

Commercial Broker – Loans up to \$2m

Application Details and Checklist

This form is to be used by accredited brokers of St.George – Commercial Broker as the first step to referring a deal. Once completed, please scan and e-mail to your local Business Development Manager.

| | | | |
|------------------------------|--|----------------|--|
| Broker Name: | | Broker Mobile: | |
| Commercial Accreditation ID: | | Broker Email: | |

| | |
|-------------------|--|
| Borrower Name(s): | |
| Borrower Address: | |

| Purpose of Funding | Requirement (\$) |
|--------------------|------------------|
| 1. | 1. |
| 2. | 2. |
| 3. | 3. |

| Type of Facilities | Repayment Basis (IO or P&I) |
|--------------------|-----------------------------|
| 1. | 1. |
| 2. | 2. |
| 3. | 3. |

| Securities Offered | Market Value/Amount (\$) |
|--|--------------------------|
| Property (specify Freehold or Leasehold) | |
| 1. | 1. |
| 2. | 2. |
| 3. | 3. |
| Directors/Guarantors (Personal or Company) | |
| 1. | 3. |
| 2. | 4. |

Additional Products (please indicate additional cross sale products the customer is looking to discuss/review or establish)

| | |
|---|---|
| <input type="checkbox"/> Business Transaction Account | <input type="checkbox"/> Business Credit Card |
| <input type="checkbox"/> Asset or Equipment Finance | <input type="checkbox"/> Trade or Cashflow Finance |
| <input type="checkbox"/> Merchant Facilities | <input type="checkbox"/> Personal Banking Facilities - Personal Accounts/Term Deposit/Home Loan |
| <input type="checkbox"/> Other (please specify): | |

| | |
|---------------------|--|
| Borrower's Industry | |
|---------------------|--|

| | |
|------------------------------|--|
| Loan to Value Ratio (LVR %) | |
| New Loan or Refinance | |
| Bank/Funder to be Refinanced | |

| | |
|--|--|
| Existing St.George/ Bank of Melbourne/ BankSA/ Westpac customer, type of relationship (retail, commercial, wealth) and which facilities currently utilising? | |
|--|--|

| | |
|---|--|
| Have you referred to other lenders? | |
| Retainer or Mandate Fee negotiated? (Y/N) | |

| Pricing expectation if known | |
|---------------------------------|--|
| Borrower Rate / Margin | |
| Facility Establishment Fee (\$) | |

Minimum Documents Required

- Business Lending Application** with accompanying **Asset and Liability Statement**
- Financial Statements and Tax Returns** (last 2 years) - including Profit & Loss, Balance Sheets
- Personal Tax Returns** (last 2 years)
- Bank Statements** (last 3 months) - Trading and Loan Accounts
- Tax Portals** (last 12 months) - GST and Income
- Background information** on company and directors
- Corporate structure** - provide details if associated entities exist
- Borrower's contribution** - evidence
- AML** for each individual borrower & guarantor (100 points ID)
- For refinances - Loan Account Statements or equivalent (6 months)
- If purchasing property - Copy of Contract of Sale required
- Home Loan Application (where applicable) - signed

Acknowledgments

- I hereby submit the following application to St.George for approval.
- I enclose the above minimum information in support of the loan application.
- I understand that the bank can only start assessing the loan application once the minimum requirements above are provided.
- I understand that additional supporting information may be requested once the loan assessment is underway.

Supporting Comments:

X

Broker signature

/ /

Date

Once completed, please scan and e-mail to your local Business Development Manager.

For Internal and Broker Use Only