

**First Start Loan
Application**
Primary Producer

OFFICE USE ONLY
Client ID No: _____
Application No: _____

V11 1/7/17

Section 1 - Enterprise details

Please tick: <input type="radio"/> Sole Trader <input type="radio"/> Partners <input type="radio"/> Individual Trustees <input type="radio"/> Company Directors	Title	Surname	Given Names	Date of Birth
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Company Please list the company directors details above.
Company name

Trust Trust name
If the Trustee is a Company, please provide the Company name in the company box above and the Company directors' names in the boxes above the company name.

Trading Name

ABN

Industry Type (e.g. beef, sheep, grain)

GST Registered? Yes No

QRIDA Client ID (if known)

Nominated contact person Telephone No.

(from above)

Business Phone No. Fax No. Mobile No. Email Address

Road Address of Enterprise <input type="text"/> <input type="text"/> Town <input type="text"/> State <input type="text"/> Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> City/Shire/Regional Council <input type="text"/>	Postal Address <input type="checkbox"/> Please tick if same as Road Address Postal Name <input type="text"/> Postal Address <input type="text"/> <input type="text"/> Town <input type="text"/> State <input type="text"/> Post code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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Please provide the number of employees (excluding owners, partners, directors, etc):

Full Time employees

Full Time equivalent*

Total employees

***Calculating Full Time Equivalent Staff**
Full time work is 35 hours per week or more. If your business has casual or part time workers, calculate the number of hours worked by these employees and divide that total by 35 to determine full time equivalents. (For example, seven casual employees working 10 hours per week totalling 70 hours per week, equates to two full time employees).

Section 2 - Business contact details

Accountant

Contact Person Telephone Fax

Firm Email

Bank or Financier

Contact Person Telephone Fax

Firm Email

Section 3 - Proposal summary

Please provide a brief summary of your proposal and what you would like to achieve in terms of sustainable management.

Section 4 - Activity summary

Please briefly summarise the stages of development and any activities shown in your management plan.

Activity	Completion Date

(Note: It is a condition of the loan (mutual obligation condition) that the outcomes agreed to in any approval must be reported on at each annual review.)

Section 5 - Detailed proposal requirements and funding details

Requirements (Please detail below. Include these costs in your cashflow projections)	Cost
Total*	

Funding - How do you plan to fund the above requirements? (Detail below)	Amount
Cash contribution	
Other loans (please detail)	
Vendor finance	
Other (please detail)	
QRIDA loan	
Total*	

Section 6 - Preferred terms and conditions

Please outline your preferred repayment terms including length of the loan, interest only periods, repayment frequency and fixed interest rate period.

Loan Term: _____ Years	Interest Only period: _____ Years		
Note: An initial interest only period can be considered by QRIDA where a financial need is clearly demonstrated.			
Repayment Frequency	<input type="radio"/> Monthly	<input type="radio"/> Quarterly	<input type="radio"/> Half Yearly
Interest Rate Period	<input type="radio"/> One Year Fixed	<input type="radio"/> Three Years Fixed	<input type="radio"/> Five Years Fixed

Security Offered

Applicants are required to provide adequate security in the form of a mortgage over land or other assets acceptable to QRIDA. Please outline the security available to QRIDA (e.g. first or second mortgage over property, stock mortgage) should your loan be successful.

* Totals should be the same.

Section 7 - Primary Production Property Details

Please show all properties owned in which you have an interest, and all properties to be purchased.
Please copy and attach separate pages for each property.

