



APPLICATION PACK



100% LIVESTOCK FUNDING SOLUTIONS

At StockCo, we've provided livestock finance for over twenty years, and understand the unique demands of the Australian livestock industry. With a swift approval process and dedicated livestock finance managers on-hand every step of the way, we've made life easier for thousands of livestock producers across Australia.

FINANCE PROCESS

At StockCo we provide 100% livestock finance, then step back and let you do what you do best – whether that’s trading or breeding livestock.

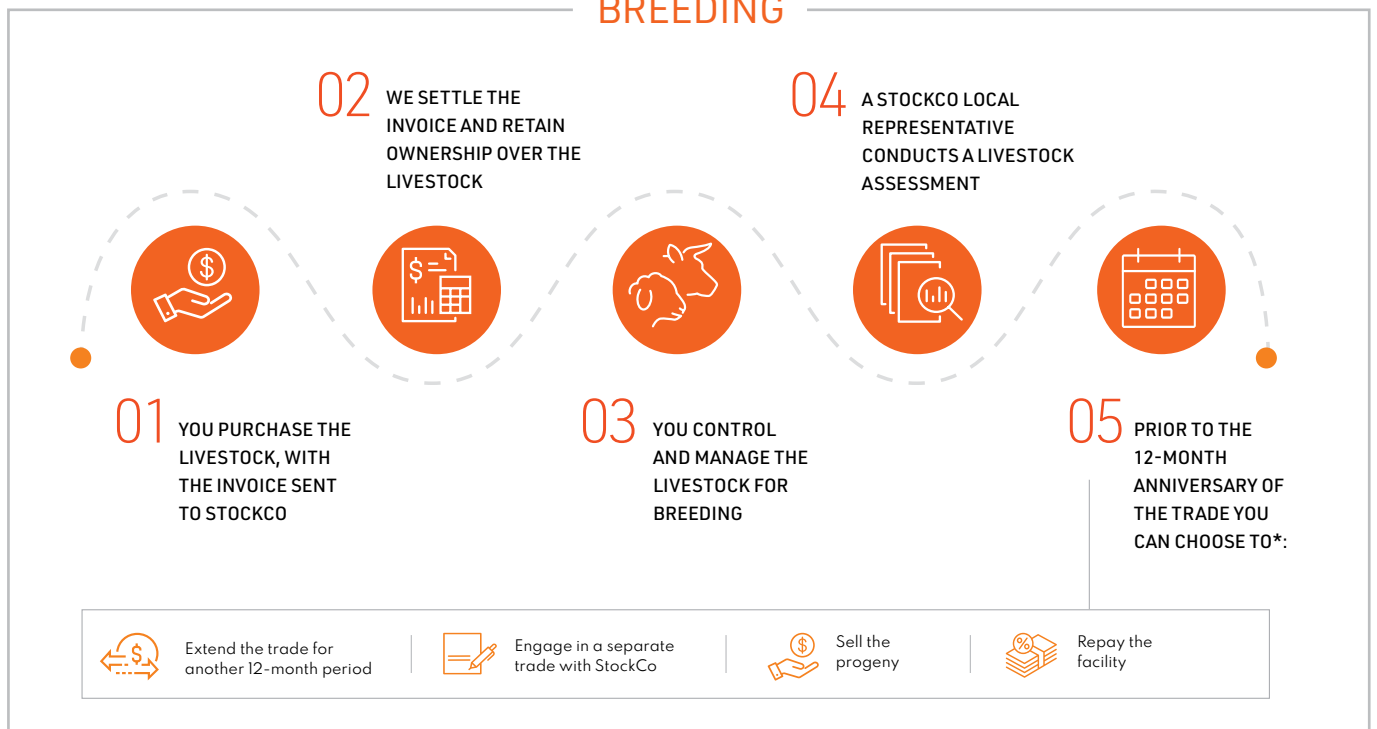
StockCo can also release equity in your livestock – improving your cashflow and giving you the opportunity to maximise your profits.

TRADING



*Subject to StockCo’s Credit Criteria

BREEDING



*Subject to StockCo’s Credit Criteria

FINANCE APPLICATION PROCESS

At StockCo, we've made our finance application process as simple as possible. It works in two distinct stages.

STAGE 01



This is an initial assessment to help us understand your financial position and your requirements.

To complete this stage, we require you to provide us with:

- ✓ Completed application form/privacy declaration
- ✓ Current Statement of Position
- ✓ Completed Farm and Livestock Summary
- ✓ Your ideal funding requirements/proposition
- ✓ Photo ID of the applicants and guarantors (if applicable)
- ✓ Certified trust or partnership deeds (if applicable)
- ✓ Copy of rates notice for your farming properties to validate property details

STAGE 02



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

It involves a **farm visit** to assess your operation first-hand, and gives us the chance to explain our solutions to you in further detail – answering any questions you might have. We may also request additional information at this point, such as financial accounts, historical kill results or cashflow forecasts.

At the end of this process a credit assessment will be provided to our internal credit team, who will typically turn the **credit decision** around within 24 hours.

You will be informed of the credit assessment outcome. If the facility is approved, documentation will be prepared by StockCo and sent to you.

