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How did you first get involved with the business?

Purchased from previous owners <input type="checkbox"/>	Part of family business <input type="checkbox"/>	Purchased a franchise <input type="checkbox"/>	Started from scratch <input type="checkbox"/>
Other (give details) <input type="checkbox"/>			

No. of full time employees	No. of part time employees	Business premises	Date business established	Date current owners started in this business
		Owned/Mortgaged <input type="checkbox"/> Leased <input type="checkbox"/> Run from home <input type="checkbox"/>	/ /	/ /

Business Financial Relationships

Which bank do you mainly use for your business needs?

BSP Customer Since Other Bank Since

Business cheque and deposit account details

Bank	Branch	Account Number	Current balance (DR/CR)
			\$
			\$
			\$
			\$

Current Business Borrowings

Details of current bank/finance loans, leases, hire purchase & other liabilities
(including bonds, guarantees, trade finance and commercial bill facilities)

Type of loan (overdraft, Lease, term, credit card etc)	Name of bank/finance company	Outstanding balance	Approved limit	Monthly payment	Interest rate	Value of security pledged	Type of security pledged
		\$	\$	\$	%	\$	
		\$	\$	\$	%	\$	
		\$	\$	\$	%	\$	
		\$	\$	\$	%	\$	

In the event of you, your business partners or any key personnel being unable to work within the business for an extended period of time, do you have any arrangements in place to ensure you can continue to service these or any future liabilities? Yes No

Security offered for this loan

Is security held with this Bank? Yes Go to next section. No Complete this section (provide security details below)

Details of existing mortgages

Description (e.g. home, factory, stock)	Full name of owners	Estimated market value	Property address (if applicable)	Details of lender	Balance owed	Interest rate
		\$			\$	%
		\$			\$	%
		\$			\$	%
		\$			\$	%

Guarantees (for company borrowers)

Full name of Guarantors (including company/trust name if applicable)

1.	2.
3.	4.

BSP Classification: Internal Use Only

Application Checklist – ensure you have attached the following

- | | | | |
|--------------------------|--|--------------------------|---|
| <input type="checkbox"/> | Business Finance Request form <i>(completed in full)</i>
Supporting information attached | <input type="checkbox"/> | Bank statements <i>(last 12 months)</i> |
| <input type="checkbox"/> | Business financial statements.
<i>(latest available profit and loss statements and balance sheets.
Interim year to date figures would further assist if favourable)</i> | <input type="checkbox"/> | Personal Profile for each Director/Owner <i>(page 5 & 6 of this form)</i> |
| | | <input type="checkbox"/> | Personal tax assessment <i>(last 2 years if available)</i> |
| | | <input type="checkbox"/> | Business plan <i>(if available)</i> |

Signatures & Declarations

BUSINESS CARD FACILITY

If the Business Card Facility has been selected, please provide account details for payment of monthly facility balance:

BSB Number

Account Number

The Principal acknowledges that any full outstanding monthly balance on the Business Card account will be debited from the designated Bank Account (above) through the Direct Debit System 5 days after the statement cut-off date each month.

The Principal understands that:

1. The Bank may in its absolute discretion determine the order of priority of payment by it of any moneys pursuant to this request or any authority, or mandate;
2. The Bank may in its absolute discretion at any time by notice in writing to the Principal terminate this request as to future debits;
3. The Bank may, by prior arrangement and advice to the Principal, vary the amount or frequency of future debits.

The Principal, and where the applicant is a company, each of the directors, on their own behalf agree that the Business Card facility will be subject to the Cardholder Conditions of Use and the Facility Terms and Conditions, which will be forwarded to the business contact as named on this form, when the Business Card facility is opened.

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•Are any of the cardholders known by any other name(s)?

Cardholder name

Please give other names

Cardholder signature

Note: It is an offence under the Financial Transaction Reports Act, - to make a false or misleading statement.

PROTECTION OF YOUR PRIVACY

PERSONAL INFORMATION

I/We, the Principal(s)/Director(s)/Shareholder(s), agree that the Bank and any other member of the BSP Group (the "Parties") may exchange with each other any information about me/us including:

- any information provided by me/us in this document;
- any other personal information I/we provide to any of them or which they otherwise lawfully obtain about me/us; and
- transaction details or transaction history arising out of my/our arrangements with the Bank.

If the Parties engage anyone (a "Service Provider") to do something on their behalf (for example a mailing house or a data processor) then I/we agree the Parties and the Service Provider may exchange with each other any information referred to above.