Property Name <input style="width:90%;" type="text"/>			
<input type="radio"/> Owned	Year Purchased <input style="width:150px;" type="text"/>	Current Market Value* (land and improvements) \$ <input style="width:150px;" type="text"/>	
<input type="radio"/> To be purchased	Contract Purchase Date <input style="width:100px;" type="text"/>	Settlement Date <input style="width:100px;" type="text"/>	Finance Date <input style="width:100px;" type="text"/> Purchase Price \$ <input style="width:100px;" type="text"/>
<input type="radio"/> Leased	Lease Payment (pa.) \$ <input style="width:100px;" type="text"/>	Expiry <input style="width:100px;" type="text"/>	Options <input style="width:200px;" type="text"/>
Registered Owners <input style="width:90%;" type="text"/>			
Title Ref No or Lease No <input style="width:100px;" type="text"/>	County <input style="width:100px;" type="text"/>	Parish <input style="width:100px;" type="text"/>	Area (ha) <input style="width:100px;" type="text"/>
Lot/Plan No <input style="width:90%;" type="text"/>			
Property Address <input style="width:90%;" type="text"/>			
This property is <input style="width:50px;" type="text"/> kms in <input style="width:50px;" type="text"/> direction from the town of <input style="width:150px;" type="text"/>			
in the Local Government area of <input style="width:250px;" type="text"/> City/Shire/Regional Council.			
Soil types: <input style="width:400px;" type="text"/>		Water licence no. <input style="width:100px;" type="text"/> Expiry Date <input style="width:100px;" type="text"/>	
Type of standing timber: <input style="width:400px;" type="text"/>		Water Allocation NO. (Water Act 2000) <input style="width:100px;" type="text"/> No. of allocated Megalitres <input style="width:100px;" type="text"/>	
		Has allocation been assigned? <input type="radio"/> No <input type="radio"/> Yes - Detail to whom <input style="width:400px;" type="text"/>	
Dryland cultivation <input style="width:50px;" type="text"/> ha	Unimproved grazing <input style="width:50px;" type="text"/> ha	Unregulated source or storage details & megalitres <input style="width:400px;" type="text"/>	
Irrigated cultivation <input style="width:50px;" type="text"/> ha	Unimproved/timbered <input style="width:50px;" type="text"/> ha	Dairy Licence Number <input style="width:100px;" type="text"/> Dairy Processor <input style="width:100px;" type="text"/>	
Improved grazing <input style="width:50px;" type="text"/> ha	Other (detail) <input style="width:50px;" type="text"/> ha	Sugar Farm No. <input style="width:100px;" type="text"/> Sugar Mill Supplied <input style="width:100px;" type="text"/>	
Open downs <input style="width:50px;" type="text"/> ha	Total Area <input style="width:50px;" type="text"/> ha		
	Irrigation potential <input style="width:50px;" type="text"/> ha		
*Please state how you arrived at the current market value of your property (land and improvements): <input style="width:90%;" type="text"/>			
For agistments/ sharefarming properties, please provide details and costs of any agreements in place: <input style="width:90%;" type="text"/>			
Other relevant property details: <input style="width:90%;" type="text"/>			

Section 8 - Farm improvements and infrastructure

Please provide a listing of the farm improvements and infrastructure on the property detailed in **Section 7**:

Building	Description (type, size) and Construction (e.g. Brick and tile)	Condition (e.g. good, fair, poor)	Insured value (where applicable)
Main homestead			\$
Homestead 2			\$
Shearing shed			\$
Equipment shed/s			\$
Hay shed/s			\$
Feedlot			\$
Irrigation infrastructure			\$
Other(_____)			\$
Other(_____)			\$

Section 9 - Production information

Livestock - Current Numbers & Carrying Capacity	Beef/Dairy		Sheep		Pigs			Other livestock	
	Herd Breed:		Herd Breed:			Current	Target	Herd Breed:	
	Cows		Ewes		Sows				
	Heifers		Wethers		Gilts				
	Steers		Hoggets		Boars				
	Calves		Lambs		Growers				
	Bulls		Rams		Licensed for:	SPU's			
	Current Total		Current Total		No. litters/ sow/year			Current Total	
	Carrying Capacity		Carrying Capacity		Av no. live piglets/litter			Carrying Capacity	
	Breeders		Ewes		Av age @ sale	weeks			
	Milkers		Total sheep (DSE)		Av weight @ sale	kgs			
	Total Beef (AE)		Lambing (%)		Farrowing (%)				
	Calving (%)								

Please ensure the following sales and purchase amounts correspond to your financial statements or cash book figures. Stock schedules are available on the QRIDA website for your use if preferred.

