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Guarantor's Statement & Particulars by Company

1 Borrower Details

Full name of borrower(s) (e.g Company, Business, Sole Trader, Individual, Trust)			
Facilities to be Guaranteed <small>(Please specify Home Loan, Investment Home Loan, Overdraft, Commercial or Business Loan)</small>	Account Number <small>(If an existing loan)</small>	Purpose	Amount
			for \$
			for \$
			for \$
Total \$			

2 Guarantor Company Details

Australian company	Foreign Company registered with ASIC	Foreign Company not registered with ASIC
Structure: Proprietary/Private	Public	
Full name of Entity <small>(include trading name if applicable)</small>		
ASIC identification number	ACN:	ABN:
For foreign company: Local Agent details: -Full name of individual or company: -Residential address if an individual, or registered office address if company: <i>(PO Box NOT acceptable)</i>	If registered with ASIC, provide ARBN:	Name of Foreign Registration Authority & Reg. No:
	State	Postcode
	Country	
Date the Entity was established & registered	Date established	Date registered
Country and State where Entity was established or registered in:	State/Territory established or registered	Country established or registered
If the entity was Registered in the US:	Please provide the US Employer Identification Number:	
Registered Office Address: <i>(PO Box is NOT acceptable)</i>	State	Postcode
	Country	
Trading Address: -provide details if different from above <i>(PO Box is NOT acceptable)</i> Same as Registered Office Address	State	Postcode
	Country	
Mailing Address Same as Registered Office Address Same as Trading Business <small>(If other please specify in space provided)</small>	State	Postcode
	Country	
General telephone & fax numbers:	telephone/s:	Fax:
Main Contact person details:	Full name of main contact person:	Title/ Role of main contact person:
	Telephone No. of main contact person:	Email of main contact person:

2 Guarantor Company Details (Cont)

DIRECTORS DETAILS (Proprietary or Private Companies only)

Number of Directors _____

Please provide name of each Director (Include any other names commonly known by)

Given Name/s	Surname	KYC form attached
1.		
2.		
3.		
4.		
5.		

DETAILS OF SHAREHOLDERS / BENEFICIAL OWNERS/ CONTROLLING PARTIES OF THE COMPANY

For AUSTRALIAN PRIVATE (PROPRIETARY) OR OTHER FOREIGN PRIVATE COMPANIES: Name, Address and Shareholding Percentage of all Company Directors and Shareholders/ beneficial owners (direct or indirect) who own more than **25%** of the issued capital in the company or ultimately control the company i.e. includes CEO's. All need to complete a KYC Identification for Individuals Form .

For US COMPANIES: Name, Address and Shareholding Percentage of all Company Directors and Shareholders/ beneficial owners (direct or indirect) who own more than **10%** of the issued capital in the company or ultimately control the company i.e. includes CEO's. All need to complete a KYC Identification for Individuals Form.

Note: A 'KYC Identification Form for Individuals' needs to be completed for each of the individuals listed below.

Full Given Names & Surname (including other names commonly known by)	Full Residential Address (PO Box is NOT acceptable)	Country of Citizenship	% where applicable	KYC Form attached
Given name:				
Surname:	State Postcode Country			
Given name:				
Surname:	State Postcode Country			
Given name:				
Surname:	State Postcode Country			
Given name:				
Surname:	State Postcode Country			

Have the Directors or the company provided guarantees or security for any other borrowings ?

No

Yes (Please provide details)

CRS / FATCA Self-Certification

Is the company or any controlling Person / Beneficial Owners an Overseas Tax Resident of any other country other than Australian? Yes No

If **Yes**, please complete a CRS / FATCA Self Certification Form for each i.e. one for the company and a separate form for each Controlling Person / Beneficial Owner who is an Overseas Tax Resident.

(Note: Self-Certification Forms may be obtained from the BOS website <https://www.banksyd.com.au/CRS>, in Branch or by calling 13 95 00)

If you require further information on CRS/FATCA please refer to the BOS website <https://www.banksyd.com.au/CRS>
 If you require further specific advice on your circumstances please consult your Tax Advisor.

