POSEIDON FINANCE

COMMERCIAL LOAN APPLICATION

Please use this application form for Business and/or Commercial Borrowers.
Please return signed and completed application together with the following information to your dedicated BDM.

COMPANY DETAILS

Borrowers/ Company Name in Full

Type of business entity: ☐ Sole Proprietor ☐ Partnership ☑ Public Company ☐ Trust ☐ Other

ABN	ACN	
Trust Name (If applicable)	Trust ABN (If applicable)	
Business Trading/ Registered Office Address		
	State	P/code
Phone	Email	

Business Details (Describe your business and industry/ nature of business)

LOAN PURPOSE AND EXIT STRATEGY

(This section must be completed in detail for the loan application to proceed)

Loan Amount	Loan Term	LVR

Guarantor/s

Interest Repayments (Please provide how the applicant want to pay the interest)

Loan Purpose

Exit Strategy (please provide in detail the proposed method(s) of how this loan is to be repaid, supporting information to be attached)

PROPERTY DETAILS (SECURITY OFFERED)

Property 1 Address

	State	P/code

Property Type: ☐ Vacant Land ☐ Commercial ☑ Residential ☐ Warehouse ☐ Other

Owner of Property	Estimated Market Value
Amount of Existing Mortgage	Lender's Name

Property 2 Address

State P/code

Property Type: ☐ Vacant Land ☐ Commercial ☐ Residential ☐ Warehouse ☐ Other

Owner of Property Estimated Market Value

Amount of Existing Mortgage Lender's Name

Property 3: Address

State P/code

Property Type: ☐ Vacant Land ☐ Commercial ☐ Residential ☐ Warehouse ☐ Other

Owner of Property Estimated Market Value

Amount of Existing Mortgage Lender's Name

KEY CONTACTS DETAILS

Solicitor: Firm Name

Solicitor's full Name

Address

State P/code

Phone Email

Accountant: Name of Practice (Only required for alt-doc (A))

Accountant's Full Name

Address

State P/code

Phone Email

BORROWER/ INDIVIDUAL DETAILS

Borrower 1: Surname Given Names

Phone Email

DOB Driver Licence No Exp / State

Address

State P/code

Please Tick: ☑ Borrower ☐ Joint Applicants ☐ Guarantor ☐ Director ☐ DIN

Are you a permanent Australian Resident? ☑ Yes ☐ No

Borrower 2: Surname Given Names

Phone Email

DOB DD MM YYYY Driver Licence No Exp / State

Address

State P/code

Please Tick: ☐ Borrower ☐ Joint Applicants ☐ Guarantor ☐ Director ☐ DIN

Are you a permanent Australian Resident? ☐ Yes ☐ No

Borrower 3: Surname		Given Names	
Phone		Email	
DOB DD MM YYYY	Driver Licence No	Exp /	State
Address			
		State	P/code

Please Tick: ☐ Borrower ☐ Joint Applicants ☐ Guarantor ☐ Director ☐ DIN

Are you a permanent Australian Resident?	☐ Yes ☐ No
Do you/the borrower(s) have any outstanding liabilities for taxes or other statutory payments (eg GST, Group Tax, superannuation etc).	☐ Yes ☑ No
Is there any legal action pending or in progress in relation to you, the borrower(s) or the business which may affect the business (eg creditor action, administration appointment etc)	☐ Yes ☑ No
Do the borrower(s) have the capacity to repay all current credit obligations in addition to the proposed obligations as documented in this application?	☑ Yes ☐ No

FINANCIAL PERFORMANCE SELF DECLARED INCOME (Only required for Alt Doc {B})

Business trading results name		ABN	
Revenue	$	Interest/Lease	$
Depreciation	$	Net rofit before tax	$
Dividends/Drawings	$		

BORROWER ACKNOWLEDGMENT

I/ We declare that the above information is true and correct in every part and it is upon this basis I/ we make this application.

I/ We have been advised of the loan process, timeframes and fees and charges involved in this loan application.

