

Local Business Starter Pack.

Who should complete this application?

If the business is	This form can be completed and signed by
A company	<ul style="list-style-type: none"> Two directors; a director and the company secretary; or the sole director, where there is only one.
An association (incorporated or unincorporated)	The chairperson or chief officer.
A partnership	The managing partner or any two partners.
A sole proprietor or individual	The sole proprietor or individual.
A business trust	The trustee. If the trustee is a company, association or partnership, follow the guidelines above.

Documents you need to provide



If you are applying for a Business Credit Card, Business Overdraft, BetterBusiness Loan, BetterBusiness Line of Credit, Trade Finance Facility or Asset Finance, check the following items off to make sure you have included all the necessary supporting documents with your application form.

Have you been in business for more than 12 months?

<input type="checkbox"/> Yes – provide the following documents	<input type="checkbox"/> No – provide the following documents
<input type="checkbox"/> Bank statements for the last six months for all bank accounts, loans and leases not held with the Commonwealth Bank (personal and business)	<input type="checkbox"/> Bank statements for the last six months for all bank accounts, loans and leases not held with the Commonwealth Bank (personal and business)
<input type="checkbox"/> Two most recent payslips (if in continuing employment)	<input type="checkbox"/> Two most recent payslips (if in continuing employment)
<input type="checkbox"/> Two most recent payslips from your spouse, if you have joint borrowings	<input type="checkbox"/> Two most recent payslips from your spouse, if you have joint borrowings
<input type="checkbox"/> Business balance sheet (less than two years old)	<input type="checkbox"/> Business plan
<input type="checkbox"/> Profit and loss statement (less than two years old)	<input type="checkbox"/> Cash flow projections for two years
<input type="checkbox"/> Full business tax return (less than two years old)	<input type="checkbox"/> Evidence of equity invested or to be invested in the business
<input type="checkbox"/> Full individual tax returns for the business proprietors, directors, or partners (less than two years old)	<input type="checkbox"/> Evidence of industry experience (for example, trade certificates or references)
<input type="checkbox"/> Certificate of Registration of a Company (if your business is a company)	<input type="checkbox"/> Certificate of Registration of a Company (if your business is a company)

Terminology

In this application, 'you' and 'your' refer to the person or organisation named as the applicant in Section 2. 'We' and 'us' refer to the Commonwealth Bank of Australia.

Where to send this form once completed

In person	To your Local Business Banker
By fax	1300 LBB FAX (1300 522 329)
By mail	Reply Paid 333, Silverwater, NSW 2128 (No stamp required)

For bank use only

Branch staff	Please complete the 100 point check and verify signatures for the applicants named in Section 3 and any additional cardholders named in Section 9. Fax this form to: 1300 LBB FAX (1300 522 329). Do not input this application into CommSee.
Business Bankers	CommSee CIF code <input type="text"/>





Local business starter pack

Section 1: Which solutions would you like to apply for?

i Instructions for completing Section 1
 • Tick (✓) the solutions you would like to apply for.

Solution	Complete these sections	Read and sign these sections	Attach supporting documents
Cheque and savings accounts <input type="checkbox"/> Premium Business Cheque Account <input type="checkbox"/> Business Online Saver	1, 2, 3, 4	9, 10	Not required.
Credit cards <input type="checkbox"/> Business Credit Card — Low rate ▶ with a limit of \$ <input type="text"/> <input type="checkbox"/> Business Credit Card — Interest-free days ▶ with a limit of \$ <input type="text"/>	1, 2, 3, 5, 8	9, 10	Refer to checklist on page 1.
Online banking <input type="checkbox"/> CommBiz	1, 2, 3, 6	9, 10	Not required.
Overdrafts and loans <input type="checkbox"/> Business Overdraft ▶ with a limit of \$ <input type="text"/> <input type="checkbox"/> BetterBusiness Loan ▶ for \$ <input type="text"/> <input type="checkbox"/> BetterBusiness Line of Credit ▶ with a limit of \$ <input type="text"/>	1, 2, 3, 8	9, 10	Refer to checklist on page 1.
Asset finance <input type="checkbox"/> Hire Purchase ▶ for \$ <input type="text"/> <input type="checkbox"/> Lease ▶ for \$ <input type="text"/> <input type="checkbox"/> Equipment Loan ▶ for \$ <input type="text"/>	1, 2, 3, 7, 8	9, 10	Refer to checklist on page 1.
Merchant solutions <input type="checkbox"/> Merchant facility	1, 2, 3	9, 10	Not required.
Trade Finance Facility <input type="checkbox"/> Trade Advance Limit \$ <input type="text"/> <input type="checkbox"/> Letter of credit Limit \$ <input type="text"/>	1, 2, 3, 8	9, 10	Refer to checklist on page 1.

