

# COMMERCIAL CREDIT APPLICATION

JOHN DEERE FINANCIAL LIMITED, 166-170 Magnesium Drive, Crestmead, Queensland, 4132

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A.B.N. 55 078 714 646



**JOHN DEERE**  
FINANCIAL

Dealership Name  Dealer No  Contact Person  Date

## Applicant Details

Address where equipment is to be kept:		
Postal Address:		
Type of Business:	Year Commenced:	Contact Name:
<input type="checkbox"/> COMPANY <input type="checkbox"/> TRUST <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> ASSOCIATION <input type="checkbox"/> CO-OP <input type="checkbox"/> GOV'T ENTITY ("YOU") Please tick applicable boxes <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Beneficiary		
Name:		ABN:
ACN/ARBN/CN/Registration No.:		Assoc./Inc. No.:
Trust Name:	Type of Trust: <input type="checkbox"/> Unit <input type="checkbox"/> Discretionary <input type="checkbox"/> Deceased Estate	
Country Established:	Type of Company: <input type="checkbox"/> Proprietary <input type="checkbox"/> Public	
Class of Beneficiary (if not named below):		
Registered Office Address:		
Trading Address:		
Postal Address:		
Type of Business:	Year Commenced:	Contact Name:
Email Address:		
Business Phone No:		Mobile No:

### List all details here for individual borrowers/directors/guarantors/trustees/attorneys/executors/beneficial owners/effective controllers/settlor/beneficiaries/office bearer.

You must list details for every Beneficial Owner, or if there are none, every Effective Controller for the Applicant. For information on Beneficial Owners and Effective Controllers, refer to "Anti-Money Laundering Requirements" at [www.johndeere.com.au](http://www.johndeere.com.au) or contact the Sales Finance Centre

**INDIVIDUAL 1 ("YOU")** Please tick applicable boxes    Borrower    Guarantor    Director    Beneficial Owner  
 Trustee    Beneficiary    Attorney    Executor    Office Bearer    Settlor    Effective Controller

Title	First Name	Middle Name(s)	Surname		
Residential Address				Post Code	At address since
Telephone: Home	Work	Mobile	Email Address		
Drivers Licence No	DOB		Marital Status		
Medicare Card No	Reference No		Valid to Date (mm/yyyy)		
Passport No	Country of Issue (if not Australia)				

**INDIVIDUAL 2 ("YOU")** Please tick applicable boxes    Borrower    Guarantor    Director    Beneficial Owner  
 Trustee    Beneficiary    Attorney    Executor    Office Bearer    Settlor    Effective Controller

Title	First Name	Middle Name(s)	Surname		
Residential Address				Post Code	At address since
Telephone: Home	Work	Mobile	Email Address		
Drivers Licence No	DOB		Marital Status		
Medicare Card No	Reference No		Valid to Date (mm/yyyy)		
Passport No	Country of Issue (if not Australia)				

**INDIVIDUAL 3 ("YOU") Please tick applicable boxes**  Borrower  Guarantor  Director  Beneficial Owner  
 Trustee  Beneficiary  Attorney  Executor  Office Bearer  Settlor  Effective Controller

Title	First Name	Middle Name(s)	Surname
Residential Address			Post Code
At address since			
Telephone: Home	Work	Mobile	Email Address
Drivers Licence No	DOB	Marital Status	
Medicare Card No	Reference No	Valid to Date (mm/yyyy)	
Passport No	Country of Issue (if not Australia)		

**INDIVIDUAL 4 ("YOU") Please tick applicable boxes**  Borrower  Guarantor  Director  Beneficial Owner  
 Trustee  Beneficiary  Attorney  Executor  Office Bearer  Settlor  Effective Controller

Title	First Name	Middle Name(s)	Surname
Residential Address			Post Code
At address since			
Telephone: Home	Work	Mobile	Email Address
Drivers Licence No	DOB	Marital Status	
Medicare Card No	Reference No	Valid to Date (mm/yyyy)	
Passport No	Country of Issue (if not Australia)		

