



STOCKCO

STRATEGIC AGRIFINANCE



NEW CLIENT PACK

100% LIVESTOCK FUNDING SOLUTIONS

STOCKCO FINISHING FINANCE PROCESS

As a general rule the StockCo Finishing facilities operate as follows:

1. Over-arching credit limit is put in place supported by Master Livestock Agreement.
2. You select livestock to purchase and arrange for the invoice to be sent to StockCo for payment.

For cattle, we will confirm each NLIS number is listed on the correct PIC prior to settling the invoice.

For sheep, StockCo is to be the only non-bank financier.

3. Each mob/line will have an agreed target date for sale and target end weight.
4. When Livestock is sold proceeds are paid directly to StockCo.
5. For cattle sold, we will match sales to specific lines purchased where possible by NLIS tag matching.
6. StockCo deducts the purchase price and finance charges with the balance of the proceeds being paid to you within 24 hours of receipt by StockCo.
7. Payments will be accompanied by a detailed performance summary and relevant transaction details.

STOCKCO FINISHING FINANCE APPLICATION PROCESS

The application process typically works in two stages.

Stage One

This is an initial assessment aimed at understanding your financial position and what your requirements are. To complete this stage we require you to provide us with:

- Completed Application Form / Privacy Act Declaration
- Current Statement of Position
- Completed Farm and Livestock Summary
- Last two years Financial Statements
- Your ideal funding requirements / proposition

Stage Two

The purpose of this stage is to fully understand your business and your farming background.

It involves a farm visit to assess your operation first hand and gives us the opportunity to explain our finance solutions to you in further detail answering any questions you may have.

We may also request additional information at this point such as historical kill results or cashflow forecasts.

At the end of this process a credit assessment will be provided to our internal credit team. Typically speaking they will turn the credit decision around within 24 hours. This is followed by an offer letter confirming the deal and security structure.

On the assumption that both parties wish to continue, and the deal is accepted, the Master Documentation will be prepared by StockCo and sent to you. In order to complete the documentation, we will require:

- Certified photo ID of the applicants and guarantors (if applicable)
- Certified Trust or Partnership Deeds (if applicable)

Supporting the Master Livestock Agreement and Guarantee(s) will be:

- 3rd party access to your PIC (MLA form) so that StockCo can confirm that the RFID numbers of any cattle financed are on your PIC
- Landlord, Agistment or Feedlot Acknowledgement (may be applicable if livestock is on leased land, on agistment or being customfed)
- Standard Trustee certificate (as applicable).

GENERAL INFORMATION:

Legal name of entity entering the transaction with StockCo	(i.e.)Company, Trust, Partnership, Individual		
ACN		ABN	
Postal Address			
Physical address of the Farm and PIC	(i.e.)Address PIC		
Entity which owns farming property	(i.e.)Company, Trust, Partnership, Individual		
Accountant Details	(i.e.)AccountantName Firm		

CONTACT DETAILS OF INDIVIDUAL(S) / DIRECTORS / TRUSTEES / PARTNERS:

Legal Name (1st)	(first) (middle) (surname) (date of birth)		
Legal Name (2nd)	(first) (middle) (surname) (date of birth)		
Phone		Fax	
Email		Mobile	
ABN (If applicable)	1 st	2 nd	

Privacy Declaration

This Privacy Declaration allows StockCo AgriCapital Pty Limited (ACN 604 825 747) and its related entities (StockCo Australia) to assess your credit worthiness by obtaining credit reports and copies of your financial statements. It also allows StockCo Australia to verify your identity in order to comply with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

Consent to provision of credit report

I authorise StockCo Australia to:

- give information to, and obtain information from, credit providers about my credit arrangements. I understand this information can include any information about my credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988 (Cth).
- obtain a credit report about me from a credit reporting body.
- obtain a report about my commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, where StockCo Australia considers it relevant to assess my application for personal credit.
- obtain a report about my personal activities or personal credit worthiness from a business which provides information about the commercial credit worthiness of persons, where StockCo Australia considers it relevant to assess my application for commercial credit.

