



Application for a Drought Loan

Before you complete this form

Before completing this form we encourage you to read the *Drought Loan Guidelines* available on the RIC website **www.ric.gov.au/drought**

It is important that you fully complete this form and attach all the documents requested as part of the application. An incomplete application will delay the processing time. If you are completing this form by hand and make a mistake, please initial each and every correction you make. Do not use white out on this form.

Need assistance?

Contact RIC by:

- calling 1800 875 675
- emailing info@ric.gov.au
- completing the online contact form at www.ric.gov.au/about/contact-us

Lodging your form

Lodge your completed application, and all supporting documents, by

• emailing info@ric.gov.au

• mailing RIC (Regional Investment Corporation)

PO Box 653 Orange NSW 2800

PART A – Eligibility check

Does at least one member of the business, in normal circumstance: contribute, or plan to contribute 75% of their labour to the business and earn at least 50% of their income from the business? Yes	1	Is the business a farm business?
contribute, or plan to contribute 75% of their labour to the busines and earn at least 50% of their income from the business? Yes		Yes No No
 a sole trader who is an Australian citizen or permanent resident, of a partnership, in which at least one of the partners is an Australian citizen or permanent resident, or a trust, at least one of whose beneficiaries or unit-holders is an Australian citizen or permanent resident, or a corporation (within the meaning of the <i>Corporations Act 2001</i> (Cth)) other than a public company (within the meaning of that Act), at least one of whose members is an Australian citizen or permanent resident? Yes No No Is the business registered for tax purposes in Australia with an ABN and registered for GST? Yes No No Has the business already obtained, or can you demonstrate it will obtain within a reasonable period, a loan on commercial terms? Yes No No Is the business under external administration or bankruptcy? Yes No Have you read and understood the loan guidelines? 	2	contribute, or plan to contribute 75% of their labour to the busines and earn at least 50% of their income from the business?
and registered for GST? Yes No No Has the business already obtained, or can you demonstrate it will obtain within a reasonable period, a loan on commercial terms? Yes No Is the business under external administration or bankruptcy? Yes No Have you read and understood the loan guidelines?	3	 a sole trader who is an Australian citizen or permanent resident, of a partnership, in which at least one of the partners is an Australian citizen or permanent resident, or a trust, at least one of whose beneficiaries or unit-holders is an Australian citizen or permanent resident, or a corporation (within the meaning of the <i>Corporations Act 2001</i> (Cth)) other than a public company (within the meaning of that Act), at least one of whose members is an Australian citizen or permanent resident?
obtain within a reasonable period, a loan on commercial terms? Yes No Solution Is the business under external administration or bankruptcy? Yes No Solution Have you read and understood the loan guidelines?	4	and registered for GST?
Yes No No Have you read and understood the loan guidelines?	5	obtain within a reasonable period, a loan on commercial terms?
	6	
	7	, –

P	ART B – Applicant details	13	If r	not the app	licant, who is completing the majority of this form?
8 Full name of applicant (as per ABN registration)				Accounta	
•	an name of applicant (as per / bri registration)			Financial	
			L	_	ancial Counsellor
				Other - s	pecify
	ABN				
9	Primary business activity (e.g. beef cattle farming, cereal grain growing)		th Ple	e applican ease note: F	ails of person completing this form on behalf ont RIC may seek permission from the applicant to discus on with you.
			Tit	le	
10	Principal place of business (PO Box not accepted)		Giv	ven name	
			Su	rname	
			NΛ	obile	
	State Postcode			one	
	Postal address (if different)			nail	
			LII	iaii	
	State Postcode				de of contact Phone/SMS Email Both _
			Na	me of Busi	ness/Organisation
11	Provide the applicant's primary contact details				
	Title				
	Given name				
	Middle name	14	VVI	1	u hear about the RIC?
	Surname			_	ng (Radio, online, social media, print)
	Date of birth			Existing (nity event
				Friend / F	
	Gender Male Female Non-binary Not listed			Google se	
	Mobile			_	news story
	Phone			7	ewsletter (industry groups, referral partner)
	Email			-	ebsite (Other non-RIC online source i.e. Government,
	Preferred mode of contact Phone/SMS Email Both			_	partner, industry group)
	Is the primary contact person of Aboriginal origin and/or Torres			RFCS / Tr	rusted advisor /accountant
	Strait Islander origin?] RIC-hoste	ed webinar
	Yes - Aboriginal			RIC Socia	ıl media - Instagram, Facebook, LinkedIn, YouTube
	Yes - Torres Strait Islander			RIC subso	criber newsletter / eDM / email
	Yes - both Aboriginal and Torres Strait Islander No			RIC Webs	site
12	Is the applicant completing the majority of this form? Yes Go to 14				
	No Continue to next question				