**COMPANY ("YOU") Please tick applicable box**  Beneficiary

Company Name:	ACN/CN:
Trust Name (If Applicable):	
Registered Office Address:	

**COMPANY ("YOU") Please tick applicable box**  Beneficiary

Company Name:	ACN/CN:
Trust Name (If Applicable):	
Registered Office Address:	

**ACCOUNTANT DETAILS**

Accountant Firm Name:		Contact Name:
Accountant Phone:	Accountant Fax:	
Accountant Email Address:		

**AUTHORITY FOR ACCOUNTANT TO RELEASE FINANCIAL INFORMATION**

I have applied for equipment finance from John Deere Financial Limited ("JDF") and they may require additional financial information to process my application. If my accountant receives a request from them, I authorise my accountant to provide them with a copy of any financial statements and any other relevant information that they seek.

**ACKNOWLEDGMENT**

You certify the named beneficiaries/settlor/Beneficial Owners/Effective Controllers in the copy of the Trust Deed provided or named in this application or that JDF collects from you in any other way are the beneficiaries/settlor/Beneficial Owners/Effective Controllers of the Applicant. You also acknowledge and undertake that you will inform these beneficiaries/settlor/Beneficial Owners/Effective Controllers that:

- (a) you have passed on the personal information relating to them to John Deere Financial for John Deere Financial and John Deere Limited's collection, use and disclosure for any of the purposes described in our privacy statement as set out in this Commercial Credit Application;
- (b) they can access their personal information in the manner described under "Find out more" in our privacy statement set out in this Commercial Credit Application;
- (c) unless they tell John Deere Financial otherwise, these beneficiaries/settlor/Beneficial Owners/Effective Controllers have consented to the collection, use and disclosure of their personal information in the manner described in (a) above.

You can discharge your undertaking by giving the beneficiaries/settlor/Beneficial Owners/Effective Controllers a copy of this Commercial Credit Application and making them aware of this acknowledgment. If you provide identification details on behalf of any beneficiaries/settlor/Beneficial Owners/Effective Controllers, you confirm that you are authorised to provide these details and that the information will be accurate. You also acknowledge that you will inform these individuals that their identification information will be checked with the Issuer or Official Record Holder of the document/information.

**CONSENT AND ACKNOWLEDGMENT**

You, the applicant for credit or the prospective guarantor or the director (as the case may be), agree to your information being disclosed to and used and disclosed by John Deere Financial, Deere & Co. (a company incorporated in the United States of America) or any wholly owned subsidiary of Deere & Co. or any person acting on their behalf (together the "Deere Group") or used and disclosed by any John Deere dealer for the purposes specified in the privacy statement and consent set out in this application form.

**You acknowledge having read the acknowledgements, authorisations and consents contained in this credit application. You confirm you are authorised to provide details and the details will be accurate.**

By signing this credit application you agree and acknowledge that the written details you have given in this credit application are true and correct or have been amended and initialled. You are not an insolvent or an undisclosed bankrupt(s) and there are no judgments against you. You also declare that you are unaware of anything that may adversely affect your ability to fulfil your obligations under the proposed credit agreement with John Deere Financial.

**By signing this credit application you give the acknowledgements, authorisations and consents contained in this credit application.**

If you are unable to give the acknowledgements, authorisations and consents in this credit application you must let John Deere Financial know as John Deere Financial may not be able to provide the relevant applicant with credit. This consent continues indefinitely in relation to any credit application or credit facility.

Director/Secretary 1 of Company Signature	Date	Director/Secretary 2 of Company Signature	Date
Individual 1 Signature	Date	Individual 2 Signature	Date
Individual 3 Signature	Date	Individual 4 Signature	Date

**PRIVACY GENERALLY**

At John Deere Financial Limited ("JDF") your privacy is important to us. JDF complies with the Privacy Act 1988 (Cth) ("Act") and the Credit Reporting Privacy Code ("CR Code") as well as our obligations of confidentiality.