Section 2: About your business

1 Full legal name

2 Registered business address State Postcode

3 Mailing address (if same as question 2, state 'AS ABOVE') State Postcode

4 Date established DD / MM / YYYY Date trading commenced DD / MM / YYYY

5 Contact details
 Contact name Email address
 Business phone Mobile number Fax number

6 Type of entity
 Sole proprietor Incorporated association Unincorporated association Not for profit organisation
 Company Partnership Trust ▶ Trust name

7 ABN or ACN Number of employees Number of directors or owners

8 Do you have a Commonwealth Bank **business** account?
 Yes ▶ My account number is BSB Account number
 No ▶ I do not have an existing business account, OR
 ▶ My current bank is Bank Years with current bank

Section 3: About you

- Instructions for completing Section 3**
- If there are more than two directors, proprietors or partners, please photocopy and complete this section for each person.

Director / Proprietor / Partner 1

1 Position Director Proprietor Partner Trustee
 Title (Mr, Mrs, Dr, etc) _____ Gender Male Female

2 Personal details
 First name _____
 Middle name/s _____
 Family name _____
 Birth date / / Driver's licence

3 Home address

 State _____ Postcode _____

4 Preferred contact number
 Home Business Mobile
 Contact number _____

5 Do you have any Commonwealth Bank **personal** accounts?
 Yes ▶ My account number is
 BSB 1 Account number 1
 BSB 2 Account number 2
 No ▶ My current bank is _____
 Years with current bank

Director / Proprietor / Partner 2

Director Proprietor Partner Trustee
 Title (Mr, Mrs, Dr, etc) _____ Gender Male Female

First name _____
 Middle name/s _____
 Family name _____
 Birth date / / Driver's licence

_____ State _____ Postcode _____

Home Business Mobile
 Contact number _____

Yes ▶ My account number is
 BSB 1 Account number 1
 BSB 2 Account number 2
 No ▶ My current bank is _____
 Years with current bank

Section 4: Cheque and savings accounts

- Instructions for completing Section 4**
- You can use this form to open up to five Premium Business Cheque Accounts and five Business Online Savers.
 - Each Business Online Saver must be linked to a Premium Business Cheque Account with the same account title.

1 Enter an account title for each Premium Business Cheque Account you want to open	Tick (✓) to open a linked Business Online Saver
Account 1	<input type="checkbox"/>
Account 2	<input type="checkbox"/>
Account 3	<input type="checkbox"/>
Account 4	<input type="checkbox"/>
Account 5	<input type="checkbox"/>

Business tax file number

- Instructions for completing this section**
- Complete this section if you are opening a new account.
 - You do not have to quote a tax file number for your account. However, please note that if you do not give us your tax file number or if you are not exempt, we are legally required to deduct tax from any interest earned on the account above a certain threshold.
 - After your tax file number has been recorded, this part of the form will be destroyed or returned to you.

1 Is your business exempt from tax?

Yes ▶ Exemption category

No ▶ Business tax file number

Need help? Call us on 13 19 98 – 24 hours a day, 365 days a year.

Section 5: Business Credit Cards

- i** **Instructions for completing Section 5**
- You can have one or two cardholders on a Business Credit Card account. If you would like more than two cards, ask about our range of Corporate Cards.
 - The name on each card can be a maximum of 21 characters long.
 - If the cardholders are not existing Commonwealth Bank customers, please visit a branch to have 100 point identification completed.
 - If the additional Cardholders are not the Director, Proprietor, or Partners of the Business, please ensure that they complete and sign Section 9, part 3.

1 Name/s to appear on cards

Cardholder 1 _____

Does Cardholder 1 have an existing Commonwealth Bank account?

