



Commercial Loan Application

What is this form used for?

This form contains all the necessary application information required by us to fully understand your business. This form is divided into 3 parts. Each part of the application has its own specific purpose.

Part A is for you to inform us about your business.

Part B is to provide us with the details of all owner(s)/director(s)/partner(s).

Part C is to provide us with personal financial details of all owner(s)/director(s)/partner(s). It is important to note that if you share your personal assets and liabilities with another owner/director/partner in this application, then you must jointly complete Part C. In all other cases, each owner/director/partner is required to individually complete a separate Part C.

Where to get assistance in completing this form if required?

If you have any questions or require assistance in completing this form, please contact your nearest Business Banking Centre.

What you need to provide with this application?

You **must** provide the following documentation to support your application for business credit:

- Copies of your business financial statements, not more than 20 months old, including the Balance Sheet, Profit and Loss statement and any notes to the accounts.
- The Personal Income Tax Assessment Notice from the same financial year as the business financial statements or a copy of a recent payslip for all individuals noted in this application.
- Copies of bank/loan/credit card/store card statements for all non Commonwealth Bank accounts:
 - for the last 12 months, if refinancing from another lender; or
 - for the last 3 months, if refinance from another lender is not involved.



Commercial Loan Application Business Details (Part A)

About your business

1 Please provide us with the names of the owners/directors/
partners in your business

Surname

Given name/s

Surname

Given name/s

Surname

Given name/s

Surname

Given name/s

2 Details of the primary contact person for this application

Name

Contact number

3 Is the business entity a ...

Company Please provide us with your company name

Partnership

Sole Trader

4 Please provide us with the trading name of your business

5 Is there a trust involved in your business?

No

Yes Are the proposed borrowings to be in this trust name?

No

Yes Please provide us with the trust name

6 Does your business have an ...

ACN/ARBN? No

Yes Please provide us with the ACN/ARBN

ABN? No

Yes Please provide us with the ABN

7 Are you a Commonwealth Bank **business** customer?

No Who do you do your business banking with?

The length of time with
this financial institution ... yrs/ mths

Yes Please provide us with your business account details

BSB Account number

8 What is the principal activity of your business?

9 Please provide us with details about your business

When was your
business established? mth / yr

Number of full time employees
(or equivalent)

Are your business premises ... owned
 leased
 home office
 other, please specify

10 Your business address

 Postcode

11 Your business postal address
(if same as Q10, write 'As above')

 Postcode

About this loan application (all amounts to nearest dollar)

12 What is the purpose and amount of loan you wish to apply for?

Purpose of loan	Details of loan
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<input type="checkbox"/> Purchase of business	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:30%;">Amount requested</td> <td style="width:70%;">\$ <input style="width:90%;" type="text"/></td> </tr> <tr> <td>Purchase price</td> <td>\$ <input style="width:90%;" type="text"/></td> </tr> <tr> <td>Deposit paid</td> <td>\$ <input style="width:90%;" type="text"/></td> </tr> <tr> <td>Type of business</td> <td><input style="width:95%;" type="text"/></td> </tr> </table>	Amount requested	\$ <input style="width:90%;" type="text"/>	Purchase price	\$ <input style="width:90%;" type="text"/>	Deposit paid	\$ <input style="width:90%;" type="text"/>	Type of business	<input style="width:95%;" type="text"/>
Amount requested	\$ <input style="width:90%;" type="text"/>								
Purchase price	\$ <input style="width:90%;" type="text"/>								
Deposit paid	\$ <input style="width:90%;" type="text"/>								
Type of business	<input style="width:95%;" type="text"/>								