I acknowledge that certain items of credit information about me contained in this application might be disclosed to a credit reporting body in accordance with the provisions of the Privacy Act 1988 (Cth).

I agree that StockCo Australia may request information from a credit reporting body and obtain information from credit providers for any purpose that StockCo Australia considers relevant. I agree that StockCo may request, use and disclose credit information for the purposes set out in StockCo Australia’s Privacy Policy.

Consent to obtain Financial accounts

I authorise StockCo Australia to contact my accountant to obtain a copy of the last set of financial accounts for me and/or the entity(s) which I am acting on behalf of.

Disclosure to agents

I authorise StockCo Australia to provide relevant account information, including ongoing account compliance information about my StockCo Australia account to agents engaged by StockCo Australia to manage and oversee client accounts (**StockCo Agents**). I authorise StockCo Agents to disclose to StockCo Australia my personal and credit information currently held by StockCo Agents and any information that they subsequently collect about me, including but not limited to property details, contact information, financial details, historical account information and ongoing account compliance information.

Verification of identity

I confirm that I am authorised to provide the personal details presented and I consent to my information being passed to and checked with the document issuer, official record holder, a credit bureau and authorised third parties for the purpose of verifying my identity and address. Where I am signing this document on behalf of a company, trust or partnership, I confirm that I have obtained the consent of the individuals to which the personal details relate for the above purposes and if required, evidence of this consent can be produced.

General

I am over the age of 18 and the information contained in this application and attached statements are true and correct in every particular and it is upon this basis that I make this application.

By signing this Privacy Declaration, I confirm that StockCo Australia and StockCo Agents have made their Privacy Policies available to me by their website and email upon request. I have read StockCo Australia’s and StockCo Agents’ Privacy Policies and agree to be bound by their terms. I acknowledge that the collection, use and disclosure of my personal and credit information by StockCo Australia and StockCo Agents will be governed by this Privacy Declaration and the terms of their respective Privacy Policies.

Date:

Name

Signature

Name

Signature

Farm and Livestock Summary

Farm Details

Size ha/acre

Stock Units

Area Owned ha/acre

Area Leased ha/acre

Stock Details

Breeding Numbers (Winter)

Breeding Ewes

Breeding Cows

Trading Stock Annually

	No. Head	Ave DWT/head
Lamb	<input type="text"/>	<input type="text"/> kg

Steer/Heifer	<input type="text"/>	<input type="text"/> kg
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Bull	<input type="text"/>	<input type="text"/> kg
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Stock Finance Requirements

	Proposed Trade 1	Proposed Trade 2
Stock Type and number; Purchase Period; Purchase Price & Weight; Weight gain; Term; Sale Price & Weight; Target Markets;		

Statement of Assets and Liabilities For:

Assets

Bank Accounts / Investments / Business Assets

Cash in bank / Term Investments	\$
Shares	\$
Trade Debtors	\$
	\$
	\$
	\$

Property Details

Real estate property owned	(ha)	Est. Mkt Value
		\$
		\$
		\$
		\$
		\$

Livestock

Type	# hd	\$/ head	Total value
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$

Plant & Machinery / Vehicles

Machinery type	Est. Mkt Value
	\$
	\$
	\$
	\$
Bulk amount - unencumbered	\$

Other Assets

	\$
	\$
	\$
	\$
	\$

Total Assets \$

I / We certify this is a true and correct record and understand that StockCo is relying upon this information in deciding to enter into financial arrangements with us.

SignedDated.....

Liabilities

Bank Details / Business Liabilities

	Amount owing
Overdrafts/ Personal Loans	\$
Credit Cards / Store Cards	\$
Trade Creditors	\$
Tax Due	\$
	\$
	\$

Property Mortgages

Mortgage to:	Amount owing
	\$
	\$
	\$
	\$
	\$

Stock Security

Secured to:	Amount owing
	\$
	\$
	\$
	\$
	\$
	\$
	\$

Plant & Machinery / Vehicles HP or Leased

H/P or Lease company	Amount owing
	\$
	\$
	\$
	\$
	\$
	\$

Other Liabilities

	\$
	\$
	\$
	\$
	\$

Total Liabilities \$

Equity \$