Drought Loan (Design date 07/24) Page 2 of 10

PART C - Professional contacts Contact 3 Bank/Financier Advisor/Consultant 15 List the professional contacts Solicitor Rural Financial Counsellor Contact 1 Accountant State Government Lender Bank/Financier Advisor/Consultant Solicitor **Rural Financial Counsellor** Title Accountant State Government Lender Given name(s) Surname Title Name of Business/Organisation Given name(s) Surname Name of Business/Organisation Phone **Email** Phone I consent to the RIC contacting this person, or a person from this business, to verify information on this application **Email** I consent to this person, or a person from this business, I consent to the RIC contacting this person, or a person from receiving copies of email correspondence relating to my this business, to verify information on this application application status throughout the application process I consent to this person, or a person from this business, Contact 4 receiving copies of email correspondence relating to my application status throughout the application process Bank/Financier Advisor/Consultant Solicitor Rural Financial Counsellor Contact 2 State Government Lender Accountant Bank/Financier Advisor/Consultant Solicitor **Rural Financial Counsellor** Title Accountant State Government Lender Given name(s) Surname Title Name of Business/Organisation Given name(s) Surname Name of Business/Organisation Phone **Email** Phone I consent to the RIC contacting this person, or a person from

this business, to verify information on this application

I consent to this person, or a person from this business,

receiving copies of email correspondence relating to my

application status throughout the application process

Drought Loan (Design date 07/24) Page 3 of 10

Email

I consent to the RIC contacting this person, or a person from

this business, to verify information on this application

I consent to this person, or a person from this business, receiving copies of email correspondence relating to my application status throughout the application process

P	ART D – Loan details and secu	ırity						
Lo	an details							
16	Total proposed loan amount	\$						
17	Frequency of interest only payments?	Monthly Q	uarterly Six monthly					
18								
		Loan p	urpose	Value				
					\$			
					\$			
					\$			
					\$			
				Total	\$			
If a	avour of RIC.		n the applicant, the owner of that security must g					
	Address / Property name		Registered owner(s)	Area (ha)	Estimated market value			
					\$			
					\$			
					\$			
				Total	\$			
20	Water							
	Registered owner(s) Allocation (MgL)							
					\$			
					\$			
					\$			
				Total	\$			
21	Other							

Description	Estimated market value
	\$
	\$
	\$
	\$
	\$
Total	\$

Drought Loan (Design date 07/24)
Page 4 of 10

PART E – Application details

IMP	MPORTANT: Please contact us if you need assistance answering any of the questions in this section.							
22	Did you have a Drought Management Plan prior to applying for a RIC loan? Yes Continue to next question No Go to 24							
23	Did you compile the Drought Management Plan yourself or engage a professional?							
	Complied yourself Engaged a professional Engaged a professional							
24	Are you submitting your Drought Management Plan (either your own or the template from the RIC website) with this application? Yes Go to 28 No Continue to next question							
25	Drought preparedness							
	You must demonstrate that you have taken or will take reasonable steps to prepare your farm business for the effects of drought. List the steps you have undertaken and where possible, provide evidence confirming completion of these activities. Some examples are: • any use of weather and seasonal climate forecasting products or tools to inform production decisions • any proactive water management measures, such as increasing dam capacity, investment in water reticulation and groundwater • water-efficient cropping techniques, stock management strategies, reduction or agistment of stock, accumulation of feed reserves for stock or sale adoption of early weaning practices • engagement of consultants and/or professionals.							

Drought Loan (Design date 07/24) Page 5 of 10

26 Drought management

Describe the practices your farm business undertakes to manage through drought conditions. List the steps you have undertaken and where possible, provide evidence confirming completion of these activities. Activities may include financial management, grazing land management, livestock management or activities to manage water supply and crops. 27 Drought recovery Describe the practices your farm business is currently undertaking, or is likely to undertake, to recover from drought when conditions improve. If you plan on carrying out planting and restocking activities, you will need to provide supporting evidence that seasonal conditions allow planting and/or restocking activities to commence.

28 Financial need

You must provide evidence that your farm business is in financial need of a loan.

To do this, please describe the drought event(s), within the last 5 years, that caused a significant financial impact to your farm business.

Note: Fluctuations in commodity prices, and movement of commercial interest rates will not be accepted as the sole reason in determining financial need.

l la companya di managanta di ma
l la companya di managanta di ma
l la companya di managanta di ma
l la companya di managanta di ma

29 Significant financial impact

You must provide evidence of the significant financial impact caused by the drought event(s) stated above on your farm business.

To do this, please describe:

- what the financial impact of the event/s has been (or will be) on your farm business
- how long your farm business has been (or will be) financially impacted (minimum 2 years)
- when the financial impact started (or will start), and
- how long the financial impact will last.

Note: This must be evidenced in your Financial Statements.