3 Guarantor Company Financial Details

Please attach a certified copy of the company's financial and tax returns for the last two financial years. If you cannot provide this information please complete Annexure 1.

Number of employees
How long has the company been under the existing management/ownership?

Specify the key people other than the directors, managing the company:

Name	Title/Role	Time in Role

Has either guarantor company or any of its directors ever been insolvent or bankrupt, had any unsatisfied credit defaults, or had a judgement debt?

No Yes (Please provide details)

4 Security

Description of Property (if offered as security)			
Address	Description	Market Value	Rent

Description of other assets (if offered as security)

Other security (eg shares, term deposit)

5 Terms of Guarantor's Statement

THE GUARANTOR

The Guarantor acknowledges that where there is more than one person making Guarantor's Statement to Bank of Sydney (BOS) in respect of the same credit facility, those Statements are made by them jointly and severally; and that in this Statement the Guarantor may be referred to as "I", "you", "your", "my" or "me".

REQUEST AND AUTHORITY

I request BOS to accept a guarantee and indemnity from me on basis of the information contained in this Guarantor Statement;
I acknowledge that this Guarantor Statement does not bind BOS to extend credit to any person;
I agree promptly to supply BOS on request with such further statement of my financial position as BOS may reasonably require at any time;
I confirm that I understand the terms and content of this Guarantor Statement; and authorise BOS to verify any information given by me in this Guarantor Statement by making enquiries of my solicitor, accountant or broker from time to time including the authenticity of the identification documents.

6 Guarantor's Declarations

I/We declare that:

- (a) I/We have never been insolvent and my assets have never been assigned for the benefit of creditors;
- (b) A receiver, manager or a liquidator has never been appointed to manage the affairs of the company;
- (c) There is no unsatisfied judgment entered in any court against me or the company's directors;
- (d) I have never owned property in respect of which foreclosure or other mortgagee's powers have been exercised;
- (e) BOS has made no representation or warranty to me as to the taxation implications of any borrowing and BOS has not given me financial advice upon which I have relied
- (f) all the information given in this Application is true, correct and not misleading and until I notify BOS otherwise in writing and I acknowledge that BOS has relied on the information I have provided in or with this Guarantor's Statement in assessing whether to accept a guarantee and indemnity from me.
- (g) I/We are not an undischarged bankrupt
- (h) Where I/we have provided personal information about an individual (e.g. solicitor, employer, accountant). I/we have made or will immediately make the individual aware of that fact and:
 - (i) that their personal information has been collected by the Bank to which this Request is addressed for the purpose of assessing my/our Request, administering the products or services provided to me/us and protecting against fraud. I am not currently guaranteeing a debt on behalf of someone else;
 - (ii) That their personal information may not be disclosed to other organisations involved in the provision and administration of my/our products and services.
 - (iii) That I/we may not be able to obtain the Bank's products or services if that individual's personal information is not provided.
 - (iv) That the individual can gain access to their personal information by contacting the Bank, using the contact details I/we will provide.
 - (v) Give the individual a copy of the document containing further information regarding BOS's Privacy Policy, if the individual requests it (copies available on request).

Privacy Notification and Consent

By signing this document you consent to us (Bank of Sydney Ltd ACN 093 488 629 AFSL & Australian Credit Licence 243 444 and our related entities) and some other entities collecting, using, holding, and disclosing personal and credit information about you. If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services.

We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Personal information includes any information from which your identity is apparent.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy and credit reporting policy can be obtained from our website www.banksyd.com.au or by contacting us on 13 95 00.

Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Exchange information with credit providers We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange information with guarantors We and the lenders mortgage insurer listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Exchange information We may exchange personal and credit information with the following types of entities, some of which may be located overseas.

Please see our privacy policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Trade insurers

- Any person where we are authorised by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

Customer identification We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

Lenders Mortgage Insurers (LMIs) We may exchange personal and credit information with the LMI listed below. The LMI may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities with which we can exchange information.