The Bank might give any information referred to above to entities other than the Parties and the Service Providers where it is required or allowed by law or where I/we have otherwise consented (this includes the consents I/we have provided below).

I/We agree that any information referred to above can be used by the Parties and any Service Provider to assess this application for the product/s selected and for account administration, planning, product development and research purposes.

I/We understand that if I/we fail to provide any information requested in this form, or do not agree to any of the possible exchanges or uses detailed above, my/our application may not be accepted by the Bank.

The BSP Group means Bank of South Pacific Limited and its related bodies corporate -

CREDIT INFORMATION

In the remainder of this section, the Bank means Bank South Pacific Limited, any manager, any servicing company or any authorised agent of the Bank.

Notice that credit information may be given to a credit reporting agency

I/We authorise the Bank to give a credit reporting agency certain personal information about me/us. This information includes:

- my/our identification;
- that credit has been applied for and the amount;
- that the Bank is a current credit provider to me/us;
- details of payments which become overdue for more than 60 days and for which collection action has commenced;
- that payments are no longer overdue;
- details of cheques drawn by me/us which have been dishonoured more than once;
- that in the Bank's opinion I/we have committed a serious credit infringement; and
- that the credit provided to me/us by the Bank has been paid or discharged.

Authority to obtain certain credit information

To enable the Bank to assess my/our application for personal or commercial credit I/we authorise the Bank to obtain:

- from a credit reporting agency, a credit report containing personal or commercial information about me/us in relation to personal or commercial credit provided to me/us; and
- from a business which provides information about the commercial creditworthiness of persons, information about my/our commercial activities or commercial credit worthiness.

Authority to exchange credit information with other credit providers

I/We authorise the Bank to give to and obtain from other credit providers named either in this application or in a credit report issued by a credit reporting agency any information about my/our credit worthiness, credit standing, credit history or credit capacity.

This information may be used to:

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

Authority to disclose certain information to joint applicants

I/We understand that if the Bank declines my/our credit application due to adverse information on my/our personal credit file, then each applicant for the credit may be notified that the application has been declined wholly or partly on information derived from a personal credit report relating to me/us.

Authority to exchange credit information for securitization purposes

I/We authorise the Bank to give to and obtain from persons involved in securitisation arrangements, any report or information about me/us in relation to personal or commercial credit provided to me/us, including any information about my/our credit worthiness, credit standing, credit history or credit capacity. Securitisation arrangements may include purchasing, funding, managing or processing credit.

Authority to provide information to additional cardholders

I/We authorise the Bank to disclose to the holder of an additional card on my/our account information relating to: account balance; amount of available credit; minimum payment due; transactions on the account.

Banker's Opinion

I/We authorise the Bank to give and receive a banker's opinion for purposes connected with my/our business, trade or profession.

OTHER ACKNOWLEDGMENTS AND CONSENTS

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

• I/We confirm all statutory obligations of the business entity/group have been serviced in terms of legislation and approved arrangements.

• I/We confirm financial statements provided with the application present an accurate view of the borrowing entity's financial position.

• I/We acknowledge that the Bank has the right to confirm the details of the information provided in this application.

• I/We acknowledge that this application form is not to be regarded as an offer or acceptance of credit under any legislation relating to the provision of credit. The information I/we have provided in this form will not become part of any contract for credit which may come into existence between me/us and the Bank.

• I/We understand that only the Bank can decide whether this application is approved and that any person who may have introduced me/us to the Bank has no authority to give that approval.

• I/We consent to the Bank giving to any guarantor(s)/indemnitor(s) all information, including credit reports and copies of documents, which

Authorised signatures of all:

Proprietors	<input type="checkbox"/>	Company Secretary	<input type="checkbox"/>	Directors	<input type="checkbox"/>
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the Bank sees fit concerning me/us, the credit provided to me/us and any security.

- I/We consent to the Bank exchanging information concerning my/our financial affairs with any person acting on my/our behalf, including my/our agent, accountant, solicitor or broker.
- I/We acknowledge that my/our obligation for this debt will continue regardless of any changes in my/our circumstances including death, disablement or illness;
- I/We authorise the Bank and any of its related bodies corporate and the officers of such corporations to freely exchange credit or other information concerning my/our business affairs and the financial conditions of this business; and
- I/We have read and I/we understand and agree to the acknowledgments and consents relating to the protection of my/our privacy.