Yes ▶ My account number is BSB _____ Account number _____

No ▶ I do not have an existing account

2 Name/s to appear on cards

Cardholder 2 _____

Does Cardholder 2 have an existing Commonwealth Bank account?

Yes ▶ My account number is BSB _____ Account number _____

No ▶ I do not have an existing account

Section 6: CommBiz

- i** **Instructions for completing Section 6**
- By default, when you open a CommBiz account, we'll set it up so that the people listed in Section 3 can administer all of your accounts. If you would like a different arrangement, tick 'No' and we'll contact you.
 - Note that you can add and change account authorisers online after your CommBiz account has been set up.

1 Would you like the people named in Section 3 to administer your accounts in CommBiz?

Yes No

Continue to page 5 ▶

Section 7: Asset finance

Description of goods

What kind of Asset do you want to buy?

Brand

Model

Are the Goods new or used?

New Used

Year of manufacture

Finance Term Required (24-60 months)

Supplier/s name (if known)

Hire Purchase or Equipment Loan

Deposit amount

\$

Would you like to make a final ballon payment?

No Yes ▶ Balloon amount \$

Section 8: Financial information



Instructions for completing Section 8

- Complete this section if you are applying for a Business Credit Card, Business Overdraft, BetterBusiness Loan, BetterBusiness Line of Credit, Trade Finance Facility or Asset Finance.
- If there are more than two directors, proprietors or partners, please photocopy and complete this section for each person.

	Director / Proprietor / Partner 1	Director / Proprietor / Partner 2
1 Occupation	<input type="text"/>	<input type="text"/>
	Annual salary <input type="text"/>	Other income <input type="text"/>
	Time in this job <input type="text"/>	Time in industry <input type="text"/>
	<input type="checkbox"/> House being paid off <input type="checkbox"/> Renting <input type="checkbox"/> Not stated	<input type="checkbox"/> House being paid off <input type="checkbox"/> Renting <input type="checkbox"/> Not stated
2 Residential status	<input type="checkbox"/> House fully owned <input type="checkbox"/> With parents <input type="checkbox"/> Other	<input type="checkbox"/> House fully owned <input type="checkbox"/> With parents <input type="checkbox"/> Other
	Time at address <input type="text"/>	Monthly rent \$ <input type="text"/>
	Number of adults in house <input type="text"/>	Number of dependants <input type="text"/>
	<input type="checkbox"/> House being paid off <input type="checkbox"/> Renting <input type="checkbox"/> Not stated	<input type="checkbox"/> House being paid off <input type="checkbox"/> Renting <input type="checkbox"/> Not stated
3 Previous address (If at current home less than 2 years)	<input type="text"/>	<input type="text"/>
	<input type="text"/> State <input type="text"/> Postcode	<input type="text"/> State <input type="text"/> Postcode
	Time at previous address <input type="text"/>	Time at previous address <input type="text"/>
	<input type="checkbox"/> House being paid off <input type="checkbox"/> Renting <input type="checkbox"/> Not stated	<input type="checkbox"/> House being paid off <input type="checkbox"/> Renting <input type="checkbox"/> Not stated

Section 8: Financial information – Assets (your share if jointly owned)

4 Properties

Director / Proprietor / Partner 1

Address 1

 State Postcode

Value
 \$

Address 2

 State Postcode

Value Monthly rental
 \$ \$

Address 3

 State Postcode

Value Monthly rental
 \$ \$

Director / Proprietor / Partner 2

Address 1

 State Postcode

Value
 \$

Address 2

 State Postcode

Value Monthly rental
 \$ \$

Address 3

 State Postcode

Value Monthly rental
 \$ \$

5 Motor vehicles

Make and model 1

Value
 \$

Make and model 2

Value
 \$

Make and model 3

Value
 \$

Make and model 1

Value
 \$

Make and model 2

Value
 \$

Make and model 3

Value
 \$

6 Bank accounts

Bank 1

Balance
 \$

Bank 2

Balance
 \$

Bank 3

Balance
 \$

Bank 1

Balance
 \$

Bank 2

Balance
 \$

Bank 3

Balance
 \$

7 Other assets (Shares, etc)

Asset 1

Value
 \$

Asset 2

Value
 \$

Asset 3

Value
 \$

Asset 1

Value
 \$

Asset 2

Value
 \$

Asset 3

Value
 \$

8 Total assets

\$

\$

Section 9: Privacy information

Part A – All applicants

Collection of personal information

We collect personal information (including customers' full name, address and contact details) so that we may administer our customer relationships and provide customers with the products and services they request as well as information on the Commonwealth Bank Group's products and services.