<input type="checkbox"/> Purchase of property	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:30%;">Amount requested</td> <td style="width:70%;">\$ <input style="width:90%;" type="text"/></td> </tr> <tr> <td>Purchase price</td> <td>\$ <input style="width:90%;" type="text"/></td> </tr> <tr> <td>Deposit paid</td> <td>\$ <input style="width:90%;" type="text"/></td> </tr> <tr> <td>Address of property</td> <td><input style="width:95%;" type="text"/></td> </tr> <tr> <td>Is the premises for ...</td> <td> <input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment </td> </tr> <tr> <td></td> <td> <input type="checkbox"/> Please provide the estimated monthly rental income \$ <input style="width:150px;" type="text"/> </td> </tr> </table>	Amount requested	\$ <input style="width:90%;" type="text"/>	Purchase price	\$ <input style="width:90%;" type="text"/>	Deposit paid	\$ <input style="width:90%;" type="text"/>	Address of property	<input style="width:95%;" type="text"/>	Is the premises for ...	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment		<input type="checkbox"/> Please provide the estimated monthly rental income \$ <input style="width:150px;" type="text"/>
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Is the premises for ...	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment												
	<input type="checkbox"/> Please provide the estimated monthly rental income \$ <input style="width:150px;" type="text"/>												

<input type="checkbox"/> Refinancing of existing borrowings	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:30%;">Amount requested</td> <td style="width:70%;">\$ <input style="width:90%;" type="text"/></td> </tr> </table>	Amount requested	\$ <input style="width:90%;" type="text"/>
Amount requested	\$ <input style="width:90%;" type="text"/>		

<input type="checkbox"/> Purchase of vehicle or equipment	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:30%;">Is purchase:</td> <td style="width:70%;"> <input type="checkbox"/> Hire Purchase <input type="checkbox"/> Lease <input type="checkbox"/> other </td> </tr> <tr> <td>Amount requested</td> <td>\$ <input style="width:90%;" type="text"/></td> </tr> <tr> <td>Trade in/Deposit paid</td> <td>\$ <input style="width:90%;" type="text"/></td> </tr> <tr> <td>Are goods ...</td> <td><input type="checkbox"/> New <input type="checkbox"/> Used</td> </tr> <tr> <td>Description of goods/equipment (ie Make/Model/Year of manufacture)</td> <td><input style="width:95%;" type="text"/></td> </tr> <tr> <td>Name of supplier</td> <td><input style="width:95%;" type="text"/></td> </tr> </table>	Is purchase:	<input type="checkbox"/> Hire Purchase <input type="checkbox"/> Lease <input type="checkbox"/> other	Amount requested	\$ <input style="width:90%;" type="text"/>	Trade in/Deposit paid	\$ <input style="width:90%;" type="text"/>	Are goods ...	<input type="checkbox"/> New <input type="checkbox"/> Used	Description of goods/equipment (ie Make/Model/Year of manufacture)	<input style="width:95%;" type="text"/>	Name of supplier	<input style="width:95%;" type="text"/>
Is purchase:	<input type="checkbox"/> Hire Purchase <input type="checkbox"/> Lease <input type="checkbox"/> other												
Amount requested	\$ <input style="width:90%;" type="text"/>												
Trade in/Deposit paid	\$ <input style="width:90%;" type="text"/>												
Are goods ...	<input type="checkbox"/> New <input type="checkbox"/> Used												
Description of goods/equipment (ie Make/Model/Year of manufacture)	<input style="width:95%;" type="text"/>												
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<input type="checkbox"/> Guarantee	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:30%;">Amount requested</td> <td style="width:70%;">\$ <input style="width:90%;" type="text"/></td> </tr> <tr> <td>Who is the guarantee in favour of?</td> <td><input style="width:95%;" type="text"/></td> </tr> </table>	Amount requested	\$ <input style="width:90%;" type="text"/>	Who is the guarantee in favour of?	<input style="width:95%;" type="text"/>
Amount requested	\$ <input style="width:90%;" type="text"/>				
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<input type="checkbox"/> Other	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:30%;">Amount requested</td> <td style="width:70%;">\$ <input style="width:90%;" type="text"/></td> </tr> <tr> <td>Please specify details</td> <td><input style="width:95%;" type="text"/></td> </tr> <tr> <td></td> <td><input style="width:95%;" type="text"/></td> </tr> <tr> <td></td> <td><input style="width:95%;" type="text"/></td> </tr> </table>	Amount requested	\$ <input style="width:90%;" type="text"/>	Please specify details	<input style="width:95%;" type="text"/>		<input style="width:95%;" type="text"/>		<input style="width:95%;" type="text"/>
Amount requested	\$ <input style="width:90%;" type="text"/>								
Please specify details	<input style="width:95%;" type="text"/>								
	<input style="width:95%;" type="text"/>								
	<input style="width:95%;" type="text"/>								

