

# Membership/Commercial Loan Application - Individual/Company/Trust



Use this form for a individual, company or trust to apply for a commercial loan and for Gateway membership. If applying for a Home Loan & Commercial Loan application, please complete and submit both application forms.

Please print, sign and email to: [CommercialLending@gatewaybank.com.au](mailto:CommercialLending@gatewaybank.com.au)

\*Denotes mandatory field

## Step 1 - Your membership number (if applicable) and applicant details

Member No\* (if applicable)  Business structure (tick one)  Individual  Sole Trader  Partnership  Company or Trust

Full legal name of applicant/s

## Step 2 - Tell us about the loan you need

New Loan\*  Additional Loan (separate to existing loan account)

Increase to existing Gateway loan account no.

### What is the purpose of the loan?\* (Note: Vacant land, Construction, Development or Tax liabilities are not acceptable purposes)

Owner tenant OR  Investment purpose

Purchase Commercial Real Estate

Refinance Commercial Real Estate

Access Equity in existing Commercial Real Estate

Provide a summary of loan purpose and needs

Total funds required \$  Less contribution \$  Total finance required \$

### Contribution Summary

Net proceeds from pending sale of real estate	<input type="text"/>	Existing equity	<input type="text"/>
Deposit already paid	<input type="text"/>	Gift	<input type="text"/>
Cash/Savings	<input type="text"/>	Other loans/funds (specify source)	<input type="text"/>

### Commercial loan - 1

Commercial variable rate

Commercial fixed rate (3 years)

Total loan amount  Loan term (Years)

\$

#### What type of repayments would you like?

Principal & Interest<sup>1</sup>  Weekly  Fortnightly  Monthly

Interest only<sup>2</sup>  Monthly

### Commercial loan - 2

Commercial variable rate

Commercial fixed rate (3 years)

Total loan amount  Loan term (Years)

\$

#### What type of repayments would you like?

Principal & Interest<sup>1</sup>  Weekly  Fortnightly  Monthly

Interest only<sup>2</sup>  Monthly

Warning: If a fixed rate loan is selected, break costs may be payable if at anytime before the fixed term expires, the loan is paid in full, loan alterations including lump sum payments are made, or you request to change the loan type or fixed interest period.

1 - Maximum loan term is 30 years.

2 - Maximum loan term is 5 years. Repayments are required on the 1st day of each month.



**Step 3 - Tell us about your property**

Include the security to be offered for the commercial loan to be financed by Gateway Bank. If there are more than two security properties being proposed, please print this page twice.

**Security Property 1**

Unit Number  Street Number  Street Name\*

Suburb/Town\*  State/Territory\*  Postcode\*

Owner (Name(s) on Title)  Property Type & Use  Estimated Value\* \$

**Contact details for valuation**

Company Name  Telephone number  Mobile number

Contact name  Email address

Please provide any additional instructions or information we need to know about the security property

**Security Property 2**

Unit Number  Street Number  Street Name\*

Suburb/Town\*  State/Territory\*  Postcode\*

Owner (Name(s) on Title)  Property Type & Use  Estimated Value\* \$

**Contact details for valuation**

Company Name  Telephone number  Mobile number

Contact name  Email address

Please provide any additional instructions or information we need to know about the security property

**Your Solicitor\*** Buying a property? Please provide contact details for your solicitor.

Business Name\*  Address

Contact Person\*

Phone  Country  Area  Number

Fax  Country  Area  Number

**Step 4 - Company/Trust Details**

**Company (if applicable)**

**Company Details**

Full Company Name\* (as registered by ASIC)

ACN\*

**Principal Place of Business (PO Box not acceptable)**

**Registered Office Address (PO Box not acceptable)**

**Mailing Address**  Same as registered office



Step 4 - Company/Trust Details (continued)

**Contact Details** Please specify at least one phone number

Work     Email   
Country Area Number

Mobile  Website

**Number of Directors\***  **Each Director must be a guarantor. Details collected at step 5.**

Please provide the full name of each Director. If more than four Directors, please provide details on a separate sheet.