Production details		Last Financial Year (20__ Actuals)		This Financial Year Actuals/Estimates			Next Financial Year Estimates			Year In - Year Out Estimates*			
Sales	Livestock Sold (e.g. Wethers, Steers, Porkers)	Number	Total (\$)	Number	Total (\$)	Number	Total (\$)	Number	Total (\$)	Number	Total (\$)		
Purchases	Livestock Purchased (e.g. Wethers, Steers, Porkers)	Number	Total (\$)	Number	Total (\$)	Number	Total (\$)	Number	Total (\$)	Number	Total (\$)		
Dairy	Average no. of milkers in daily production		Head		Head		Head		Head		Head		
	Total Litres produced		Ltrs/annum		Ltrs/annum		Ltrs/annum		Ltrs/annum		Ltrs/annum		
	Gross Milk Proceeds	\$		\$		\$		\$					
Crop Information	Crop Types	Area (ha)	Total Yield	Total (\$)	Area (ha)	Total Yield	Total (\$)	Area (ha)	Total Yield	Total (\$)	Area (ha)	Total Yield	Total (\$)
	Sugar	Tonnes		Tonnes		Tonnes		Tonnes					
	CCS		CCS		CCS		CCS						
	Area (ha)		Area (ha)		Area (ha)		Area (ha)						
	Total (\$)		Total (\$)		Total (\$)		Total (\$)						
Wool	Months Wool Sold	(_____)											
	Number Shorn												
	Total Kgs												
	Yield %												
	Micron												
	Total \$												
Other	Product	Quantity	Total (\$)	Quantity	Total (\$)	Quantity	Total (\$)	Quantity	Total (\$)				

*Given normal seasons and commodity prices

Section 10 - Statement of Assets and Liabilities

Complete one Statement of your **business and personal** Assets and Liabilities including those held individually or jointly with partners, other persons or associated entities. The Statement must include all assets you own and all debts you owe.

ASSETS (Show present fair market value)	\$	LIABILITIES (Current amount owing)	\$
Cash at Bank		Overdraft (Limit:\$)	
Term Deposits			
		Term loans	
Farm Properties			
1. Land ha @ \$ /ha = \$ Buildings () \$		Other Loans (eg. Private Loans)	
2. Land ha @ \$ /ha = \$ Buildings () \$			
3. Land ha @ \$ /ha = \$ Buildings () \$			
Livestock/stock (show type)		Stock Loans/Pastoral House	
Plant & machinery		Hire Purchase, Leasing & Chattel Mortgage <i>(transfer total from table below)</i>	
Vehicles			
Crops (harvested, stored and unsold)		Entitlements Owing to Employees	
		Taxation Debt	
Accounts Receivable		Accounts Payable	
Debentures/Shares/Investments		Margin Loans	
Other Real Estate (show details)		Real Estate Loans (show details)	
Superannuation (current estimated value)		Personal Loans	
Other Assets (detail)		Credit Cards	
		Other Liabilities (detail)	
Total ASSETS		Total LIABILITIES	

Hire Purchase and Lease Repayment Schedule (if preferable you can attach a list separately to this form)

Item	Lender	INSTALMENTS					LEASE RESIDUAL		Total Owing (a x b + c + d)
		(a) Instalment Amount	Frequency eg. Monthly/ Yearly	(b) No. of payments remaining	Date of final payment	(c) Overdue payments (Arrears)	(d) Amount	Due Date	
Total Owing (transfer total to 'Statement of Assets and Liabilities' above)									

Section 11- Supporting documents checklist

The following information must also be provided to QRIDA with this application.	Please tick
Past 3 (three) Years' Financial Statements - Applicant and all associated entities - including Profit and Loss Statement, Balance Sheet and depreciation schedules - Cashbook figures are acceptable if financial statements have not been prepared	<input type="radio"/> Yes
Past 3 (three) Years' Personal Taxation Returns - Applicant and all associated entities.	<input type="radio"/> Yes
Monthly Cash Flows for the Current Financial Year	<input type="radio"/> Yes
Monthly Cash Flows for the Next Financial Year	<input type="radio"/> Yes
Schedule of Account Details A copy of the form is to be completed by <u>each</u> of your lenders (including banks, credit unions, lease/finance companies etc) and attached to this application . Please arrange for your lenders to return this form to you prior to submission of the completed application to QRIDA.	<input type="radio"/> Yes
Management Plan	<input type="radio"/> Yes
Copy of Fishing Licence/s and Unit Certificates	<input type="radio"/> Yes <input type="radio"/> N/A
Copy of Purchase Agreement / Contract (purchase only)	<input type="radio"/> Yes <input type="radio"/> N/A
Australian Taxation Office (ATO) Integrated Client Account Statement ATO Integrated Client Account Statement (previous 12 months) for the applicant and all associated entities.	<input type="radio"/> Yes
Trust Deed	<input type="radio"/> Yes <input type="radio"/> N/A
Please provide any additional information or documentation that you feel may support your application.	