The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, dealing with claims, enforcing any mortgage and recovering proceeds, conducting risk and credit assessments, fraud prevention, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMI to process the credit provider's request for LMI.

The LMIs that we may disclose your personal information and credit information to are:

QBE Lenders Mortgage Insurance Limited who can be contacted and a copy of their privacy policy obtained on 1300 367 764 or qbelmi.com

The privacy and credit reporting policies of the LMIs contain information on how the LMIs collect, use and disclose your personal and credit information, how you may access the personal information and credit information the LMI holds about you, seek correction of that information, and how you may complain about a breach of your privacy and how the LMI will deal with your complaint.

The LMI may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada, the United Kingdom and the Philippines.

We may exchange your personal and credit information with the following credit reporting bodies:

- Veda Advantage Ltd - veda.com.au
- Illion – illion.com.au
- Experian - experian.com.au.

Contact Information:

Bank of Sydney Ltd (BOS) "the LMI" QBE Lenders Mortgage
 PO BOX 4288 Insurance Limited
 SYDNEY NSW 2001 PO BOX R1547
 13 95 00 ROYAL EXCHANGE, SYDNEY
 NSW 1225

Declaration, Authority and Consents

By signing this document you consent to us and some other entities collecting, using, holding and disclosing personal information (which includes credit information) about you. You can find out more about how we deal with your privacy by viewing our privacy policy at www.banksyd.com.au. If you do not provide us with this consent or provide us with your personal information we may not be able to provide banking services or arrange finance for you.

I/We acknowledge that the account must be conducted in accordance with all the applicable Term & Conditions.

I/We declare that my/our particulars as shown on this application form are complete and correct. I/We have read and understood all Terms and Conditions, including fees, stated in the Bank of Sydney PDS.

I/we agree to be bound by these Terms & Conditions and any other Terms and Conditions including the conditions listed on this form for the duration of my/our relationship with Bank of Sydney or until I/we give notice to cancel any such instructions.

I/we understand that it is against the law and the Bank's policies to deal with any sanctioned country, individual or entity contained on any Australian or International sanction list.

I/we agree to follow any Bank directive given to me/ us in relation to Bank Policy concerning sanctions.

I/we confirm that we are not dealing with and will not have any future dealings with, any sanctioned country, individual or entity.

I/we confirm that we are not dealing with and will not have any future dealings with, any sanctioned countries, or entities that are associated with entities of sanctioned origins.

Where I/we have requested Internet Banking

I/we authorise you to grant access to me through Bank of Sydney Internet Banking for the account listed above.

I/we authorise you to grant me Bank of Sydney Internet Banking enquiry access for all current and future Bank of Sydney accounts to which I /we are authorised to operate in accordance with the Mode of Operation specified under the account.

I/we acknowledge that Email Alerts will be sent by the bank to my nominated email address appearing on this form. It is my/our responsibility to inform the bank of any change to this email address.

I/we have read and understood the Bank of Sydney Internet Banking legal terms and information on Internet Security found at www.banksyd.com.au and by executing this document agree to be bound by that information in my/our use of Bank of Sydney Internet Banking.

I/we acknowledge that i am/we are aware of the Notification of Australian Tax File Number or Exemption requirements.

Electronic (Email) Communications Consent

You consent to receive, by electronic communication, including but not limited to, statements, notices and any other documents that we are required to give you in relation to any facilities you hold with us.

You should note that paper documents may no longer be provided. We may send you an email to your email address notifying you that information is available for retrieval and notify you of the nature of that information. Your electronic communications must be regularly checked for notices.

You are responsible for maintaining the facilities to enable you to retrieve, read & print these notices.

Notwithstanding this consent, we may still send you paper copies in certain circumstances including where electronic delivery is unavailable or we reasonably believe your email address is not receiving the emails we send.

We rely on you to keep your nominated e-mail or physical (street) address details up to date and to notify us when they change. You may withdraw this consent at any time and change back to receiving paper statements, notices and documents to your nominated residential/postal address, by notifying us on 13 95 00 or attending one of our branches.