Director 1  Director 2   
 Director 3  Director 4

**Number of Shareholders**

Trust (if applicable)

**Trust Details**

Full Name of Trust\*

Full Business Name of the trustee\* (if any)

Country Where Trust was Established \*

Type of Trust\* i.e. SMSF, family, unit

Full name of Settlor of Trust

Trust's ABN or registration/licensing details\* (if applicable)

Name of Regulator\* i.e. ASIC, APRA, ATO (if applicable)

Australian Registered Scheme Number\* (ARSN) (if app)

Please provide a certified copy of the Trust Deed or Extract

Initial asset contribution is <\$10,000  Yes  No

**Number of Trustees\***

Trustee Name:1  Address  Date of Birth (if an individual)  ACN (if a company)

Trustee Name: 2  Address  Date of Birth (if an individual)  ACN (if a company)

**Each Trustee must be a guarantor. Details collected at step 5.**

**Number of Beneficiaries\***

**Tax File Number or Exemption of Company/Trust\***            or  Exemption

Please note: Collection of Tax File Numbers (TFN) is authorised by taxation laws. It is not compulsory to quote TFN but tax may be deducted from your interest if you do not quote your TFN or claim exemption. For more information, please contact the Australian Taxation Office.



**Step 4 - Company/Trust details (continued)**

To be completed by all shareholders who have more than 25% ownership of a corporate entity or have the ability to exercise 25% or more voting rights, trustees or individuals with effective control of an entity. If more than four beneficiaries, please provide details on a separate sheet. \* **Note: Identification documentation, as set out in Step 10, must be provided by each shareholder/beneficiary.**

**Beneficiary 1: Full Name & Residential Address**

Full Name

Full Residential Address\*

Date of Birth\* DD  MM  YYYY

Occupation\*

Are you a resident for tax purposes of another country?  
 Yes  No

If yes, which country?

**Beneficiary 2: Full Name & Residential Address**

Full Name

Full Residential Address\*

Date of Birth\* DD  MM  YYYY

Occupation\*

Are you a resident for tax purposes of another country?  
 Yes  No

If yes, which country?

**Beneficiary 3: Full Name & Residential Address**

Full Name

Full Residential Address\*

Date of Birth\* DD  MM  YYYY

Occupation\*

Are you a resident for tax purposes of another country?  
 Yes  No

If yes, which country?

**Beneficiary 4: Full Name & Residential Address**

Full Name

Full Residential Address\*

Date of Birth\* DD  MM  YYYY

Occupation\*

Are you a resident for tax purposes of another country?  
 Yes  No

If yes, which country?

**Company Income**

Income details - please complete the company profit information for the last 2 financial years below:

Type	Financial Year <input type="text"/>	Financial Year <input type="text"/>
Company Profit Before Tax		
Addback - Depreciation		
Addback - Non-Cash Benefits		
Addback - Non-Recurring Expenses		
Addback - Interest Expenses		
Addback - Superannuation		



Assets and Liabilities - please complete and include all assets and liabilities under each company name below:

**Details of business assets (i.e. Real Estate, Savings/Investments, Plant and Equipment):**

Description (or property address if applicable)	Market value / current balance	Account held with (if applicable)	To be used as security for this application?
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No

**Details of business liabilities (i.e. loans, equipment finance, bonds, guarantees, overdrafts, business credit cards and trade finance):**

Description	Lender	Approved limit/Balance	Monthly payment	Interest rate

**Step 5 - Personal Details (Individuals, Directors or Guarantors)**

**Applicant 1**

**Personal Details\***

Member No\* (if applicable)

Applicant role (select one)

Individual  Director  Guarantor

Title\*  Mr  Mrs  Ms  Other

Full Name\*

Gender\*  Female  Male Date of Birth\*

Occupation\*

**Residential Address\***

Current Residential Address

Time at this address\* YY  MM

**Previous address (if current < 3 years):**

Previous Residential Address

Time at this address\* YY  MM

**Mailing Address**  Same as residential

**Applicant 2**

**Personal Details\***

Member No\* (if applicable)

Applicant role (select one)

Individual  Director  Guarantor

Title\*  Mr  Mrs  Ms  Other

Full Name\*

Gender\*  Female  Male Date of Birth\*

Occupation\*

**Residential Address\***

Current Residential Address

Time at this address\* YY  MM

**Previous address (if current < 3 years):**

Previous Residential Address

Time at this address\* YY  MM

**Mailing Address**  Same as residential



Step 5 - Personal Details (Individuals, Directors or Guarantors) continued

**Applicant 1**

**Contact Details\***

Phone

Email

**Identification**

Please nominate a password/s to quote over the phone for identification purposes.