Documentation will include a Master Livestock Agreement and Guarantee(s) (if applicable). Also included will be:

- ✓ 3rd party access form for **PIC (MLA form)**, enabling StockCo to confirm that the RFID numbers of any cattle financed are on the approved property/ies PICs
- ✓ Landlord, agistment or feedlot acknowledgement (may be applicable if livestock is on leased land, on agistment or being custom fed)
- ✓ Standard trustee certificate (as applicable).

STOCKCO APPLICATION FORM

TYPE OF APPLICATION

Breeder

Finishing

Other

GENERAL INFORMATION

Legal name of entity entering the transaction with StockCo:

i.e. Company, Trust, Partnership, Individual

ACN:

ABN:

Primary email:

Primary phone:

Postal address:

Physical address of the farm and PIC:

Address

PIC

Entity which owns farming property:

i.e. Company, Trust, Partnership, Individual

Accountant details:

Accountant name

Firm

Preferred Livestock Agent:

Agent name

Business name

Phone number

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

Legal name (1st):

Full name (First, middle, last)

DOB D/M/Y

Phone

Email

Legal name (2nd):

Full name (First, middle, last)

DOB D/M/Y

Phone

Email

Legal name (3rd):

Full name (First, middle, last)

DOB D/M/Y

Phone

Email

Legal name (4th):

Full name (First, middle, last)

DOB D/M/Y

Phone

Email

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).
- I/we authorise StockCo Australia to collect, and Elders Rural Services Australia Limited (**Elders**) to provide to StockCo Australia, all relevant information relating to credit provided to us by Elders.
- 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.

Note: All individual Applicants, Directors of Applicants (where relevant), and Guarantors MUST sign this Declaration

Name: <input type="text"/>	Signature: <input type="text"/>	Date: <input type="text"/>
Name: <input type="text"/>	Signature: <input type="text"/>	Date: <input type="text"/>
Name: <input type="text"/>	Signature: <input type="text"/>	Date: <input type="text"/>
Name: <input type="text"/>	Signature: <input type="text"/>	Date: <input type="text"/>

Physical address of property:

Commission and Remuneration Disclosure

In relation to the services that Elders provides to you, Elders may receive payments from product issuers which may be shared with joint venture partners upon receipt. If you establish a StockCo facility, Elders will receive a maximum of 1% p.a. of the end of month drawn balance, received monthly.

FARM AND LIVESTOCK SUMMARY

FARM DETAILS

Area owned:

Ha/acre

Area leased:

Ha/acre

Total area:

Ha/acre

Total stock units:

AE/DSE

BREEDING STOCK - STATUS QUO

Ewes:

No. Head

Average weaning rate:

%

Cows:

No. Head

Average weaning rate:

%

TRADING STOCK - AVERAGE ANNUAL SALES

Stock type:

No. head:

Average LWT or DWT (kg):

Stock type:	No. head:	Average LWT or DWT (kg):

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:

Proposed StockCo limit:

STATEMENT OF ASSETS AND LIABILITIES

 Entity name/s:

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 \$

LIABILITIES

Bank details / business liabilities

	Limit	Amount owing
Overdrafts:	\$	\$
Credit cards / store cards:	\$	\$
Personal loans:		\$
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 \$

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.

 Name:

 Signature:

 Date:



Livestock-in-Transit Delivery Warranty Application Form / Cancellation Notice

What is our Livestock-In-Transit Delivery Warranty?

Elders Livestock-in-Transit Delivery Warranty provides livestock vendors and buyers with protection against financial loss due to death of livestock in transit.

If you are an Elders agency client and choose to receive the Livestock-in-Transit Delivery Warranty, Elders will warrant that all livestock you purchase or sell through Elders will be delivered alive to the relevant delivery location. If those livestock are not delivered alive (or require humane destruction), Elders will compensate you for the value of stock lost, as well as any associated recovery and debris removal costs.

Why choose Elders' Livestock-In-Transit Delivery Warranty?

- Peace of mind that a truck rollover won't leave you with a six figure bill
- Quick and easy claim process via your local Elders branch
- Once off sign-up process – all transactions on your account covered, with flexibility to opt in for buyer or vendor transactions (or both)

What does the Warranty Cover?

- The value of stock bought or sold through Elders that are not delivered alive(eg. due to heat stroke, suffocation or vehicle rollover)
- Slaughter for humane reasons due to injuries sustained in transit
- Auction and private sale transactions

What additional costs can I claim?

- Associated recovery costs - up to a limit of \$20,000
- Debris removal - clean up and disposal costs up to a limit of \$20,000
- Veterinary expenses for humane treatment

What is not covered?

- Death of livestock that were unfit to load
- Registered stud stock
- Death caused by infectious disease or poisoning

What is the cost?

The warranty fee is calculated as 0.45% of the transaction value (exc. GST). This is equivalent to 45c for a \$100 lamb or \$4.50 for a \$1,000 steer. The same fee applies for both vendors and buyers.

Where can I see the full terms and conditions?

The full terms and conditions of the livestock-in-transit delivery warranty are available at elders.com.au/livestock-in-transit-delivery-warranty/

I wish to have Elders Livestock in Transit warranty as a (tick all which apply):

Vendor Buyer StockCo

None. Please update my account to reflect my notification to opt out.

Full Name:

Elders Client #

on behalf of (Trading Name):

Signature:

Date: / /

Please return completed form to your local branch or post to:

Elders Rural Services Australia Limited
Reply Paid
GPO Box 551 ADELAIDE SA 5001
E. livestockintransit@elders.com.au