



**BANK OF CHINA LIMITED, SYDNEY BRANCH**

**A.B.N. 29 002 979 955**

**AFS License No. 230547**

Bank of China Limited, Sydney Branch  
39-41 York Street  
Sydney N.S.W. 2000  
Australia

Telephone: (02) 8235 5888  
Telegraphic Address: Chungkuo, Syd.  
Telex No. BOCSYD AA177033  
Fax: (02) 9262 1794

**Loan Application - Company**

*To be completed by Officer(s) of the Company*

**Date:** \_\_\_\_/\_\_\_\_/\_\_\_\_

**1. Contact Information**

<b>Company name</b>	(in Chinese)
	(in English)

Registered address	Post Code
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Phone number	Fax number
( )	( )

<b>Name of Company Officer 1</b>	(in Chinese)
	(in English)

<b>Name of Company Officer 2</b>	(in Chinese)
	(in English)

<b>Lawyer/Solicitor</b>	Phone number	Fax number
	( )	( )

Address	Mobile number
Post code	( )

<b>Accountant</b>	Phone number	Fax number
	( )	( )

Address	Mobile number
Post code	( )

**2. Information about Company Registration/Shareholding/Management**

Business A.B.N./A.C.N [ ]	Place of Registration [ ]
Registered Capital [ ]	Issued Capital [ ]
Type of Business [ ]	Date of Establishment [ ]
Name of Shareholders [ ] [ ] [ ]	Number of Share Held [ ] [ ] [ ]
Name of Directors [ ] [ ] [ ]	Name of Company Secretary [ ] [ ] [ ]

**3. Loan Details**

Finance Purpose [ ]

Loan Type  Term Loan (AUD)     Construction Loan     LCTRIB  
 Installment Loan     Term Loan (USD)     Overdraft     Other

Loan Amount [ ]    Term (if applicable) [ ]

Preferred Repayment Schedule [ ]

Sources of Repayment \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**4. Securities**

**A. Security Property Details – First property**

Usage/type  Residential – Investment     Residential – Owner occupied  
 Commercial     Other

Title details if know  House     Unit     Townhouse     Other

Estimated market value/Purchase price [ \$ ]

Name/s currently on title \_\_\_\_\_  
 Name/s to be placed on title \_\_\_\_\_  
 Address of property \_\_\_\_\_ Post code \_\_\_\_\_

**B. Security Property Details – Second property (if applicable)**

Usage/type  Residential – Investment  Residential – Owner occupied  
 Commercial  Other  
 Title details if know  House  Unit  Townhouse  Other

Estimated market value/Purchase price \$

Name/s currently on title \_\_\_\_\_  
 Name/s to be placed on title \_\_\_\_\_  
 Address of property \_\_\_\_\_ Post code \_\_\_\_\_

**C. Other Security**

Cash Currency  Amount \$   
 Guarantee Please complete the attached **Guarantor Form**  
 Others Please specify

**Insurance Cover & Valuation**

**If a property or properties are used as security, BOC insists you take out and pay the cost of insurance cover. If a valuation or survey of the property/properties is required, it will be your responsibility to make this available to BOC and pay any related costs.**

➤ Authority to Organize Insurance  Yes  No  
 ➤ Authority to Conduct Valuation on Mortgage Property  Yes  No

I/We hereby authorized the Bank to debit account A/C No. \_\_\_\_\_  
 I/We will pay the fees by a cheque to the valuer

## 5. Banking Facilities/Liabilities with Other Banks/Institutions

Please provide details of banking facilities/liabilities with other banks and institutions below.

Lender	Securities Please Specify	To continue Y/N	Amount granted	Balance owing	Monthly repayment
				\$	\$
				\$	\$
				\$	\$
				\$	\$
<b>Total</b>				\$	\$

## 6. Loan Application Fees

Amount Due \$

Payment Method

Cheque

Direct Debit BOC Account

Note: Cheques should be made payable to Bank of China Limited, Sydney branch

A/C No.

### Important Notes

This form does not constitute an offer or acceptance of credit. However, the application fee is required to be *paid in advance* once your application is lodged.

- ❖ If the application is not approved, this fee will be refunded in full;
- ❖ If you do not accept the loan offer within 30 days and decide to cancel the application, you will be responsible for half of the fee payment;
- ❖ If the letter of offer has been signed by you and returned to the Bank, application fee will not be returned to you by this stage;
- ❖ You are still responsible for other fees incurred by the bank in the process of assessing your application.

## 7. Checklist Information to be Supplied with Each Application

### Attachments

Borrower/Company guarantor:

- Copies of Business Registration and Articles / Memorandum of Association
- Last three years' financial statements
- Last six month's bank statements

Guarantor (Individual)

- Two recent payslips/last three years' tax returns/last three years' group certificates
- Copy of contract of sale evidencing purchase price

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- Verification of authorization for BOC to conduct valuation and insurance on property
  - Verification of payment method for application fee and other related fees.
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**For Construction loan application**

- Council approved plans and specification (DA & BA)
  - Copy of the building tender contract from three builders
  - (Pre-sale clause to apply prior to loan drawdown for large scale development projects)
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**8. Company Officer Declaration and Acknowledgement**

- I/We acknowledge that the Bank will rely on information in this form and that obtained from a credit reporting agency to make a decision as to whether to offer the Company a loan.
- I/We understand that this form does not constitute an offer or acceptance of credit and the application fee is paid in advance.
- I/We declare that the statements made in this application are true and correct. I/We understand it is a serious offence to make a deliberately false or misleading statement. I/We will be personally responsible for all debts and liabilities resulting from this.