(Guarantor 1)  
Nominated Password

Please provide identification documents for each signatory as outlined in step 10.

**Additional Details\***

Have you ever had any court judgements awarded against you?  Yes  No

Have you ever been declared bankrupt?  Yes  No

Have you ever had any credit defaults (including court judgements) recorded on your credit history file?  Yes  No

Do you anticipate an increase to your expenses/liabilities over the next 12 months (excluding this application)?  Yes  No

Are you aware of information relevant to your application that hasn't been provided and could have an adverse impact on your financial circumstances?  Yes  No

Are you aware of any future changes to your circumstances (including employment) which may affect your ability to meet your current and future financial obligations?  Yes  No

If you selected 'YES' to any of the above, please specify details below and how you will continue to make repayments.

Permanent Australian Resident\*  Yes  No

Are you a resident for tax purposes of another country?  Yes  No

If yes, which country?

Number of dependants\*

Age of dependants

**Current housing situation\***

Own home outright  Buying home / Mortgaged  
 Renting  Boarding  Living with family  
 Other

Number of dependants\*

Age of dependants

**Tax File Number or Exemption (new Members only)**

or  Exemption

Please note: Collection of Tax File Numbers (TFN) is authorised by taxation laws. It is not compulsory to quote TFN but tax may be deducted from your interest if you do not quote your TFN or claim exemption. For more information, please contact the Australian Taxation Office.

**Applicant 2**

**Contact Details**

Phone

Email

**Identification**

Please nominate a password/s to quote over the phone for identification purposes.

(Guarantor 2- if applicable)  
Nominated Password

Please provide identification documents for each signatory as outlined in step 10.

**Additional Details\***

Have you ever had any court judgements awarded against you?  Yes  No

Have you ever been declared bankrupt?  Yes  No

Have you ever had any credit defaults (including court judgements) recorded on your credit history file?  Yes  No

Do you anticipate an increase to your expenses/liabilities over the next 12 months (excluding this application)?  Yes  No

Are you aware of information relevant to your application that hasn't been provided and could have an adverse impact on your financial circumstances?  Yes  No

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If yes, which country?

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**Current housing situation\***

Own home outright  Buying home / Mortgaged  
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 Other

Number of dependants\*

Age of dependants

**Tax File Number or Exemption (new Members only)**

or  Exemption

Please note: Collection of Tax File Numbers (TFN) is authorised by taxation laws. It is not compulsory to quote TFN but tax may be deducted from your interest if you do not quote your TFN or claim exemption. For more information, please contact the Australian Taxation Office.



Step 6 - Employment Details (Individuals, Directors or Gurantors)

**Applicant 1**

**Employment Details\***

**Type of Employment\***

- Full Time     Part Time     Casual  
 Retired     Contract     Self Employed  
 Other

**Current Employment Details\***

Name of current employer / business

Commencement date\*

**Current Employment Contact Details\***

Address

Phone

Fax

**If self employed - Accountant Details**

Accountant Name\*

Accountant Address\*

Phone

**Previous employer / business (If current < 3 years)**

Start Date\*     End Date\*

Previous position held

Previous Employer Address

Phone

**Applicant 2**

**Employment Details\***

**Type of Employment\***

- Full Time     Part Time     Casual  
 Retired     Contract     Self Employed  
 Other

**Current Employment Details\***

Name of current employer / business

Commencement date\*

**Current Employment Contact Details\***

Address

Phone

Fax

**If self employed - Accountant Details**

Accountant Name\*

Accountant Address\*

Phone

**Previous employer / business (If current < 3 years)**

Start Date\*     End Date\*

Previous position held

Previous Employer Address

Phone



**Step 7 - Personal Financial Position** (Individuals, Directors or Gurantors)

If guarantors are partners, you may combine assets, liabilities and expenses but base salary details must be specified separately.