Signatures(s)

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"/>

Guarantors

Authority to Obtain Credit Information

Guarantor(s) (full names and addresses)	Contact phone number
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

GUARANTORS

PERSONAL INFORMATION

I agree that the Bank and any other member of the BSP Group (the "Parties ") may exchange with each other any information about me including:

- any information provided by me in this document;
- any other personal information I provide to any of them or which they otherwise lawfully obtain about me; and
- transaction details or transaction history arising out of my arrangements with the Bank.

If the Parties engage anyone (a "Service Provider ") to do something on their behalf (for example a mailing house or a data processor) then I agree the Parties and the Service Provider may exchange with each other any information referred to above.

The Bank might give any information referred to above to entities other than the Parties and the Service Providers where it is required or allowed by law or where I have otherwise consented (this includes the consents I have provided below).

I agree that any information referred to above can be used by the Parties and any Service Provider to assess me as guarantor and for account administration, planning, product development and research purposes.

I understand that if I fail to provide any information requested in this form, or do not agree to any of the possible exchanges or uses detailed above, my application may not be accepted by the Bank.

The BSP Group means Bank of South Pacific Limited and its related bodies corporate .

CREDIT INFORMATION

In the remainder of this section, the Bank means Bank of South Pacific Limited, any manager, any servicing company or any authorised agent of the Bank

Authority to obtain certain credit information

I authorise the Bank to obtain from a credit reporting agency, a credit report containing certain credit information about me.

What the credit information is used for

I understand that the credit information may be used to assess whether to accept me as guarantor/s for personal or commercial credit applied for or provided to, the above named applicant(s).

Notification of Adverse Credit Information

I understand that if the Bank declines this credit application due to adverse information on my personal credit file, then each applicant for the credit may be notified that the application has been declined wholly or partly on information derived from a personal credit report relating to me.

Authority to list overdue payments under a guarantee/indemnity

I understand that the Bank may list overdue payment(s) under a guarantee/indemnity on my personal credit file where I have been notified of the borrower 's default and 60 days have lapsed since such notification was given and the Bank has taken steps to recover the amount of the overdue payment from me.

Banker 's opinions

I authorise the Bank to obtain a banker 's opinion about me from my banker for purposes connected with my guarantee/indemnity.

OTHER ACKNOWLEDGEMENTS AND CONSENTS

- I acknowledge that the Bank has the right to confirm details of any information I have provided in connection with my guarantee/indemnity.
- I acknowledge that the Bank may exchange information with its related companies for the purpose of assessing whether to accept me as guarantor/indemnitor and for the purpose of its related companies managing or servicing any credit provided to the above named applicant(s).
- I acknowledge that my obligations as a guarantor will continue unchanged regardless of any change in circumstances including due to death, disablement or illness of myself, an officer bearer or key employee.
- I agree that if the Bank approves the borrower(s) application for credit this agreement remains in force until the credit provided to the applicant(s) is paid or discharged.
- I have read, understand and agree to the acknowledgments and consents relating to the protection of my privacy.

Signatures(s)

Date

Internal

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Remaining item of lease in years

Lease renewal options

Statement of Assets and Liabilities

Assets

Address	\$
House of Residence	
Other real Estate	
1	
2	
3	
4	
5	
Bank	
Accounts	
1	
2	
3	
4	
5	
Motor Vehicles	
Details	
1	
2	
3	
Boat/Caravans/Trailers/Motorbikes <i>(insurance cover)</i>	
Furniture and personal effects <i>(insurance cover)</i>	
Jewellery <i>(insurance cover)</i>	
Superannuation <i>(Company)</i>	
Investments	
Share Portfolio	
Share of Company/Business <i>(going concern only)</i>	
Other Investments	
Insurance	
Life Policy and Company	

Liabilities

Bank	Term – yrs	Int rate	\$
Home mortgage			
Other mortgages			
1			
2			
3			
4			
5			
Bank			
Overdraft			
Bank			
Personal Loan/Leases			
Bank/type			
Credit cards			
Details			
Other liabilities			
Year			
Tax owed			
Total Liabilities	B		

In the event of your death, disability or suffering a major illness, do you have arrangements in place to protect your:

- Home Yes No

- Assets Yes No

- Family's current lifestyle Yes No

Total Assets

A	
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Net Assets (A) – (B)

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BSP Classification: Internal Use Only

I declare that the above information, provided by me, is true and correct.

Signature

Date

Signature

Date