About this loan application (continued) (all amounts to nearest dollar)

13 What security will you be offering for the loan/s requested in Q12?

Real estate Go to 14

Cash deposits/investment (eg term deposits) Please provide us with details

Type	Held with?	Amount
<input type="text"/>	<input type="checkbox"/> Commonwealth Bank <input type="checkbox"/> Other	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/> Commonwealth Bank <input type="checkbox"/> Other	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/> Commonwealth Bank <input type="checkbox"/> Other	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/> Commonwealth Bank <input type="checkbox"/> Other	\$ <input type="text"/>

Go to Q15

Other Please provide us with details

Go to Q15

No security to be offered Go to Q15

14 Please provide details of real estate offered for security

Details of real estate	Real estate 1	Real estate 2
Estimated market value	\$ <input type="text"/>	\$ <input type="text"/>
Owner's name/s	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Address of real estate	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Is there a mortgage currently over the real estate?	No <input type="checkbox"/> Yes <input type="checkbox"/> Who with? <input type="text"/> Amount \$ <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> Who with? <input type="text"/> Amount \$ <input type="text"/>
Type of real estate	Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Industrial <input type="checkbox"/> Rural <input type="checkbox"/>	Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Industrial <input type="checkbox"/> Rural <input type="checkbox"/>
	Is this vacant land? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is this vacant land? <input type="checkbox"/> Yes <input type="checkbox"/> No

Your existing business facilities

15 Do you have any existing **business** facilities with the Commonwealth Bank or another financial institution?

No Go to Q16

Yes Please provide us with details of your existing business facilities

Held with?	Type of facility	Current limit	Current balance	Monthly repayment	Facility to be repaid by this credit request?
<input type="checkbox"/> Commonwealth Bank <input type="checkbox"/> Other	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Commonwealth Bank <input type="checkbox"/> Other	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Commonwealth Bank <input type="checkbox"/> Other	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Total			\$ <input type="text"/>	\$ <input type="text"/>	

Accountant details

16 Do you have an accountant?

No

Yes We may need to contact your accountant to confirm your financial details

Name of company			
Contact name			
Telephone			
Facsimile			
Postal address			
			Postcode

Please attach the following items to this application:

- a most recent two full financial years financial statements.
- b most recent two full financial years tax return for each owner/director/partner.
- c most recent payslip for each owner/director/partner independently employed.

Note: The most recent full financial years financial statements and tax returns must be from the same financial year.

Director(s)/Owner(s)/Partner(s) Declaration

I/We apply for consideration of a loan and certify that the foregoing information/statements are complete, accurate and up-to-date in every detail.

I/We acknowledge that this application is not a legally binding contract to lend and any contractual obligation in respect of any financial undertaking will be set out in subsequent documents.

Name and signature of director(s)/owner(s)/partner(s) giving his/her consent.