First Company Officer Signature

Name (please print) \_\_\_\_\_ Date        /        /

Second Company Officer Signature

Name (please print) \_\_\_\_\_ Date        /        /

**9. Declaration as to Purpose of Credit (For Investment/Business Loan ONLY)**

- ❖ This declaration must be signed by all Borrowers for it to be effective.
- ❖ I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for investment or business purpose (*or for both purposes*).

**IMPORTANT**

**YOU SHOULD NOT SIGN THIS DECLARATION UNLESS THIS LOAN IS WHOLLY OR PREDOMINANTLY FOR BUSINESS OR INVESTMENT PURPOSES. BY SIGNING THIS DECLARATION, YOU MAY LOSE YOUR PROTECTION UNDER THE CONSUMER CREDIT CODE.**

First Company Officer Signature

Name (please print) \_\_\_\_\_ Date        /        /

Second Company Officer Signature

Name (please print) \_\_\_\_\_ Date        /        /

## 10. Privacy Act and General Consent

- ❖ I/We, the Guarantor/s (if applicable) acknowledge that I/we support this application for credit and agree to be bound by the provisions contained in the “Loan Application – Personal Guarantor”/ “Loan Application – Corporate Guarantor” form.
- ❖ I/We, the Company Officer/s, acknowledge that I/we have made an application on behalf of my/our company for credit from of Bank of China Limited, Sydney branch (the “Bank”). I/We agree that the Bank can do any of the following at any time with information about me/us:

1. **Collection of personal information.** We collect personal information (including names, addresses and contact details of company director and officers) so that we may administer our customer relationships and provide customers with the products and services they request as well as information on the Bank Of China Group’s (“the Group”) products and services. If you have provided us with your email or mobile phone details, we may provide information to you on the Group’s products and services electronically. Where it is necessary to do so, we also collect information on customers’ agents and persons dealing with us on a ‘one-off’ basis.

The law can also require us to collect personal information, e.g. Commonwealth legislation requires us to identify persons who open or operate accounts.

We may take steps to verify the information we collect, e.g. a birth certificate provided as identification may be verified with records held by the Registry of Births, Deaths and Marriages to protect against impersonation, or we may verify with an employer that employment and remuneration information provided in an application for credit is accurate.

2. **You need to provide us with accurate and relevant information.** If you provide us with incomplete or inaccurate information, we may not be able to provide you with the products or services you are seeking.
3. **Other members of the Group.** We are permitted by the Privacy Act to disclose information to other members of the Group. This enables the Group to have an integrated view of its customers. Your commercial and personal information may be accessed by our Group staff in other countries, if that becomes necessary for transactional reasons or to enhance our relationship with you.
4. **Other disclosures.** Commercial and personal information may be disclosed to:
  - brokers and agents who refer your business to us;
  - any person acting on your behalf, including your financial adviser, solicitor or accountant, executor, administrator, trustee, guardian or attorney;
  - if you have borrowed from us to purchase property: valuers and insurers (so that we can obtain a valuation of your property, and confirm that it is insured);
  - organisations, including overseas organisations, to whom we outsource certain functions.

In all circumstances where our contractors, agents and outsourced service providers become aware of commercial and personal information, confidentiality arrangements apply. Commercial and personal information may only be used by our agents, contractors and outsourced service providers for our purposes.

We may also disclose commercial and personal information to other financial institutions and organisations at their request if you seek credit from them.

We may be allowed or obliged to disclose information by law, e.g. under Court Orders or Statutory Notices pursuant to taxation or social security laws.

5. **Information may be given to a credit reporting agency.** The Privacy Act allows us to give a credit reporting agency certain information about you. We can notify a credit reporting agency:
  - of information which enables you to be identified;
  - that you have applied to us for a certain amount of credit;
  - that, if your application is successful, we are providing you with credit;
  - of any payment you must make to us which is more than 60 days overdue and where we have started debt recovery action against you;
  - if, in our opinion, you have committed a serious credit infringement (for example, we think you do not intend to meet your credit obligations);
  - that you have repaid credit you received from us in full.
6. **Authority for us to obtain information from a credit reporting agency.** By signing this application, you authorise us and any of our agents (as defined in the Privacy Act) to obtain a report from a credit reporting agency and other information relating to your commercial credit activities.
7. **Commercial credit information.** By signing this application, you authorise us to seek and use commercial credit information about you to assess an application for consumer or commercial credit.
8. **Consumer information.** By signing this application, you authorise us seek and use consumer credit information about you to assess an application for commercial credit or consumer credit.
9. **Collection of overdue payments.** By signing this application, you authorise us seek and use a credit report about you provided by a credit-reporting agency to collect overdue payments from you.
10. **Provide information to a mortgage insurer.** By signing this application, you authorise us to assess the risk of providing mortgage insurance to assess the risk of default.
11. **Exchange of information between credit providers.** By signing this application, you authorise us to seek from and use or give to another credit provider (including any other credit provider who has lent money on the same security) any information about your credit worthiness, credit standing, credit history or credit capacity. In particular, we may provide a reference for you.
12. **Exchange of information with advisors.** By signing this application, you authorise us to seek from and use or give to any broker, financial consultant, accountant, lawyer, or other advisors acting in connection with any financing provided or proposed to be provided to you any consumer or commercial credit information.
13. **Provide information to guarantors.** By signing this application, you authorise us to provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you by the Bank has been paid or otherwise discharged.

Company Officer (1)	Guarantor (1)
Company Officer (2)	Guarantor (2)
To be signed by each Applicant and each Guarantor	Date / /