Where it is necessary to do so, we also collect information on individuals such as company directors and officers (where the company is our customer), as well as customers' agents and persons dealing with us on a 'one-off' basis.

The law can also require us to collect personal information; for example, Commonwealth legislation requires us to identify persons who open or operate accounts.

We may take steps to verify the information we collect; for example, a birth certificate provided as identification may be verified with records held by the Registry of Births, Deaths and Marriages to protect against impersonation, or we may verify with an employer that employment and remuneration information provided in an application for credit is accurate.

You need to provide us with accurate and relevant information

If you provide us with incomplete or inaccurate information, we may not be able to provide you with the products or services you are seeking.

Other members of the group

We are permitted by the Privacy Act to disclose personal information to other members of the Commonwealth Bank Group. This enables the Group to have an integrated view of its customers.

Other disclosures

Personal information may be disclosed to:

- brokers and agents who refer your business to us;
- any person acting on your behalf, including your financial adviser, solicitor or accountant, executor, administrator, trustee, guardian or attorney;
- organisations, including overseas organisations, to whom we outsource certain functions. For greater detail on outsourcing, please refer to our Privacy Policy Statement, which is available at www.commbank.com.au or on request from any branch of the Bank.

In all circumstances where our contractors, agents and outsourced service providers become aware of personal information, confidentiality arrangements apply. Personal information may only be used by our contractors, agents and outsourced service providers for our purposes.

We may also disclose personal information to other financial institutions and organisations at their request if you seek credit from them.

We may be allowed or obliged to disclose information by law; for example, under Court Orders or Statutory Notices pursuant to taxation or social security laws.

Access

You may (subject to permitted exceptions) access your information by contacting: Customer Relations, Commonwealth Bank Group, Reply Paid 41, Sydney NSW 2001.

We may charge you for providing access.

Further information

For further information on our privacy and information handling practices, please refer to our Privacy Policy Statement, which is available at www.commbank.com.au or upon request from any branch of the Bank.

Part B – Applicants for a Business Credit Card, Business Overdraft, BetterBusiness Loan, BetterBusiness Line of Credit, Trade Finance Facility or Asset Finance

In this Part B, 'you' includes borrowers, partners in a partnership and directors of corporate borrowers.

Continuing authority – borrowers and directors of corporate borrowers

All consents, acknowledgements and authorities in this Section 8 remain in force to cover this and any other application by you (including persons who have not signed this application). It continues for so long as we provide credit to you or your company under any facility.

Credit information acknowledgements and authorisations

If you are signing on behalf of a number of applicants or a number of directors of a corporate applicant, you certify that you have the authority of the other applicants and directors named in the loan application to consent to us obtaining credit checks on all of you.

You also confirm that you will inform each other applicant and director that their personal information may be disclosed to a credit reporting agency.

Credit reporting agencies ('agencies')

If you are a personal borrower you authorise us and our agents to give and receive personal and credit information (including commercial credit information) from Agencies which relates to your application for credit and which may be used for:

- identifying you;
- assessing your application for commercial credit;
- collecting overdue payments;
- assessing whether to authorise a large credit transaction outside of your normal transaction activities;
- assisting you to avoid defaulting on your credit obligations

You also authorise us to notify Agencies that we are a credit provider to you as well as:

- of overdue payments in excess of 60 days and cheques of yours which we have dishonoured more than once;
- of any serious credit infringement that you may commit;
- that credit we provided you has been discharged.

Other credit providers

If you are a personal borrower or a Director of a corporate borrower, you authorise us to give to and obtain information about you or your company's personal or commercial credit arrangements from credit providers who are named in a personal or commercial credit report concerning you or your company issued by an Agency.

You understand this information can include credit information of any kind and you acknowledge that the information may be given or used for the following:

- accessing applications for finance;
- averting default on credit obligations and assessing the situation if such default is made;
- notifying defaults;
- the provision or management of securitised loans.

You also authorise us to give and receive bankers' opinions relating to you or your company's business or profession.

