



Application for a Farm Investment Loan

Before you complete this form

Before completing this form we encourage you to read the Farm Investment Loan Guidelines available on the RIC website www.ric.gov.au/farm-investment

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
1	Is the business a farm business? Yes No No
2	Does the farm business already solely or mainly produce commodities, or intend to solely or mainly produce commodities, for trade or commerce? Already sells
3	Does at least one member of the business, in normal circumstance contribute, or plan to contribute 75% of their labour to the busines and earn at least 50% of their income from the business? Yes No
4	 Does the business operate as either: 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?
5	Is the business registered for tax purposes in Australia with an ABN and registered for GST? Yes No
6	Has the business already obtained, or can you demonstrate it will obtain within a reasonable period, a loan on commercial terms? Yes No
7	Is the business under external administration or bankruptcy? Yes No
8	Have you read and understood the loan guidelines?

Yes

P	ART B – Applicant details	14	lf r	not the app	licant, who is completing the majority of this form?
9	Full name of applicant (as per ABN registration)			Accounta	
,	Tan name of approach (as per size (1980)		L	Financial	
			L	_	ancial Counsellor
				Other - s	pecify
	ABN				
10	Primary business activity (e.g. beef cattle farming, cereal grain growing) Contact details of person completing this form on b the applicant Please note: RIC may seek permission from the applicant this application with you.				It RIC may seek permission from the applicant to discus
			Tit	le	
11	Principal place of business (PO Box not accepted)		Gi۱	ven name	
			Su	rname	
			Мо	obile	
	State Postcode			one	
	Postal address (if different)		Em		
	State Postcode				de of contact Phone/SMS Email Both
			Na	me of Busi	ness/Organisation
12	Provide the applicant's primary contact details				
	Title				
	Given name				
	Middle name	15	WI	1	u hear about the RIC?
	Surname			-	ng (Radio, online, social media, print)
	Date of birth Gender Male Female Non-binary Not listed			Commun	
				Existing (
				Friend / F	
	Mobile			Google so	
	Phone			1	news story
	Email			1	wsletter (industry groups, referral partner)
	Preferred mode of contact Phone/SMS Email Both				ebsite (Other non-RIC online source i.e. Government, artner, industry group)
				RFCS / Tr	usted advisor /accountant
	Is the primary contact person of Aboriginal origin and/or Torres Strait Islander origin?			RIC-hoste	ed webinar
	Yes - Aboriginal			RIC Socia	l media - Instagram, Facebook, LinkedIn, YouTube
	Yes - Torres Strait Islander			RIC subsc	riber newsletter / eDM / email
	Yes - both Aboriginal and Torres Strait Islander No			RIC Webs	iite
13	Is the applicant completing the majority of this form? Yes Go to 15				
	No Continue to next question				

PART C - Professional contacts Contact 3 Bank/Financier Advisor/Consultant 16 List the professional contacts Rural Financial Counsellor Solicitor 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 **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, receiving copies of email correspondence relating to my application status throughout the application process

PART D - Loan details and security **Loan details** \$ Total proposed loan amount Frequency of interest only payments? Monthly Quarterly Six monthly How do you intend to use the loan? (e.g. purchase stock, succession planning, refinance) Value Loan purpose \$ \$ \$ \$ Total \$ Security If any of the security offered below is owned by someone other than the applicant, the owner of that security must grant a guarantee and indemnity in favour of RIC. 20 Property — Note: During the assessment stage of your application, you will be asked to provide further information about your property, including title details. Area **Estimated** Address / Property name Registered owner(s) (ha) market value \$ \$ \$ Total \$ Water Allocation Estimated Registered owner(s) (MgL) market value \$ \$ \$ Total \$ 22 Other **Estimated** Description market value \$ \$ \$ \$ \$

Total \$

PART E – Application details

23 If the farm business:

IMPORTANT: Please contact us if you need assistance answering any of the questions in this section.

	already sells Continue to next question intends to sell Go to 25	
	f your business already sells, what happens to the produce Provide a brief description of what happens to your produce once it leaves the farm business (the path it takes through the supply chair	n).
	,	
	Manusca 4 - 27	
	f your business intends to sell: Interstate and overseas supply chain Provide a brief description of your plan to solely or mainly sell produce into supply chains that are interstate and/or outside Australia.	
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28 Significant financial impact

You must provide evidence of the significant financial impact caused by the 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:

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- 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,
- 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

,	advised ALL third parties listed on this form that you have heir 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 Full name **Execution for a Company or a Company as Trustee For**

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

Date

Date

Company name or Company name ATF Trust

Corporations Act 2001 (Cth) by:

B

Signature

Full name

Signature

Full name

Executed in accordance with section 127(1) of the

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
- 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							
Signature		Date					
8	JET-U						
Full name							
Guarantor	2						
Signature	L D	Date					
Full name							
Guarantor	3						
Signature	L	Date					
Signature	JE-11						
Full name							
Guarantor	4						
Signature	L 1	Date					
Full name							
Execution	for a Company or a Company as Trus	tee For					
Company name or Company name ATF Trust							
Executed in accordance with section 127(1) of the Corporations Act 2001 (Cth) by:							
Signature	L 1	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.