I/ We understand further documentation or clarification may be required to progress my application.

Applicant Name	Applicant Name
Signature	Signature
Date	Date
Applicant Name	Applicant Name
Signature	Signature
Date	Date

Important: You should only sign this document if the loan is wholly or predominantly for business purposes: or investment purposes through a Trust of Company.

STATEMENT OF FINANCIAL POSITION

Must be completed for ALL Customers (2 Borrower's Per Page)

Name | Name

Assets & Liabilities (A separate Statement of Financial Position is required for more than 2 Borrower's)

ASSET	DETAILS	VALUE
Property		
Property		
Property		
Motor Vehicle		
Motor Vehicle		
Bank Account		
Bank Account		
OFI Bank Account		
Bit Coin/ Digital Currency		
Superannuation		
Home Contents		
Other		
	Total Assets	0

LIABILITIES	DETAILS	IC*	VALUE
Mortgage		☐	
Mortgage		☐	
Mortgage		☐	
Vehicle Loan			
Vehicle Loan			
Personal Loan			
Overdraft			
Credit Card			
Credit Card			
Credit Card			
Rent/ Lease			
General Living Expenses			
ATO Debt			
Other Debt			
	Total Liabilities		0
	Net Assets (= Total Assets – Total Liabilities)		0

I/ We declare that the information given on this form is true and correct

Signature | Signature

Date | Date

PRIVACY CONSENT FORM

PRIVACY ACT (1988) AUTHORITY

Guarantor's Agreement (Section 18K(1)(c) of the Act).

I/We agree that POSEIDON FINANCE PTY LTD PTY LTD may seek from a credit reporting agency, a

commercial credit report containing personal information about me/us to access whether or accept me/us as a guarantor for credit or commercial credit applied for, or provided to, the borrower.

Borrower:

I/We acknowledge that information from this authorization or concerning the lender's current credit provider status may be disclosed.

I/We also agree that you may give to and receive from another credit provider a report about my/our consumer or commercial credit worthiness for the purpose of, assessing a loan application made by me/us or by the person hereby guaranteed, to another credit provider; or collecting any payment that is overdue to a credit provider by me/us or by the person hereby guaranteed.

I/We acknowledge that information on this document may be disclosed by the lender as part of their due diligence process.

I/We understand the information may be used for the following purposes:

- to access an application by me/us for credit;
- to notify other credit providers of a default by me/us;
- to exchange information with other credit providers as to the status of this loan when I am default with othercredit providers;
- to access my/our credit worthiness.

I/We hereby acknowledge having been notified of the above disclosures at the time my/our application for credit was made to POSEIDON FINANCE PTY LTD PTY LTD.

I/We declare that the credit to be provided to me/us by the Credit Provider is to be applied wholly or predominantly for:

a) Business purposes; or

b) Investment purposed other than investment in residential property.

IF JOINT PARTIES ALL PARTIES MUST SIGN

Applicant Name	Applicant Name
Signature	Signature
Date	Date
Applicant Name	Applicant Name
Signature	Signature
Date	Date

SUPPORTING DOCUMENTATION LIST

Minimum Documentation Required:

- ☐ Completed and Signed Commercial Loan Application Form
- ☐ Identification (Drivers Licence, clear colour photo required showing the front and back of the licence)

Other documentation that may be required based on application Type of loan:

- ☐ Business Banking Statements (If applicable)
- ☐ Accountant's Letter (If applicable)
- ☐ Rates Notice (for all properties being used for finance purposes)
- ☐ Contract of Sale (If for a Purchase)
- ☐ Rental Appraisal (If applicable)
- ☐ Copy of Trust Deed (If Trust involved in Loan)
- ☐ Corporate Structure (If available)
- ☐ Tax Portal (If paying out ATO Debt)
- ☐ Last quarters' sales BAS (if applicable)

Additional information or clarification may be required.

BROKER'S DETAILS

Name	Company Name
Phone	Email
Signature	
BDM name	
Broker notes	