Authorisation

I/We declare that I / we have resided in Queensland for at least 6 months and do not own, or have disposed of, a viable primary production enterprise.

I/We hereby confirm that the above financial and other required documentation is included with this application.

I/We hereby authorise QRIDA to also notify the following person/firm/company of its decision about this application (optional):

Contact Person	<input type="text"/>	Address	<input type="text"/>
Firm	<input type="text"/>		<input type="text"/>

I/We hereby authorise QRIDA and any of its authorised representatives to:

(a) collect information that QRIDA or its authorised representatives consider to be necessary or appropriate in connection with this application, from: (i) any accountant, solicitor, business consultant, bank, other financier, processor, supplier or other person named or identified in this application or any supporting documentation provided with, or in support of, this application; and (ii) any State or local government agency or authority that QRIDA or its authorised representatives may consider relevant to this application, (each a Relevant Person); and

(b) disclose to any Relevant Person and to any contractor or agent of QRIDA involved in the assessment or processing of this application: (i) that I/we have made this application; (ii) information contained in this application or any supporting documentation provided with, or in support of, this application; (iii) information collected by QRIDA or its authorised representatives under paragraph (a) above; and (iv) information about any previous application I/we have made to, or financial assistance received from, QRIDA.

I/We authorise any Relevant Person to disclose to QRIDA and its authorised representatives such information as may be requested about me/us in connection with this application.

I/We certify that all of the information provided in the whole of this application is true and accurate and discloses our correct financial position. I/We also agree to participate in a follow-up survey if requested.

All business owners, directors or trustees must sign below.

Applicant (1)
<input type="text"/>
Signature
Print Name: <input type="text"/>
Position: <input type="text"/>
Date: <input type="text"/> / <input type="text"/> / <input type="text"/>

Applicant (2)
<input type="text"/>
Signature
Print Name: <input type="text"/>
Position: <input type="text"/>
Date: <input type="text"/> / <input type="text"/> / <input type="text"/>

Applicant (3)
<input type="text"/>
Signature
Print Name: <input type="text"/>
Position: <input type="text"/>
Date: <input type="text"/> / <input type="text"/> / <input type="text"/>

Applicant (4)
<input type="text"/>
Signature
Print Name: <input type="text"/>
Position: <input type="text"/>
Date: <input type="text"/> / <input type="text"/> / <input type="text"/>

How did you learn about this assistance (please select)?

- QRIDA - Regional Area Manager
 Financial Counsellor
 Accountant
 Government Department
 QRIDA - Head Office
 Bank
 Industry Organisation
 Media (radio/newspapers)

Privacy information

Personal information provided on this form or obtained from any Relevant Person may be used by QRIDA or State government agencies and their authorised representatives to assess your eligibility for the above scheme and in relation to the administration and management of the scheme or any assistance provided to you under the scheme. QRIDA may also use this information to research and develop its service, to collate statistical data or in some cases provide you with information on other QRIDA support programs. QRIDA may disclose your personal information in accordance with your Authorisation above. More information about our privacy policy is available on our website at <http://www.qrida.qld.gov.au/>

Application & cashflow guidance

General guidance

QRIDA has Regional Area Managers based in Bundaberg, Cloncurry, Emerald, Innisfail, Kingaroy, Mackay, Rockhampton, Roma and Toowoomba who can assist you with any questions. To speak to your local Regional Area Manager, please contact QRIDA on Freecall 1800 623 946.

Please complete each section in the application form and forward it to QRIDA with the required attachments (listed on page 6). Incomplete applications or missing attachments are likely to cause delays in assessing your application and may result in the application being declined.

Cashflow guidance

The cashflow forms should be completed by those who understand the business best. This is usually the owners and operators of the business. Your Accountant or Financial Advisor may be able to assist, if needed.