Signature of director/owner/partner	Date	Signature of director/owner/partner	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of director/owner/partner		Name of director/owner/partner	
<input type="text"/>		<input type="text"/>	
Signature of director/owner/partner	Date	Signature of director/owner/partner	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of director/owner/partner		Name of director/owner/partner	
<input type="text"/>		<input type="text"/>	



Commercial Loan Application Personal Details (Part B)

Personal details of owner(s)/director(s)/partner(s)

Owner/Director/Partner 1

Owner/Director/Partner 2

1 Please provide us with your personal details

Mr Mrs Miss Ms Other

Mr Mrs Miss Ms Other

Given name/s

Given name/s

Surname

Surname

Date of birth

Date of birth

Marital status Married Single
 De facto Other

Marital status Married Single
 De facto Other

Gender Female Male

Gender Female Male

Driver's licence number

Driver's licence number

Number of dependents

Number of dependents

Age/s of dependent/s

Age/s of dependent/s

2 Details where we may contact you

Work phone number

Work phone number

Home phone number

Home phone number

Mobile number

Mobile number

Email address

Email address

3 What is your current residential address?

Postcode

Postcode

The length of time at your current residential address yrs/ mths

The length of time at your current residential address yrs/ mths

4 Have you lived at the above address for 2 years or more?

Yes Go to Q5
 No What was your previous residential address?

Yes Go to Q5
 No What was your previous residential address?

Postcode

Postcode

The length of time at your previous residential address yrs/ mths

The length of time at your previous residential address yrs/ mths

Owner/Director/Partner 1

Owner/Director/Partner 2

5 Are you living ...

- in rented accommodation
- in a home you are buying or own
- as a boarder
- in other type of accommodation, please specify below

- in rented accommodation
- in a home you are buying or own
- as a boarder
- in other type of accommodation, please specify below

6 How long have you been managing your current business?

 yrs/ mths yrs/ mths

7 Have you been managing your current business for less than 3 years?

- No Go to Q8
Yes Please provide us with your previous occupation/situation

How long were you in this previous occupation or situation?

 yrs/ mths

- No Go to Q8
Yes Please provide us with your previous occupation/situation

How long were you in this previous occupation or situation?

 yrs/ mths

8 Do you have any **personal** accounts with the Commonwealth Bank?

- No Who do you do your personal banking with?

The length of time with this financial institution.

 yrs/ mths

- Yes Please provide us with your **personal** account details

BSB

Account number

- No Who do you do your personal banking with?

The length of time with this financial institution.

 yrs/ mths

- Yes Please provide us with your **personal** account details

BSB

Account number

9 Have you ever been ... bankrupt? Yes No

a director of a company that has been in liquidation or receivership? Yes No

bankrupt? Yes No

a director of a company that has been in liquidation or receivership? Yes No



Commercial Loan Application

Financial details (Part C)

About the owner(s)/director(s)/partner(s) personal financial details (all amounts to nearest dollar)

Important Notes

If your personal assets/liabilities are shared with another owner/director/partner in this application (for example husband and wife, or in a de facto relationship), please **jointly** complete only one set of personal financial details below.

In all other cases, each owner/director/partner is required to individually complete a separate financial details section.

1 Name/s of owner(s)/director(s)/partner(s) involved

2 Please provide us with details of your gross annual income

Type of income	Gross annual amount
<input type="checkbox"/> Salary (including bonus, etc)	\$ <input style="width: 100%;" type="text"/>
<input type="checkbox"/> Spouse/partner's salary	\$ <input style="width: 100%;" type="text"/>
<input type="checkbox"/> Rental income	\$ <input style="width: 100%;" type="text"/>
<input type="checkbox"/> Drawings from business/dividend	\$ <input style="width: 100%;" type="text"/>
<input type="checkbox"/> Pension/family allowance	\$ <input style="width: 100%;" type="text"/>
<input type="checkbox"/> Other	\$ <input style="width: 100%;" type="text"/>
Total	\$ <input style="width: 100%;" type="text"/>

