

Smart Business Loan Application Checklist

Please submit your completed and signed application and all supporting documents outlined in the 'Document Checklist' below to **SBL@macquarie.com** (and copy your Macquarie BDM).

Additional comments can be provided with this application.

Caution: Submitting an incomplete application will delay assessment.

Mandatory Macquarie Business Banking Forms

All Macquarie documents are to be returned in a non-editable format and signed with wet ink.

Completed and signed Loan Application Form

Individual Privacy Consent & Disclosure Form

Company Privacy Consent & Disclosure Form

Partnership Borrower Consent (if applicable)

Valuation Request Authority*

Business Purpose Declaration Form (mandatory for all individual borrowers in any capacity)

Smart Business Loan Application Checklist

Macquarie Business Banking

Self-Employed Business

(including borrowers, guarantors, & related entities)

Independent accountant prepared financial statements for last two consecutive years** (Tax returns acceptable for sole traders); AND

Where the YTD period exceeds six months:

- Interim results (no more than six months old); OR
- All due Business Activity Statements covering the period from the most recent financials to the application date; AND

Independent accountant certification of clear tax (as per our template), supported by:

- Income Tax Account showing last lodgement and Integrated Client Account running balance account statements for six months; AND

Independent Accountant confirmation (as per our template) for any related entities where financials are not required (i.e. profitable and no reliance on income to support applicants servicing) (if applicable); AND

Any acceptable non-recurring expenses to be detailed and confirmed by accountant (as per our template) (if applicable).

Individuals

(including borrowers and guarantors)

Most recent due & lodged Income Tax Return; AND

ATO Notice of Assessment (Evidence of payment required for any amount owing; income tax account or bank statement).

For PAYG income earners:

- 2 most recent computer-generated consecutive payslips (no more than 60 days old at date of submission).

Applicant ≥ 50 years old mandatory to provide written retirement strategy regardless of security (section 11 Loan Application Form).

Rental Income

Commercial Properties

Tenancy schedule detailing gross rental income, outgoings, and outgoings recoveries from tenants; AND

Copy of the lease; AND (as applicable)

For purchases:

- Evidence of 3 months rental bond or bank guarantee.

For existing commercial properties:

- Rental statements for the last 3 months.

Residential Properties

Recent property management statement; OR

Current executed tenancy agreement; OR

Most recent tax return; OR

Bank statements showing at least the last 3 months of rental credits.

Smart Business Loan Application Checklist

Macquarie Business Banking

Supplementary / Other income

(if applicable)

Superannuation income (letter from superannuation provider or financial adviser confirming pension is permanent and ongoing) OR SMSF Financials

Allowances, Casual, regular Overtime, Commission or Bonus, Salary Sacrifice arrangements, Family allowance

Term Deposit Interest

Share Dividend

Foreign Income (two years of Australian tax returns to evidence consistency)

Other investment income.

Loan Purpose

Purchase Property

Contract of Sale.

Debt Refinance/Consolidation

6 months' loan statements for all facilities being refinanced by Macquarie.

Purchase Business (LVR > 70%)

Contract of Sale.

Fit out/Refurbishment (LVR > 70%)

Contract or quotes for works to be undertaken.

Equipment Purchase (LVR > 70%)

Contract or quotes for equipment to be purchased.

Identification

Individual

Verification of Identity Form

Completed Individual Identification Form[^]

Certified Identification[^].

Company and/or Corporate Trustee

Completed Companies Identification Form.

Trust

Completed Trust Identification Form

Certified Trust Deed and all Trust variations.

Partnership

Completed Companies Identification Form.

Completed Trust Identification Form.

^{*}Valuation can be instructed by Macquarie at any stage upon receipt of completed authority.

[†]Financials must be provided for any related entities that are loss making or where there is reliance upon the income to support the applicants servicing.

^{**}Effective 1 April each year, prior years accountant prepared financial statements are required.

[†]Required for all individual borrowers, guarantors and beneficial owners, i.e. >= 25% shareholding.