A projected cashflow, in which you estimate as accurately as you can the income and expenses for a current/future period, is probably the most important tool your business can have. You should base your projections on your historical results (past financials) and your knowledge of what might be different this year and the following year. The ability to check your actual results with what you expected will assist you to make critical decisions about your business.

QRIDA requires a monthly cashflow for the current year, plus the next full financial year. Microsoft Excel versions of the cashflow form are available to download from the QRIDA website, www.qrida.qld.gov.au. If you utilise the Excel cashflow, the totals will automatically calculate and you may find it is easier to complete. If you have your own computer prepared cashflows, please feel free to send them instead.

Completing a cashflow

The steps below outline how to complete a QRIDA application cashflow:

1. Fill in your name and QRIDA Client Identification Number (if known) at the top of the form and complete the relevant year.
2. Complete the Income section.
 - Refer to your past financials for suitable headings or use those shown as a guide. Please note that livestock/stock sales are shown (not the profit), with purchases shown in the purchases section of the form. These monthly figures should agree with the total sales shown in Section 9 (page 4) of your application form.
 - All income should be shown, including personal wages, interest and dividends from investments, rents from properties, any other personal income, government assistance and all business income. Use your historical records to estimate when income will be received, but adjust for your knowledge of any changes to sales patterns or income receipts.
3. Complete the Expenses section.
 - Again you should refer to your past financials for suitable headings for your business. Please use the headings shown as a basic guide. These will also assist you with the timing of payments. Do not include non-cash items such as Depreciation or Bad Debts in your cashflow.
4. Complete the Purchases section.
 - Here you should include all your livestock/stock purchases in the months when you expect to pay for them. These figures should agree with the total purchases shown in Section 9 (page 4) of your application form. Capital purchases would include major items such as vehicles or equipment (the cash amount paid excluding lease/HP etc), major renovations or improvements, new fences, irrigation equipment etc. Please make a note of the type of capital purchase. Include in this section the costs of your activity requirements shown in Section 5 (page 2).
5. Complete the Other Expenses section.
 - Here you would list all your:
 - lease, hire purchase or chattel mortgage payments
 - interest on overdraft or similar type of non reducing facility, and
 - total repayments on term loans, personal loans, private loans, housing loans and credit cards.

You also need to record your personal drawings, medical contributions and payments, education expenses for yourselves or dependants and life insurance payments.
6. Complete the Surplus or (Deficit) section.
 - This total will be automatically calculated if you are using the Microsoft Excel version of this form from the QRIDA website. If you are completing the form manually, please calculate the difference between Income and Expenses. If income is greater, you have made a surplus or profit. If Expenses are greater, you have made a (deficit) or loss.
7. Note your Opening and Closing Bank Balances.
 - If completing the cash flow for the current year, the opening bank balance of your overdraft or operating account for July should be taken from your bank statement and adjusted if necessary for outstanding cheques. If completing the cash flow for the following or subsequent years, the opening bank balance will be the closing bank balance from the previous year's cash flow which you have completed.

The purpose of this calculation is to provide an estimate of your bank balance (the closing balance) at the end of each month, and indicate your peak debt or credit. The closing balance is calculated by adding the opening balance to the monthly surplus or (deficit), which then becomes the opening balance for the next month.

Monthly Cashflow for CURRENT Financial Year (Period 1 July to 30 June)

Name

QRIDA Client ID (if known)

INCOME	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	TOTAL
Livestock sales													
Crop sales													
Fuel rebate													
Agistment													
Wages/Salary													
Contracting													
GST & Tax Refunds													
Asset sales (detail)													
TOTAL INCOME													

EXPENSES - FIXED & VARIABLE (amend, add or delete headings as necessary to suit your business - refer to your past financials)

Account/Admin fees													
Bank charges													
Electricity & Gas													
Insurance													
Licences													
Phone & Internet													
Postage & Stationery													
Rates & Rent													
Subscriptions													
Crop - harvesting													
Fertiliser & Chemicals													
Planting & Seed													
Livestock - dips/sprays													
Fodder & Supplements													
Freight & Selling costs													
Shearing													
Vet costs													
Advertising													
Freight & Cartage													
Fuel & Oil													
Motor Vehicle Expenses													
Plant & Equip Hire													
Repairs & Maintenance													
Salaries & Wages													
Sundry													
Superannuation													
Travel & Accommod													
Workers Compensation													
GST Remitted/Paid													
SUB TOTAL													