3 Please provide us with details of your personal assets and investments

Type of asset/investment	Estimated value
Cash/Deposits	\$ <input style="width: 100%;" type="text"/>
Own Home	\$ <input style="width: 100%;" type="text"/>
Investment property	\$ <input style="width: 100%;" type="text"/>
Investments (eg shares, etc)	\$ <input style="width: 100%;" type="text"/>
Superannuation	\$ <input style="width: 100%;" type="text"/>
Other (eg boat, motor vehicle)	\$ <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> Specify type
Total Asset/Investment	\$ <input style="width: 100%;" type="text"/>

4 Please provide us with details of your existing personal borrowings

Type of credit	Held with?	Credit limit	Balance	Monthly Repayment Amount
<input type="checkbox"/> Home loan	<input type="checkbox"/> Commonwealth Bank <input type="checkbox"/> Other		\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
<input type="checkbox"/> Personal loan	<input type="checkbox"/> Commonwealth Bank <input type="checkbox"/> Other		\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
<input type="checkbox"/> Investment loan	<input type="checkbox"/> Commonwealth Bank <input type="checkbox"/> Other		\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
<input type="checkbox"/> Credit card	<input type="checkbox"/> Commonwealth Bank <input type="checkbox"/> Other	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
<input type="checkbox"/> Store card	Specify <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
<input type="checkbox"/> Other	Specify <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
Total			\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>



Commercial Loan Application

Financial details (Part C)

About the owner(s)/director(s)/partner(s) personal financial details (all amounts to nearest dollar)

Important Notes

If your personal assets/liabilities are shared with another owner/director/partner in this application (for example husband and wife, or in a de facto relationship), please **jointly** complete only one set of personal financial details below.

In all other cases, each owner/director/partner is required to individually complete a separate financial details section.

1 Name/s of owner(s)/director(s)/partner(s) involved

2 Please provide us with details of your gross annual income

Type of income	Gross annual amount
<input type="checkbox"/> Salary (including bonus, etc)	\$ <input style="width: 80%;" type="text"/>
<input type="checkbox"/> Spouse/partner's salary	\$ <input style="width: 80%;" type="text"/>
<input type="checkbox"/> Rental income	\$ <input style="width: 80%;" type="text"/>
<input type="checkbox"/> Drawings from business/dividend	\$ <input style="width: 80%;" type="text"/>
<input type="checkbox"/> Pension/family allowance	\$ <input style="width: 80%;" type="text"/>
<input type="checkbox"/> Other	\$ <input style="width: 80%;" type="text"/>
Total	\$ <input style="width: 80%;" type="text"/>

3 Please provide us with details of your personal assets and investments

Type of asset/investment	Estimated value
Cash/Deposits	\$ <input style="width: 80%;" type="text"/>
Own Home	\$ <input style="width: 80%;" type="text"/>
Investment property	\$ <input style="width: 80%;" type="text"/>
Investments (eg shares, etc)	\$ <input style="width: 80%;" type="text"/>
Superannuation	\$ <input style="width: 80%;" type="text"/>
Other (eg boat, motor vehicle)	\$ <input style="width: 80%;" type="text"/> <input style="width: 150px;" type="text" value="Specify type"/>
Total Asset/Investment	\$ <input style="width: 80%;" type="text"/>

4 Please provide us with details of your existing personal borrowings

Type of credit	Held with?	Credit limit	Balance	Monthly Repayment Amount
<input type="checkbox"/> Home loan	<input type="checkbox"/> Commonwealth Bank			
	<input type="checkbox"/> Other		\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<input type="checkbox"/> Personal loan	<input type="checkbox"/> Commonwealth Bank			
	<input type="checkbox"/> Other		\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<input type="checkbox"/> Investment loan	<input type="checkbox"/> Commonwealth Bank			
	<input type="checkbox"/> Other		\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<input type="checkbox"/> Credit card	<input type="checkbox"/> Commonwealth Bank			
	<input type="checkbox"/> Other	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<input type="checkbox"/> Store card	Specify <input style="width: 150px;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<input type="checkbox"/> Other	Specify <input style="width: 150px;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
Total			\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>