Applicant 1 Name\*

Applicant 2 Name

**Statement of Financial Position\***

Assets	Description	Current Value
Home	<input type="text"/>	\$ <input type="text"/>
Other Property / Land	<input type="text"/>	\$ <input type="text"/>
Motor Vehicle(s)	<input type="text"/>	\$ <input type="text"/>
Savings	<input type="text"/>	\$ <input type="text"/>
Superannuation	<input type="text"/>	\$ <input type="text"/>
Home Contents	<input type="text"/>	\$ <input type="text"/>
Other	<input type="text"/>	\$ <input type="text"/>
<b>TOTAL ASSETS</b>		\$ <input type="text"/>

Liabilities	Lender Name	Credit Limit(s)	Current Balance	Monthly Repayment	Cleared by new loan?
Mortgage(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
Other loan(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
Overdraft(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
Credit / Store Cards	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
Hire Purchase / Lease(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
Other	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
<b>TOTAL LIABILITIES</b>		<input type="text"/>	<input type="text"/>	<input type="text"/>	

Income	Description	Gross per month	After Tax per month
Base Salary - Applicant 1	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Base Salary - Applicant 2	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other Income (e.g. regular overtime, commissions, allowances, part time or casual work)	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<b>Rental Income</b>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Investments e.g. interest or dividends	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Government benefits or pensions	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<b>TOTAL MONTHLY INCOME</b>		\$ <input type="text"/>	\$ <input type="text"/>





Step 7 - Personal Financial Position (Individuals, Directors or Gurantors) continued

Expenditure	Description	After Tax per month
Rent / Board	<input type="text"/> Continue after new loan? <input type="checkbox"/> Y <input type="checkbox"/> N	\$ <input type="text"/>
Childcare	<input type="text"/>	\$ <input type="text"/>
Child maintenance (child support)	<input type="text"/>	\$ <input type="text"/>
Clothing and personal care	<input type="text"/>	\$ <input type="text"/>
Education	<input type="text"/>	\$ <input type="text"/>
Groceries	<input type="text"/>	\$ <input type="text"/>
Insurance	<input type="text"/>	\$ <input type="text"/>
Investment property utilities, rates, etc.	<input type="text"/>	\$ <input type="text"/>
Medical and health	<input type="text"/>	\$ <input type="text"/>
Motor vehicle and transport	<input type="text"/>	\$ <input type="text"/>
Owner occupier proprty utilities, rates and related costs	<input type="text"/>	\$ <input type="text"/>
Recreation and entertainment	<input type="text"/>	\$ <input type="text"/>
Telephone, internet, pay TV, etc.	<input type="text"/>	\$ <input type="text"/>
Other (please specify)	<input type="text"/>	\$ <input type="text"/>
<b>TOTAL MONTHLY EXPENSES</b>		\$ <input type="text"/>

Step 8: Choose your accounts and services (Individual/Company/Trust)

<p><b>Select Your Account (optional)</b></p> <p><input type="checkbox"/> Edge Account - The Edge Transaction Account is an everyday banking account that can be linked with a Visa Eco Debit Card. For more information visit <a href="http://www.gatewaybank.com.au">www.gatewaybank.com.au</a></p>	<p><b>Select Your Service (optional)</b></p> <p>Link a Visa Eco Debit Card to my Edge Transaction Account</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
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**Method of operation** Note: Each signatory is seperately authorised to operate the account unless specified below. Online Banking and a Visa Debit are *not* available on accounts where more than one signature is required.

Other - please specify

**Additional information**

Preferred communication channel  Email  Phone

Would you like to receive information about Gateway Bank products, promotions and news?  Yes  No

Step 9 - Important information, membership and acknowledgements

**Permission to obtain and disclose credit and personal information**

**1. What information can be used and disclosed?**

The Privacy Act allows Gateway Bank ('we', 'us', 'our') ACN 087 650 093 to use and disclose **personal information we collect** about you for the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect. In connection with providing credit to you, personal information may include **credit information** such as:

- details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number
- the fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor
- advice that payments previously notified as unpaid are no longer overdue
- information about your current or terminated consumer credit accounts and your repayment history payments overdue for at least 60 days and for which collection action has started in specified circumstances, that in our opinion you have committed a serious credit infringement
- the fact that credit provided to you by us has been paid or otherwise discharged, and other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.

## Step 9 - Important information, membership and acknowledgements (continued)

### 2. When and why do we obtain information?

Before, during or after the provision of our products and services to you, we may collect your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments. Some laws require us to obtain personal information about you before we provide you with particular products or services or process particular transactions in which you are involved - e.g. laws relating to anti-money laundering and counter-terrorism financing, consumer credit, taxation and real property transactions. If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other products and services.