You may choose not to give JDF your personal information. However, JDF may not be able to process the application or provide you with an appropriate level of service without this personal information.

Please read the following carefully. It sets out how JDF may use information you give in connection with your credit application and what information JDF may obtain about you with or without your agreement.

**By completing this application form, you undertake to provide a copy of this privacy statement to each principal, company officer or partner that you purport to represent and any individual whose personal information you provide to us.**

Reference to "you" in this statement means the applicant for credit, a guarantor or a prospective guarantor, or other individuals (such as directors or shareholders) connected with an applicant, as the case may be. Reference to the "Deere Group" in this statement means JDF, Deere & Co. (a company incorporated in the United States of America), any wholly owned subsidiary of Deere & Co. or any person acting on their behalf. If you are an individual "your information" in this form means personal information, including your credit information and your credit eligibility information.

## CREDIT INFORMATION

### Notice that your credit information may be given to a credit reporting body

Under the Act, JDF is allowed to disclose to a credit reporting body personal information which is credit information about you. This information includes, for example:

- details to identify you - that is, your name, sex, date of birth, current and two previous addresses, your current or last known employer, and your driver's licence number; and
- the fact that you have applied for commercial credit and the amount.

### JDF may obtain, disclose and exchange credit-related information

You authorise JDF to:

- obtain from credit reporting bodies, credit reporting information about you in circumstances permitted under the Act for the purposes of:
  - assessing this application for commercial credit by you or persons with which you are connected; and
  - assisting in the collection of overdue payments in respect of commercial credit provided to you by JDF;
- obtain credit reporting information about you from credit reporting bodies for the purposes of assessing whether to accept you as a guarantor where you are applying to be a guarantor in relation to credit JDF may provide to another person;
- disclose your name, residential address and date of birth to credit reporting bodies so that the credit reporting body can provide an assessment to us of whether the information provided by you matches (in whole or in part) the information in the credit reporting body's possession or control. This will be done for the purpose of verifying your identity as required under Australia's anti-money laundering and counter-terrorism laws including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) where applicable. If you would prefer us to use another form of verification, such as your passport or driver's licence, you must notify us and provide us with any information that we request;
- obtain from a credit provider named in this application or in credit reporting information obtained from a credit reporting body, and disclose to such credit provider, your personal information (which includes, where applicable, your credit eligibility information) for the following purposes:
  - assessing your credit worthiness, including for applications for credit by you or entities associated with you;
  - notifying other credit providers of a default by you; and
  - exchanging information with other credit providers about your credit with JDF for the purposes of enforcement or debt collection where you are in default with other credit providers.
- obtain from a business which provides information about the commercial credit worthiness of persons, information about your commercial activities or commercial credit worthiness for the purposes of assessing your application for credit; and
- disclose to persons involved in funding credit your consumer or commercial credit information for the purposes of enabling those persons so involved to perform tasks necessary in the funding of credit.

#### Important information about credit reporting

Our website at [www.deere.com.au](http://www.deere.com.au) (under 'Buying and Financing') contains important information about credit reporting, including the credit reporting bodies that we deal with, credit information that we may give them about you (such as about defaults and serious credit infringements) and details regarding how those credit reporting bodies use and disclose that information to credit providers and their policies about managing the information.

You have important rights regarding access, correction and complaints relating to your credit reporting information, as well as certain rights to prevent its use for direct marketing or where you have been a victim of fraud. You will also find details about these rights on the same page, as well as about our Credit Reporting Policy.

You can also ask us to provide you with a copy of this important information.

### JDF may disclose credit-related information about you to your guarantors

You authorise JDF to provide to any proposed guarantor or any person providing security for the credit arrangement or any current guarantor:

- any personal information (including, where applicable, credit eligibility information) about you for the purpose of enabling the guarantor or security provider to decide whether to act as guarantor or to offer property as security or to keep any current guarantor informed about the guarantee or property provided as security; and
- a copy of any loan contract, lease, hire-purchase agreement or security agreement that may eventuate from this application.