Overseas Tax Residency Declaration

I/we declare I/we are authorised to provide this information and that the information provided is, to the best of my/our knowledge and belief, accurate and complete.

I/We undertake to advise Bank of Sydney promptly and provide an updated Self-Certification form within 30 days where any change in circumstances occurs which causes any of the information contained in this form to be inaccurate or incomplete.

I/we understand that the provision of false, misleading or incomplete information may constitute an offence/s attracting penalties. I/We confirm that Bank of Sydney has not provided any tax advice.

Where legally obliged to, I/we hereby consent to the recipient providing the information to the ATO and they may exchange this information with the country or countries in which I/we are a tax resident.

Consent to Use & Disclose your Information

I/we acknowledge that I/we have read and understood the BOS Privacy Policy; and

I/we agree that my/our personal information can be used or disclosed by BOS as contemplated in this form and in the Privacy Policy.

I/We consent to the use of my/our personal information as provided for in this document.

Important Notice regarding Information you have provided-

If any of the information in your application is false and BOS relies on this to decide to offer you banking products, you may be in breach of the law and liable to pay penalties.

*Before signing this authority, please ensure that all alterations have been initiated and blank spaces ruled through.

Declaration, Authority and Consents - Continue

I would like to receive marketing material and promotional e-mails from Bank of Sydney? Yes No

(Please note you can change your preferences at any time by contacting the Bank on 13 95 00).

Director/Secretary (Please advise) _____

Name (BLOCK LETTERS) _____

Signature _____ Date / /20

I would like to receive marketing material and promotional e-mails from Bank of Sydney? Yes No

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Director/Secretary (Please advise) _____

Name (BLOCK LETTERS) _____

Signature _____ Date / /20

How did you hear about Bank of Sydney

Newspaper

Radio

Social Media

Referred by a friend or family member

Other: _____

Proposed AML Risk Rating

Submit the Account Opening Form, KYC Documents and Enhanced Customer Due Diligence Form to the relevant department for AML Risk Rating Approval YES
Refer to the AML/CTF Procedures Customer Facing Policy for further information

Identification verified via Equifax IDMatrix System? YES NO

CRS / FATCA information entered via Nintex Workflow YES NO

- Applicant 1 YES NO

- Applicant 2 YES NO

- Applicant 3 YES NO

- Applicant 4 YES NO

CRS / FATCA Self-Certification Forms:

- For the Company YES NO

- For Controlling Persons YES NO

INPUT BY

Name: Signature: Date:

1.		
2.		
3.		
4.		

CHECKED BY

Name: Signature: Date:

1.		
2.		
3.		
4.		

STATEMENT OF ASSETS AND LIABILITIES

As at _____

ASSETS	VALUE	LIABILITIES	AMOUNT	MONTHLY COMMITMENT
Real Estate (Property address)		Mortgages		
1.	\$	1.	\$	
2.	\$	2.	\$	
3.	\$	3.	\$	
Vehicles (Registration Number)		Vehicle Loans		
1.	\$	1.	\$	
2.	\$	2.	\$	
Plant, Machinery, Equipment & Furniture and Fittings		Leasing / HP / Factoring / Credit Cards (maximum limit)		
1.	\$	1.	\$	
2.	\$	2.	\$	
3.	\$	3.	\$	
Debtors, Stock & W.I.P		Loans / Overdraft		
1.	\$	1	\$	
2.	\$	2.	\$	
3.	\$	3.	\$	
Bank & Cash Balances		Creditors (Trade / Other)		
1.	\$	1.	\$	
2.	\$	2.	\$	
		Financial Guarantees		
		1.		
		2.		
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$	
		Rent p/month (if applicable)	\$	

Business Financial Summary

Total Sales / Income	Net Profit	Interest	Depreciation
Current Year \$	Current Year \$	Current Year \$	Current Year \$
Previous Year \$	Previous Year \$	Previous Year \$	Previous Year \$
Date of Last Balance Sheet	Shareholder's Funds / Surplus	Total Assets	Total Liabilities
/ /	\$	\$	\$

Director / Secretary	Name	Signature
Director / Secretary	Name	Signature