Credit and Personal Information Privacy.

Yes No

Name (Print): _____ Company Officer Role: _____

Signature: _____ Date: _____

Company Officer 2

1. Have you ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors?

Yes No

2. Have you personally, or as an officer of a company, had a court judgement entered against you or defaulted on previous loans?

Yes No

3. Have you ever been a shareholder or officer of any company in relation to which a manager, receiver or liquidator has been appointed or have there been any court judgments against such a company?

Yes No

4. I have read, understood and agree to the acknowledgements and consents relating to Credit and Personal Information Privacy.

Yes No

Name (Print): _____ Company Officer Role: _____

Signature: _____ Date: _____

Privacy Act Declarations

I/We acknowledge that in accordance with s.18E(8)(c) of the Privacy Act 1988, certain items of personal information about me/us contained in this application and permitted to be kept on a credit information file, may be disclosed to a credit reporting agency.

Authority to exchange information with other credit providers

In accordance with Section 18N(l)(b) of the Privacy Act, I/we authorize Zank & Co. Pty Ltd and other concerned companies to give and obtain from credit providers, accountants, lawyers, and credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

I/We understand the information may be used for the following purposes:

- To assess an application by me/us for credit.
- To assist me/us avoid defaulting on my/our credit obligations.
- To notify other credit providers of a default by me/us.
- To assess my/our credit worthiness.

Declaration as to purpose of Credit

I declare the credit to be provided to me by Zank & Co. Pty Ltd is to be applied wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property

IMPORTANT

You should **ONLY** sign this declaration if the loan is wholly or predominantly for:

- ✓ Investment purposes other than investment in residential property
- ✓ Business Purpose

BY SIGNING THIS DECLARATION YOU MAY LOSE YOUR PROTECTION UNDER THE NATIONAL CONSUMER CREDIT CODE

This declaration has been made before I signed, or entered into, a credit relating to this intended transaction AND I MAKE THIS SOLEMN DECLARATION conscientiously believing the contents to be true

Applicant 1: _____

Applicant 2: _____

Signature:

Signature:

Date: _____

Date: _____

Additional Information Required

Generic Document

- ✓ Filled ZANK Loan Application form*
- ✓ Certified Borrower's Company Certificate *
- ✓ Certificated Copy of Guarantors' and Borrowers' Photo ID*
- ✓ Trust Deed **Or** Company Constitution Statement
- ✓ Accountant certified A&L Statement from Guarantors' accountants*
- ✓ Latest Valuation Report
- ✓ Most recent Internet bank statements
- ✓ Existing loan statement
- ✓ Bank Statement, adequate funding approval *
- ✓ Council Rate Notice

Settlement

- ✓ Property (existing/new) Lease Agreement (If applicable)
- ✓ Project Feasibility Report (if property development involved in loan purpose)
- ✓ Building Insurance
- ✓ Any other materials we may require for our due diligence

Exit Strategy

- ✓ Signed Contract of Sale
- ✓ Sale/Settle of another property/project

Construction

- ✓ Fix Price Building Contract (if applicable)
- ✓ Construction Engineering Report (if applicable)
- ✓ Council approved plans and specifications
- ✓ Builder's indemnity insurance
- ✓ Specific Project Feasibility Report
- ✓ Pre-sale evidence: require copy of the offer to purchase, all addendums and amendments and confirmation of deposit and who is holding it
- ✓ Quantity Survey Report (if applicable)

- ✓ Sponsor /PM/ Builder Profile
- ✓ Borrower Entity Profile and Shareholders Structure
- ✓ A copy of the fixed price (inclusive of GST) and approved building contract including all variations, between the borrower and the builder in relation to construction, with the time specified in the loan agreement.
- ✓ Home owners warranty insurance (where applicable).
- ✓ Builder's risk policy.
- ✓ Progress payment authority signed by the borrower.

Prior to final draw down:

- ✓ Occupancy certificate as per state/territory regulations
- ✓ Copy of current building insurance

Refinance

- ✓ The most recent 3 months statements for mortgage loans;
- ✓ The most recent 3 months statements on other debts.
- ✓ Discharge Authority Signed by the current borrower