### 3. Who can give or collect information

For the purpose of providing products and services to you and managing our business, we may give your personal information to: external service providers to us, such as:

- o organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants
- o insurers and re-insurers, where insurance is provided in connection with our services to you
- o superannuation funds, where superannuation services are provided to you
- o debt collecting agencies, if you have not repaid a loan as require
- o our professional advisors, such as accountants, lawyers and auditors
- o state or territory authorities that give assistance to facilitate the provision of credit to individuals
- o other credit providers and their professional advisors
- o your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- o government and regulatory authorities, if required or authorised by law.

**In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may:**

- o obtain a commercial and/or consumer credit report containing personal information about you from a credit reporting body,
- o obtain personal information about you from your employer and any referees that you may provide and disclose to them, for the purpose of verification, personal information you have provided to us which they could reasonably be expected to be able to verify,
- o exchange credit information about you with each other, and
- o exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

**Credit Providers** can mean:

- us
- our related companies
- any introducer, dealer or broker referred to in a loan application
- any agent or contractor of ours assisting in processing a loan application, and
- other entities that may be involved in a securitisation arrangement which we use to fund your loan, including without limitation **Westpac Banking Corporation** and any loan originator.

### 4. Disclosures to overseas recipients

We may disclose your personal information (including credit-related information) overseas. The countries where we are likely to disclose your personal information, including your credit information or credit eligibility information, include **New Zealand, Philippines, United Kingdom, United States, Israel, Spain and the Netherlands**. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

### 5. Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. (Specifically, we may disclose information to or collect information from Equifax, whose privacy policy and contact details are at [www.equifax.com.au](http://www.equifax.com.au))

Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.

"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt-out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above.

You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

### 6. Disclosure to insurers and guarantors

#### Lenders' mortgage and trade insurers

In connection with providing credit to you, a lenders' mortgage insurer or a registered trade insurer may obtain credit information about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit.

#### Guarantors

In connection with providing credit to you, the Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep the guarantor informed about the guarantee.

## Step 9 - Important information, membership and acknowledgements (continued)

### 7. Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person about who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information by contacting us.

### 8. Electronic verification

Under the Anti-Money Laundering and Counter-Terrorism Financing Act, we can disclose your name, residential address and date of birth to an external service provider which we use to verify your identity electronically.

The purpose of this disclosure is to ask the external service provider; which can include the document issuer or official record holder, to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on **1300 302 474** for further information.

### 9. Security, privacy policy, and marketing preferences

#### Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

#### Privacy Policy

Our Privacy Policy [www.gatewaybank.com.au](http://www.gatewaybank.com.au) provides additional information about how we handle your personal information. It explains how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

#### Marketing preferences

The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register.

### Membership/\$2 Fully Paid Share (applicable to new Members only)

I/We apply to become a Member of Gateway Bank ('Gateway') and to each be allotted one \$2 share. I/We authorise Gateway to deduct \$2 for each non Member from my/our loan proceeds, being the subscription price for one share.

#### Constitution:

I/We agree to be bound by Gateway's Constitution, and any amendment thereof, lodged in accordance with the Corporations Law.

#### Annual Report:

Gateway's annual reports are available from [www.gatewaybank.com.au](http://www.gatewaybank.com.au). Gateway will not send me/us its annual reports unless I/we ask them to. I/We understand Gateway's annual report contains information about its financial position and performance, how efficiently it is being managed and the financial risks it faces.

#### Terms & Conditions of use for related Banking Accounts and Services:

In becoming a Gateway Member I/we acknowledge I/we have access to the Gateway Deposit Accounts and Access Facilities and agree to receiving the following documents by accessing them at [www.gatewaybank.com.au](http://www.gatewaybank.com.au):

- **Gateway Deposit Accounts and Access Facilities General Conditions of Use** which incorporates the **Fees and Charges and Transaction Limits** and the **Summary of Deposit Accounts & Availability of Access Facilities**
- **Financial Services Guide**

I/We acknowledge that I/we will be bound by these General Conditions of Use when I/we first use an account or access facility.

I/We acknowledge that Gateway's '**Your Privacy**' brochure, which details Gateway's privacy processes, is available at [www.gatewaybank.com.au](http://www.gatewaybank.com.au) or by calling our Member Services on 1300 302 474.

### Consent to receive loan and security documentation electronically

By choosing to receive the documentation electronically, including loan statements (Online Banking required) you are increasing the efficiency of this transaction, reducing costs and helping the environment.