PURCHASES

Capital													
Livestock/Stock													
SUB TOTAL													

OTHER EXPENSES

Lease/HP/Chattel Mort													
Interest													
Loan Repayments													
Personal Living													
Medical/Educ/Life Ins.													
SUB TOTAL													

TOTAL EXPENSES

SURPLUS (DEFICIT)

Opening Bank Balance													
Closing Bank Balance													

Monthly Cashflow for NEXT Financial Year (Period 1 July to 30 June)

Name QRIDA Client ID (if known)

INCOME	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	TOTAL
Livestock sales													
Crop sales													
Fuel rebate													
Agistment													
Wages/Salary													
Contracting													
GST & Tax Refunds													
Asset sales (detail)													
TOTAL INCOME													

EXPENSES - FIXED & VARIABLE (amend, add or delete headings as necessary to suit your business - refer to your past financials)

Account/Admin fees													
Bank charges													
Electricity & Gas													
Insurance													
Licences													
Phone & Internet													
Postage & Stationery													
Rates & Rent													
Subscriptions													
Crop - harvesting													
Fertiliser & Chemicals													
Planting & Seed													
Livestock - dips/sprays													
Fodder & Supplements													
Freight & Selling costs													
Shearing													
Vet costs													
Advertising													
Freight & Cartage													
Fuel & Oil													
Motor Vehicle Expenses													
Plant & Equip Hire													
Repairs & Maintenance													
Salaries & Wages													
Sundry													
Superannuation													
Travel & Accommod													
Workers Compensation													
GST Remitted/Paid													
SUB TOTAL													

PURCHASES

Capital													
Livestock/Stock													
SUB TOTAL													

OTHER EXPENSES

Lease/HP/Chattel Mort													
Interest													
Loan Repayments													
Personal Living													
Medical/Educ/Life Ins.													
SUB TOTAL													

TOTAL EXPENSES

TOTAL EXPENSES													
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SURPLUS (DEFICIT)

SURPLUS (DEFICIT)													
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Opening Bank Balance													
Closing Bank Balance													

Schedule of Account Details

OFFICE USE ONLY
Client ID No:

A separate copy of this form is to be completed by **each** of your lenders.
Please arrange for your lenders to return this form to you before submitting your completed review to QRIDA.
(Includes banks, finance companies, building societies, credit unions and private lenders. For *Applicants* and **all** related entities)

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Consent and Authorisation	Return Instructions
<p>To: _____ (Bank/Financier Name)</p> <p>Please list below details of all my/our accounts held with your company and return this form to me/us according to the Return Instructions (shown to the <i>right</i> of this form). You are also authorised and directed to discuss my/our accounts with <i>QRIDA</i> and provide any information <i>QRIDA</i> may request regarding my/our accounts.</p> <p>Name/Company/Firm _____ Applicant's Signature _____</p> <p>Name/Director/Partner _____ Applicant's Signature _____</p>	<p>Please return this form to me/us by:</p> <p><input type="radio"/> Fax () _____</p> <p><input type="radio"/> Email _____</p> <p><input type="radio"/> Post _____</p>

Loan Accounts, Equipment Finance & other Borrowings (Debit Accounts)										
Account Name	Account BSB & Number	Facility Type	Balance	Limit	Interest Rate	Expiry Date	Repayment Amount	Repayment Frequency	Balloon or Residual	Arrears
Contingent Liabilities:										

Savings Accounts, Term Deposits, Investment Accounts & other Asset Accounts (Credit Accounts)			
Account Name	Accounts BSB & Number	Account Type	Balance

Certification				
I/we confirm the above information is correct and the account holder currently has the lender's support. Requests for additional funding and / or continued support will be considered in line with conditions prevailing at the time of any such request and the lender's usual credit requirements				
Branch Address/Stamp				
Manager Name		Manager Signature		Date
Email Address		Phone Number		Fax Number

An additional Schedule of Account Details form is available on *QRIDA's* website.