PART F – Privacy and third party declaration

Notice About Collection of Personal and Credit-Related Personal Information

This is a notice about the collection of your personal and credit-related personal information by the Regional Investment Corporation, ABN 99 528 049 038. We can be contacted on 1800 875 675, by email at info@ric.gov.au, or via our online contact form at www.ric.gov.au/about/contact-us

Our full-length Notice About Collection of Personal and Credit-Related Personal Information is available on our website at

www.ric.gov.au/collection-personal-information. You can also ask us to give you a copy of the full-length Notice in another format – such as a hard copy – at any time.

The Notice contains information about credit reporting, including the credit reporting bodies to which we are likely to disclose your credit information, and the likely content of that information.

It also sets out:

- the purposes for which we collect your information to carry out our functions and activities under the Regional Investment Corporation Act 2018
- the circumstances in which we usually disclose your information
- the bodies and organisations we usually make those disclosures to,
 and
- $\bullet\,$ your rights in relation to your credit-related personal information.

For more detailed information, see:

- our Credit Reporting Policy at www.ric.gov.au/credit-reporting and
- our general Privacy Policy, which applies in addition to our Credit Reporting Policy, at www.ric.gov.au/privacy

30	provided t	advised ALL third parties listed on this form that you have their information? If no, list the people or parties who have not been
		advised

PART G – Declaration and execution

WARNING: It is an offence under Part 12 of the *Anti-Money Laundering* and *Counter-Terrorism Financing Act 2006* (Cth) to provide false or misleading information, provide a false or misleading document or forge a document for use in an applicant identification procedure.

You should only sign this declaration if this loan is wholly or predominantly for business purposes, or investment purposes other than investment in residential property. By signing this declaration you may lose your protection under the National Credit Code.

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

- business purposes, or
- investment purposes other than investment in residential property,
 and
- the information provided in this application is true and complete.

I/We understand that:

- RIC will use the information provided in this application to determine whether or not to establish a credit facility.
- this application does not constitute an offer of credit or approval of this application by RIC.
- unless otherwise indicated in this application any one account signatory (where there is more than one) can operate the account without the others' permission and that I am/we are responsible for transactions conducted accordingly.

I/We confirm that:

- I/we have read and agree to the Privacy information in this application, and on the RIC website.
- I/we have read and acknowledge the eligibility criteria for this credit facility and reasonably believe that I/we are eligible for this credit facility.
- all charges, rates and taxes have been correctly calculated and are paid up to date and there are no outstanding government charges or taxation liabilities other than those disclosed in this application.

I/We consent to:

- RIC disclosing my/our personal information to Equifax for the purpose of obtaining credit reporting information (for example, credit reports).
- RIC collecting credit reporting information from Equifax for the purpose of assessing this application.

Execution for a Sole Trader, Partnership or Individual Trustee Applicant 1 Date Signature Full name Applicant 2 Date Signature Full name **Applicant 3** Date Signature Full name Applicant 4 Date Signature PI

Execution for a Company or a Company as Trustee For

Company name or Company name ATF Trust

Full name

Full name

		 -			

Executed in accordance with section 127(1) of the *Corporations Act 2001* (Cth) by:

Signature	Date
Jigilatare	

Full name

Signature Date

If only one person has signed, that person states that he/she signed as sole director and sole company secretary of the company.

PART H – Guarantor declaration and execution (if applicable)

WARNING: It is an offence under Part 12 of the *Anti-Money Laundering* and *Counter-Terrorism Financing Act 2006* (Cth) to provide false or misleading information, provide a false or misleading document or forge a document for use in an applicant identification procedure.

As a guarantor I/we:

- declare that the information provided in this application is true and complete and RIC will use it to determine whether or not to establish a credit facility.
- understand that this application does not constitute an offer of credit or approval of this application by RIC.
- confirm that I/we have read and agree to the Privacy and third party declaration at Part F of this form.
- consent to RIC disclosing my/our personal information to Equifax for the purpose of obtaining my/our credit reporting information (for example, credit reports).
- consent to RIC collecting credit reporting information from Equifax for the purpose of assessing this application.

If a company - As a guarantor I/we:

• guarantee that we will pay any debts the company is unable to pay.

Execution	if Individual or Partnership					
Guarantor	1					
		Date				
Signature						
Full name						
Guarantor	2					
Signature		Date				
Full name						
Guarantor	3					
Signature		Date				
oigitatare	g-in-U					
Full name						
Guarantor	4					
Signature	L D	Date				
Full name						
Execution	ı for a Company or a Company as Trus	tee For				
	name or Company name ATF Trust					
Executed in accordance with section 127(1) of the Corporations Act 2001 (Cth) by:						
Signature	L D	Date				
Full name						
Signature	L	Date				
Full name						

If only one person has signed, that person states that he/she signed as sole director and sole company secretary of the company.

Drought Loan (Design date 07/24)