### IMPORTANT NOTICE

1. If you opt-in to receive documentation electronically then:
2. you will not receive a paper copy of the documentation;
3. you must check your electronic communication regularly; and
4. you may withdraw your consent to receive documents electronically at any time by calling Gateway on 1300 302 474.

Gateway will email the loan documents to you or your representative, if applicable, as a PDF file, or provide notice electronically including login information (if required) to download the documents as a PDF file from a secure web-interface. A valid email address will need to be supplied for your representative. If the email is returned because of an invalid email address, the documents will be posted instead. If a service nomination exists, all loan documentation will be sent to the nominee only. Copies of the documents will also be emailed to each guarantor, if applicable, for them to keep. You can update your details or request paper copies of the documents at any time by calling Gateway on 1300 302 474. To access our privacy policy, visit [www.gatewaybank.com.au](http://www.gatewaybank.com.au) or call 1300 302 474.



**Step 9 - Important information, membership and acknowledgements (continued)**

**Declarations and Acknowledgement**

- I/We declare that the information given in this application is true, correct and complete and that I/we have never committed any act of Bankruptcy or had any judgements or legal proceedings against me/us.
- I/We understand Gateway may not provide a loan if my/our circumstances change before funding, including (but not limited to) changes to income, employment or other details.

I/We acknowledge Gateway will authorise a Valuation Firm(s) to conduct a valuation(s) of the property(ies) and/or security(ies) noted for the purpose of credit assessment for my/our proposed loan facility from Gateway.

Additionally:

- The valuation is obtained for the benefit of Gateway and is to be used only for the assessment of our loan application.
  - Where the valuation relates to commercial property, you are entitled to receive a copy of the Valuation Report if we have charged you, or you have reimbursed us the valuation cost. We will email a copy of the Valuation Report to the email address we have on file for you, or if you have a broker, to your broker.
  - We cannot provide a copy of a Valuation Report for a residential property.
  - The Valuation is provided for information purposes only and cannot be relied upon by you for any other purpose and may be subject to further conditions as provided by the Valuer.

Gateway makes no representation about the accuracy of the information contained within the valuation report. Further, Gateway makes no representation in relation to the Valuer, or the services provided by the Valuer. Gateway does not endorse the Valuer, or the services provided by the Valuer.

- I/We give consent for Gateway to disclose my/our names, residential address and date of birth to a credit reporting agency and ask the credit reporting agency to provide an assessment of whether the personal information so provided matches (in whole or in part) personal information contained in a credit information file in the possession or control of the credit reporting agency to assist in verifying my/our identity for the purpose of Anti-Money Laundering and Counter-Terrorism Act 2006. The credit reporting agency may prepare and provide Gateway with such an assessment and may use the personal information contained in credit information files of you and other individuals for the purpose of preparing such an assessment.

- I/We confirm that I/we am/are authorised to provide the personal details presented and I/we consent to my/our information being checked with the document issuer or official record holder for the purpose of confirming my/our identity

- I/We, the Applicant and Co-Applicants (if any), authorise and direct Gateway Bank to send loan and security documentation (if applicable) to the applicant/s or nominee, my/our representative and each guarantor (as applicable) electronically. (N.B.: if you do not check this box they will be sent to you only by post.)

By signing this application, you acknowledge having read and understood this permission to obtain and disclose information. You authorise the persons and organisations named above to give and obtain the information in the ways specified above until the credit is repaid in full.

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

**This section is to be completed by any Applicant who is a individual, any director of an Applicant which is a company, and any guarantor.**

Signature	Print Name	Date

## Step 10: Individuals identity certification

### Acceptable identification documents

**Each Director, Shareholder, Trustee and beneficiary with 25% or more ownership must provide a copy of the following identification documentation with your application for Membership:**

- Medicare Card PLUS Drivers Licence<sup>^</sup> OR Passport<sup>^</sup>

<sup>^</sup>If not in English, an English translation is required by an accredited translator.

**NOTE:** If you don't have the above forms of identification, please contact us to discuss a suitable alternative.

### The next step

- Print, Sign & Email to [CommercialLending@gatewaybank.com.au](mailto:CommercialLending@gatewaybank.com.au)
- Review the [Supporting Documentation Guide](#) and when requested please be ready to provide copies to support information you have entered in this application.
- Provide certified copy of Trust Deed Extract