Disclosure to Guarantors

If you are a personal borrower or Director of a corporate borrower, you authorise us to provide to any Guarantor any information or documents of any kind concerning the creditworthiness, credit history, credit capacity and credit standing of you and your company. These include as regards any facility to be guaranteed ('Facility'):

- a copy of the contract for the Facility and the final letter of offer;
- details of conditions set out in any earlier version of that letter which may have already been met;
- any related credit report from a credit reporting agency;
- any financial accounts or statements of financial position given to you within the previous two years;
- the latest statement of account; and
- any notice of demand given by us within the last two years which has not been complied with to our satisfaction.

You also authorise us to provide to the Guarantor any other information regarding the Facility (as well as any facility to be refinanced by the Facility) that the Guarantor may reasonably require; and advice as to whether the Facility will be cancelled if the Guarantee is not provided.

Section 10: Authorisations, checklist and signatures

1 Authorisations

By signing this application, you acknowledge and agree to these terms and conditions.

All applicants

- You declare that the information given in this Application (including identification details) are complete and correct.
- You have read and accept the privacy information in

Section 8 of this Application and consent to the use and disclosure of your personal information as described in that section.

- You acknowledge that each solution has its own Terms and Conditions, provided to you as follows.

Solution provided to you	Terms and conditions	How they are provided to you
<ul style="list-style-type: none"> Premium Business Cheque Account Business Online Saver 	Business Cheque and Savings Accounts – General Information	With this application form
<ul style="list-style-type: none"> Business Credit Card 	Important Information about Commonwealth Bank Business Card	When the card is issued
<ul style="list-style-type: none"> Business Overdraft BetterBusiness Loan Trade Finance Facility BetterBusiness Line of Credit 	Terms and Conditions for Commercial Lending Facilities	With your credit approval
<ul style="list-style-type: none"> Merchant Facility 	Merchant Agreement	At the time your EFTPOS terminal is installed
<ul style="list-style-type: none"> CommBiz 	What you Need to Know About CommBiz	With this application form
<ul style="list-style-type: none"> Finance Lease or Hire Purchase 	Usual Terms and Conditions Finance Lease or Hire Purchase	With your documentation
<ul style="list-style-type: none"> Equipment Loan 	Usual Terms and Conditions Equipment Loans and Good Mortgage	With your documentation

Applicants for a Premium Business Cheque Account or Business Online Saver

- You have read the Terms and Conditions for these accounts and agree to those Terms and Conditions.
- You ask us to act upon the Account Operating Authority set out in Part 2 of this Section 9 (see 'Premium Business Cheque Account signatories' below) or any variation of this Authority until the branch of the Bank where each account is conducted receives notice in writing from you (in accordance with the method of operation) stating that the Authority has been cancelled.
- You represent and warrant that the Account Signatories set out in Part 2 of this Section 9 are authorised to operate each account in the manner set out in the Authority.
- You understand that the law requires signatories to state all the names by which they are commonly known and prohibits the use of false names.
- You declare that your particulars (including identification details) as shown on this form are complete and correct.
- You authorise and consent to the Bank obtaining personal information about you to verify your personal details in this application.
- Your signature below indicates your acknowledgement and consent to the use and disclosure of your personal information as detailed in the section 'Privacy' in the Terms and Conditions for this account.
- If you are a trustee of a business trust, you represent and warrant that the trust deed or instrument authorises the opening and operation of the account or accounts in the manner set out in the Account Operating Authority in Part 2 of this Section 9 (see 'Premium Business Cheque Account signatories' below).

Applicants for a Business Overdraft, BetterBusiness Loan, BetterBusiness Line of Credit, Trade Finance Facility or Asset Finance

- You declare that:
 - the credit to be provided to you by the Bank, if this application is approved, is to be wholly or predominantly for business purposes;
 - all of the directors, proprietors or partners are Australian citizens or permanent residents;

- all of the directors, proprietors or partners are over 18;
- each of the directors, proprietors or partners has an annual income of \$25,000 or more;
- if your business is a company, the directors are willing to provide a personal guarantee; and
- none of the directors, proprietors or partners has ever been bankrupt.