### JDF may confirm employment/ income details

You authorise JDF to confirm your employment and income details from any employer, accountant or tax agent named in this application.

### JDF may obtain information from Issuer or Official Record Holder

You authorise JDF to obtain information about you and check information with Issuers or Official Record Holders in respect of identity documents/information.

### The information JDF may disclose under the above consents includes:

- any personal information (including credit eligibility information) about you; and
- any loan contract, lease, hire-purchase agreement or security agreement that may eventuate from this application.

## PERSONAL INFORMATION (INCLUDING CREDIT INFORMATION AND CREDIT ELIGIBILITY INFORMATION)

### JDF may use your personal information

JDF collects, uses and discloses your personal information to:

- process a commercial credit application;
- communicate with you about the commercial credit application and credit provided by JDF;
- if your application is approved, administer and manage credit provided by JDF;
- facilitate JDF's internal business operations, including complying with any legal requirements;
- complete and register, relevant documentation including security interests as necessary;
- carry out systems maintenance and testing;

- assist us develop our products and services so that we can improve our relationship with you; and
- enable JDF or any Deere Group member or John Deere dealer (which, in each case, may be located in New Zealand, United States of America, Canada, India, Germany, Brazil or Singapore) to:
  - provide financial, administrative or other services for the purposes only of JDF’s business (for example back-office administration, call centre facilities and mailing services);
  - develop a customer profile to enable any Deere Group member or any John Deere dealer to give you better service;
  - develop new products, review and analyse products and customer needs;
  - plan, research, promote and market products and services which may be supplied by any Deere Group member or by other suppliers, which any Deere Group member or John Deere dealer considers may be of interest to you; and
  - comply with laws that may require or authorise JDF to obtain information about you, such as the *Anti-Money Laundering and Counter Terrorism Financing Act 2006* (Cth) and other anti-money laundering legislation (for example, for identity verification), the *Personal Property Securities Act 2009* (Cth) (for example, for search and registration purposes), the *Financial Sector (Collection of Data) Act* and other regulatory legislation (for example, requiring us to maintain client and transaction records, to provide information relating to loans and APRA and to make reports and provide other information to regulators) and the *Taxation Administration Act*, the *Income Assessment Act* and other taxation laws (for example, to comply with information requests issued by the Commissioner of Taxation).

JDF collects your personal information primarily from you. However, sometimes JDF may collect personal information about you from third parties for the purposes described above where it is unreasonable or impracticable to collect it directly from you. These third parties include dealers, accountants, lawyers, referees or authorities confirming your financial and other details.

#### **JDF may disclose your personal information**

JDF may disclose your personal information for the purposes described above to:

- a Deere Group member or John Deere dealer (which, in each case, may be located in New Zealand, United States of America, Canada, India, Germany, Brazil or Singapore);
- our external service providers (which, in each case, may be located in New Zealand, United States of America, Canada, India, Germany, Brazil or Singapore) that provide services to us. These organisations are limited in their use of your information to the purposes of our business only;
- guarantors and other persons who have an interest in any property offered to JDF as security;
- any party acquiring an interest in any business or your credit or loan account and any related securities provided by you or any other person;
- government agencies in connection with your finance with JDF, such as for stamping and registration of mortgages, liens and other security interests;
- any organisation which you request us to or any persons acting on your behalf (where applicable), including your financial advisor, broker, solicitor, or accountant - unless you tell us not to;
- confirm your personal information with any person named in this application and you release all claims against JDF and your other creditors for all acts or omissions which occur in verifying this information;
- an insurance arranger or underwriter, for the purposes of effecting insurance you have applied for;
- debt collection agents for the purposes of enforcing any credit arrangement and securities entered into by you or any other person in connection with credit provided to you; and
- a third party in the case of a sale, transfer or assignment of the whole, or part of the business or undertaking of JDF or any Deere Group member or the whole or part of the assets of JDF or any Deere Group member.

