



## IDENTIFICATION

Existing Legislation requires CRT Society Ltd ("CRT") to verify the identity of its Borrowers. Could you please provide, for each applicant and guarantor, a valid copy of any one of the following: passport, driver's license, or firearm license. If you do not have access to a photocopier you are more than welcome to turn this application in at your local FarmCentre where the friendly staff will happily assist you with the identification requirements.

Identification attached

## TERMS AND CONDITIONS

### ALL APPLICANTS MUST SIGN THIS APPLICATION BELOW

I/We hereby subscribe for 500 shares of \$1.00 each in the share capital of Combined Rural Traders Society Limited and agree to pay my/our subscription:  
(Tick One)

**Method 1** And enclose my/our cheque for \$200.00 being payment for 200 shares, or

**Method 2**

Please charge \$200.00 to my/our first CRT account

I/We acknowledge that the remaining \$300 will be credited to the share issue price from rebates and/or bonuses that would otherwise be paid to the shareholder and no votes attached to the shares until they are fully paid up.

In applying to become a Shareholder of the Society and subscribing for the participatory securities described in the Society's Investment Statement dated 4 August 2009. I/we hereby undertake:

- To abide by the rules of the Society;
- To make my/our payment promptly on or before the 20th of each month for purchases made or debts incurred during the previous month by me/us in the name of the Society or by the Society on my/our behalf. I/We understand that should I/we default in any such payment by the due date, I/we forego all rights to any price rebates to which I/we might otherwise be entitled.
- I/We understand that should any monies be owing by me/us to the Society (whether by way of subscriptions for shares or otherwise), the directors may deduct such monies owed by me/us from any monies payable by the Society to me/us.
- To abide by the terms and conditions of use of CRT credit cards including that interest may be charged on any outstanding balance on my/our account not received by the Society on or before the 20th of the month following purchase and that I/we will be liable as principal cardholder(s) for all debts incurred through the use of additional cards issued in my/our name(s) or trading name(s).
- I/We are not less than 18 years of age and have read and understood this application. I/We confirm that the information supplied by me/us is true and complete and may be relied on by you in considering this application. I/We authorise you to obtain credit reports about me/us and make any other inquiries you think appropriate so you can confirm the information is true and correct and to decide whether to accept this application. I/We will tell you if any of the information changes or is no longer true and complete. I/We authorise you to obtain and exchange financial and other information about me/us as part of your Shareholder monitoring procedures and in deciding whether to continue to make the CRT credit card and/or other discretionary Shareholder benefits available to me/us. I/We authorise any person to complete and furnish to you any information in response to your credit or other inquiries.
- I/We acknowledge receipt of the Combined Rural Traders Society Limited Investment Statement dated 4 August 2009.
- I/We authorise CRT to disclose personal information appearing on CRT's membership list which includes my name and CRT membership number to CRT's suppliers.
- I/We authorise CRT to email me/us information and offers from CRT and its suppliers.

Signature of Applicant (1)  \_\_\_\_\_ Name: \_\_\_\_\_ Date: \_\_\_\_\_  
(Applicant/Director/Authorised Signatory)

Signature of Applicant (2)  \_\_\_\_\_ Name: \_\_\_\_\_ Date: \_\_\_\_\_  
(Applicant/Director/Authorised Signatory)

## GUARANTEE FOR COMPANY/TRUST APPLICANT

### TO BE COMPLETED BY APPLICANT(S) WHEN APPLYING AS A LIMITED LIABILITY COMPANY/TRUST

By signing this guarantee and indemnity you become personally liable for all amounts which are payable to the Society by the Shareholder. You should seek legal advice before signing.

In consideration of the Society, at my/our request, accepting the applicant as a shareholder of the Society and, as the case may be, issuing a CRT Card to the Shareholder, I/we personally, jointly and severally, unconditionally and irrevocably:

- Guarantee the due and punctual observance and performance by the Shareholder of all its financial and other obligations to the Society.
- Agree that, without limiting clause 1 in any way, this Guarantee:
  - is a continuing guarantee and applies in respect of all present and future financial and other obligations of the Shareholder to the Society, however they arise, including, without limitation:
    - payment by the Shareholder for goods and services supplied to, for or at the request of the Shareholder;
    - payment by the Shareholder for purchases made or debts incurred by the Shareholder in the name of the Society or by the Society on behalf of the Shareholder; and
    - compliance by the Shareholder with the financial and other obligations of the Terms and Conditions of the CRT Card issued to the Shareholder.
  - applies even where there is a change in the Rules of the Society, the Terms and Conditions of the CRT Card, and/or any other arrangements between the Society and the Shareholder.
- Agree that my/our guarantee and indemnity binds my/our personal representatives and will continue to be binding and at all times enforceable by the Society even if the Shareholder dies, becomes insolvent or is placed in liquidation.
- Covenant with the Society that:
  - no release, delay or other indulgence given by the Society to the shareholder or any other thing whereby I/we would have been released had I/we been merely a surety shall abrogate, release, prejudice or affect the liability of me/us as a guarantor or as an indemnifier;
  - as between me/us and the Society, I/we may for all purposes be treated as the Shareholder, and the Society shall be under no obligation to take proceedings against the Shareholder before taking proceedings against me/us;
  - I/we will not prove in any bankruptcy or liquidation of the Shareholder in competition with the Society; and
  - any concession, grant of time, waiver, variation or otherwise shall not release me/us from liability.
- Indemnify the Society against any loss or liability (including costs) which the Society may suffer or incur as a result of the Shareholder failing to duly and punctually observe and perform all its financial and other obligations to the Society, regardless of whether the Shareholder's liability is or has become void or unenforceable for any reason and regardless of whether the above guarantee shall be void or unenforceable against me/us, or any of us, for any reason.
- I/We authorise the Society to obtain credit reports about me/us and make any other inquiries it thinks appropriate so it can confirm information provided is true and complete, decide whether to accept the application, decide whether to continue to make the CRT Card/goods and services and other discretionary benefits available to the Shareholder. I/We authorise any person to complete and furnish any information in response to your credit or other inquiries.

Signature of Guarantor(s)  \_\_\_\_\_ Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Date: \_\_\_\_\_

If you are an existing shareholder please provide your CRT Number \_\_\_\_\_

If not please provide your contact details: Mailing Address \_\_\_\_\_ Phone \_\_\_\_\_

Signature of Guarantor(s)  \_\_\_\_\_ Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Date: \_\_\_\_\_

If you are an existing shareholder please provide your CRT Number \_\_\_\_\_

If not please provide your contact details: Mailing Address \_\_\_\_\_ Phone \_\_\_\_\_

### Office Use Only

Approved by \_\_\_\_\_ Date: \_\_\_\_\_ Approved by \_\_\_\_\_ Date: \_\_\_\_\_

# STATEMENT OF FINANCIAL POSITION

(Additional Information required with your application for shareholding)



## INCOME DETAILS

PLEASE COMPLETE SECTION BELOW IN BLOCK LETTERS

If Self Employed Accountant's Name \_\_\_\_\_ Accountants Phone Number ( ) \_\_\_\_\_  
 (Please specify) (Please specify)

If not Self Employed Employer \_\_\_\_\_ Position \_\_\_\_\_  
 (Please specify) (Please specify)

Length of Time with Current Employer  
 Less than 6 months  6-12 months  1-3 years  3+ years

If less than 3 years who was your previous employer? \_\_\_\_\_

Gross Business Income (Last Financial Year) \$ \_\_\_\_\_  
 Gross Other Income \$ \_\_\_\_\_  
**Total Gross Income** \$ \_\_\_\_\_

Length of Time Business has been in Operation \_\_\_\_\_  
 Credit Limit Requested \$ \_\_\_\_\_

## FINANCIAL DETAILS

PLEASE COMPLETE SECTION BELOW IN BLOCK LETTERS

i. **Assets**

Land and Building _____ Hectares _____	Value
	\$ _____
If you don't own the land that you farm please complete Proprietor _____ Relationship to Proprietor _____	
Plant and Vehicle (book value) Plus/Minus – Additions/Deletions _____	\$ _____
Livestock: Stock units run _____ Kg MF Produced _____	\$ _____
Other Investment/Cash Credit Balances _____	\$ _____
	<b>Total</b> \$ _____

ii. **Liabilities**

Mortgagee _____ Interest Rate _____	Amount Owing	\$ _____
Mortgagee _____ Interest Rate _____	Amount Owing	\$ _____
Seasonal Finance _____ Interest Rate _____	Amount Owing	\$ _____
Seasonal Finance _____ Interest Rate _____	Amount Owing	\$ _____
Other Creditors (incl HP) _____ Interest Rate _____	Amount Owing	\$ _____
Other Creditors (incl HP) _____ Interest Rate _____	Amount Owing	\$ _____
	<b>Total Liabilities</b>	\$ _____

## TRADE REFERENCES

PLEASE COMPLETE SECTION BELOW IN BLOCK LETTERS

Please supply details of businesses with whom you operate or have operated a major trading account (please do not include credit card companies or utility companies e.g. telephone, power, gas).

Name of Supplier	Telephone No.	Average Monthly Purchases	(for CRT use only)
1. _____	( ) _____	_____	_____
2. _____	( ) _____	_____	_____
3. _____	( ) _____	_____	_____

Have proceedings for the recovery of debt, bankruptcy or insolvency ever been brought against you? If Yes, please provide details Yes  No

I/We confirm that the information on this Application and Statement of Financial Position is true and correct.

Signature \_\_\_\_\_ Date \_\_\_\_\_

### Confidentiality Statement

CRT Co-operative agrees not to use any Confidential Information disclosed for its own benefit or disclose it to any other party without the approval of the Applicant, unless required by order of a valid legal authority.