Applicants for a Business Credit Card

- You declare that:
 - the credit to be provided to you by the Bank, if this application is approved, is to be wholly or predominantly for business purposes;
 - all of the persons named in Section 3 are Australian citizens or permanent residents;
 - all of the persons named in Section 3 are over 18;
 - each of the persons named in Section 3 has an annual income of \$25,000 or more;
 - if your business is a company, the directors are willing to provide a personal guarantee; and
 - none of the persons named in Section 3 has ever been bankrupt.
- You authorise us to issue a Business Credit Card to the Cardholders named in Section 5 and the additional cardholders named in Section 9 who will operate as your agents.
- You acknowledge that the card is to be issued on the basis that the cardholder will only use the card for the purpose of paying expenses incurred in the course of your business. You understand that you have no claim against us for any use of the card that is contrary to the purpose for which it is used.
- You understand that the *Financial Transaction Reports Act 1988* requires cardholders to state all the names by which they are commonly known and prohibits the use of false names.
- I/We understand and acknowledge that the law requires signatories to provide true and correct information and state all the names by which they are commonly known. I also understand that the law prohibits the use of false names, as well as the giving, use or production of false or misleading information or documents in connection with the provision of financial services and the making, possession or use of a false document in connection with an identification procedure. I/We declare that the details as shown on this form are complete and correct.

Need help? Call us on 13 19 98 – 24 hours a day, 365 days a year.

Section 10: Authorisations, checklist and signatures

Applicants for CommBiz

- You request that the accounts opened under this application be linked to a new CommBiz service established as part of this application.
- You acknowledge that you have read and understood the security precautions set out in the CommBiz Terms and Conditions.
- You authorise the Bank to debit any fees that may be charged from time to time for your use of the CommBiz facility as set out in the Terms and Conditions of your accounts linked to CommBiz and the CommBiz Terms and Conditions.
- You acknowledge that your first transaction using the CommBiz facility will indicate your acceptance of the Bank's Electronic Banking Terms and Conditions.

Marketing material

- Tick this box if you do not want to receive any marketing material from us.

Documents you need to provide

- I have attached the required documents set out in the checklist on page 1.

IMPORTANT: If you do not provide all of the necessary supporting documents, it may delay the processing of your application.

2 Signatures

Instructions for signing this form

- By signing below, you make the declarations, authorisations and acknowledgements set out in Part 1 of this Section 9.
- You acknowledge that you are applying for the solutions selected in Section 1, for and on behalf of the business named in Section 2. See 'Who should complete this form?' on page 1 for information about who can sign this form on behalf of your business.
- If you open more than one Premium Business Cheque Account, by default they will all have the same account signatories and method of operation. If you would like different arrangements for different accounts, please tick the relevant box below, and we'll contact you.
- Any authorised signatory can operate a Business Online Saver.
- If you would like to apply for a Business Credit Card to be used by someone other than the Directors, Proprietors or Trustees, please ensure that the additional cardholders sign below.

Premium Business Cheque Account signatories

- Any one signatory can operate the accounts Both signatories must sign
- I would like different signatories for different accounts — please contact me for more information.

Signature/s

Name of Director / Proprietor / Partner 1
<input type="text"/>
Date
<input type="text" value="DD / MM / YYYY"/>
Signature
<input type="text" value="X"/>

Name of Director / Proprietor / Partner 2
<input type="text"/>
Date
<input type="text" value="DD / MM / YYYY"/>
Signature
<input type="text" value="X"/>

3 Additional Business Credit Card cardholders' signatures

Please complete this section for additional Business Credit Card cardholders. Declaration and consent by cardholders

I, the cardholder consent to the issue of a business credit card in my name for use as an agent of the Accountholder.

- I agree to only use the card for the purpose of paying expenses incurred in the course of the Accountholder's business.
- I agree to the Bank's use and disclosure of my personal information, as specified in the Privacy Information in Section 8 of this application.
- I understand that the *Financial Transaction Reports Act 1988* requires cardholders to state all the names by which they are commonly known and prohibits the use of false names

Additional signatory 1
<input type="text"/>
Date
<input type="text" value="DD / MM / YYYY"/>
Signature
<input type="text" value="X"/>

Additional signatory 2
<input type="text"/>
Date
<input type="text" value="DD / MM / YYYY"/>
Signature
<input type="text" value="X"/>