#### **Disclosing your information overseas**

By signing this application you consent to JDF disclosing your personal information to a Deere Group member, a John Deere dealer or other external service provider located outside of Australia. You acknowledge that if you consent, JDF will not be responsible for ensuring (in relation to personal information other than credit eligibility information) the overseas entity complies with Australian Privacy Principle 8.1 under the Act and as a result JDF may not be liable under the Act if the recipient does not act consistently with the Australian Privacy Principles.

#### **Receipt of electronic communication**

If you provide us with an appropriate address for electronic communications, you consent to us sending to you electronically any document, notice or response to any query, request or complaint for the purposes of the Act or CR Code and that paper documents, notices or responses from us may no longer be given. You should ensure that your electronic address is regularly checked for communications from us. Your consent to the receipt of documents, notices and responses from us by electronic communication may be withdrawn at any time. To protect your privacy, we recommend that any e-mail address you provide to us be your personal e-mail address rather than, for example, an e-mail address accessible by your work colleagues or family members.

#### **FIND OUT MORE INCLUDING HOW TO GAIN ACCESS TO OR CORRECT YOUR PERSONAL INFORMATION OR MAKE A COMPLAINT**

Further information about the way JDF handles your personal information (including credit information and credit eligibility information) is set out in our Credit Reporting Policy (see the “Important information about credit reporting and Credit Reporting Policy” tabs on the ‘Buying and Financing’ tab at [www.deere.com.au](http://www.deere.com.au)) and our Privacy Policy (see the “Privacy and Data” section of our website at [www.deere.com.au](http://www.deere.com.au)). This policy includes information about how you can:

- access your information held by us;
- seek the correction of your information; and
- make a complaint about a failure by us to comply with the Act or the CR Code and how we will deal with such a complaint.



## Commercial Asset & Liabilities Statement

*Statement for:* .....

### Assets & Liabilities

Assets	Value \$	Liabilities	Owing \$	Amount of Each Repayment \$	No of Repays Per Year
Cash/Bank Accounts		Overdraft Limit			
House Property (Address)		Property/Term Loans (Lender)			
Rural Properties					
Property Name	Area (Ha)	Property/Term Loans (Lender)			
Other Land/Real Estate		Property/Term Loans (Lender)			
		Bill Facility (Lender)			
Livestock					
Type e.g. Cattle	No (Head)	Pastoral/Stock Firm Loans (Lender)			
Grain Pools		Lender			
Book Debts (Debtors)		Trade Creditors			
Plant/Equip MV (Description)		Equip. Loans/Leases/HP (Lender)			
		Credit Card Limits			
Other Assets (Details)/Investments		Other Liabilities (Lender)			
		Tax Payable			
<b>Total Assets</b>		<b>Total Liabilities</b>			
		<b>Equity</b>			

### Cropping & Livestock Program

Crop Type	Hectares Planted	Estimated Yield/Hectare	Estimated Income \$	Estimated Income Month	Estimated Cropping Expenses \$	Estimated Net Income
Livestock Type	Number of Head	Estimated Yield/Head	Estimated Income \$	Estimated Income Month	Estimated Livestock Expenses \$	Estimated Net Income
<b>Total Net Income</b>						

Owned	Rented	Irrigated	Rental Payment \$

Comments

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**Commercial & Contracting Program**

Type of Business (e.g. contract harvesting/farming)	No Of Hectares	Rate/Hectare Rate/Hr	Estimated Income \$	Estimated Income Month	Estimated Expenses \$	Estimated Net Income
<b>Total Net Income</b>						

Off Farm Income

Comments

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By signing this Statement of Assets and Liabilities you agree and acknowledge that the written details you have given in this Statement are true and correct.

<b>Signature</b>	<b>Date</b>	<b>Signature</b>	<b>Date</b>
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