

Commercial Broker – Application Details and Checklist

Small Business (SME) Secured Commercial Loans up to \$3m

This form is to be used by **accredited brokers** of **Bank of Melbourne – 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	Guidelines
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): <input type="text"/>	

Borrower's Industry	
Loan to Value Ratio (LVR %)	
New Loan or Refinance	
Bank/Funder to be Refinanced	

Existing Bank of Melbourne/ StGeorge/ BankSA/ Westpac customer, type of relationship (retail, commercial, wealth) and which facilities currently utilising?	
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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 Bank of Melbourne 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:



Broker signature

/ /

Date

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

For Internal and Broker Use Only