APPLICATION FORM

North Island Weather Event Loan Guarantee Scheme

Kiwibank Limited, Private Bag 39888, Wellington 5045

1. Eligibility Criteria

The New Zealand Government has entered into an agreement with New Zealand banks to provide financial support for businesses who have experienced a significant negative impact on their business and financial condition due to the recent North Island Weather Events (being the floods immediately before and during Auckland Anniversary Weekend 2023 and the effects of Cyclone Gabrielle) under the **Loan Guarantee Scheme**.

Under the scheme rules, your business may be entitled to funding support **in the form of a loan repayable over five years (maximum)** if it meets the following eligibility criteria.

Please tick to confirm:

- ◯ The North Island Weather Events have had a significant negative impact on your business and financial condition (for example material decreases in cashflow or asset value).
- ◯ Kiwibank is the only lender that will be issuing your business a loan under the Loan Guarantee Scheme.
- ◯ Your business is New Zealand based.
- ◯ Your business is located (in whole or in part) in Northland, Auckland, Waikato, Bay of Plenty, Tairawhiti, Hawkes Bay, Tararua, or Wairarapa.
- ◯ Your business is not a local authority, a council-controlled organisation or a council organisation for the purposes of the *Local Government Act 2002*.
- ◯ Your business does not involve any of the following **excluded activities**:
  - a) the manufacture of cluster munitions;
  - b) the manufacture or testing of nuclear explosive devices;
  - c) the manufacture of anti-personnel mines;
  - d) the manufacture of tobacco;
  - e) the processing of whale meat;
  - f) the manufacture or distribution of recreational cannabis;
  - g) the manufacture of civilian automatic and semi-automatic firearms, magazines or parts;
  - h) any activity which is illegal in New Zealand; and
  - i) any other activity notified by the Crown.

Credit approval and normal bank lending criteria apply and you may be asked to provide some information to support your application. If your application is successful, you'll be required to enter into Kiwibank's standard loan agreement and supporting documentation for this offer, including providing any necessary security.

Important note: The Government guarantee is in favour of Kiwibank. As with any loan, your business will remain responsible for paying the full amount of the loan including interest. If your business is unable to pay the loan, Kiwibank will first seek to recover the whole of the outstanding balance from your business and any property given as security.

2. Who's applying?

Tell us about your business	
What's the full name of your business?	
What does your business do?	
What's your Kiwibank Access Number?	
Do you have a Relationship Manager?	◯ Yes ◯ No If yes, Relationship Manager name

3. Who's the main contact person?

Who should we contact if we have questions about your application?

First name		Last name	
Contact phone		Contact email	

Preferred contact method ◯ Phone ◯ Email

4. Your borrowing needs

Tell us about your borrowing requirements

How much do you need to borrow (max. $10m)? $

How long do you want to repay the loan (max. five years)?

Would you like a Balloon Payment at the end? ◯ Yes ◯ No If yes, how much? $

Have you applied for other forms of relief with Kiwibank in relation to recovery from the North Island Weather Events? ◯ Yes ◯ No

If yes, what? ◯ Repayment Deferral ◯ Temporary Overdraft ◯ Interest Only Lending

If applicable, have you applied for other forms of Government relief? ◯ Yes ◯ No If yes, provide details below:

Have you submitted any insurance claim in relation to the events? ◯ Yes ◯ No If yes, provide details below:

5. Use of funds

What will you use the loan proceeds for?

◯ By ticking this box, you confirm that proceeds of the loan will not be applied to fund any of the following:

- Distribution of dividends outside the borrower's group;
- On-lending outside the borrower's group;
- Any excluded activity (as defined in the eligibility criteria above);
- Repayment or refinancing of any existing debt, with the exception of existing debt that was sought and provided after Auckland Anniversary Weekend 2023 for the purpose of recovery from the North Island Weather Events, which would have otherwise met the eligibility criteria above had the Loan Guarantee Scheme been available.

6. Your business under the current conditions

Tell us about how your business is currently operating and what needs to change

Can you generate any income under the current trading conditions? ◯ Yes ◯ No If yes, how much per month? $

What is the monthly financial impact to your business cashflow? $

How long will it take your business to return to normal operations? ◯ 3-6 months ◯ 6-12 months ◯ 12months+

And what do you need to do to return your business to normal operations (or your new normal)?

Do you have lending with any other Financial Institution? ◯ Yes ◯ No If yes, how much? $

If yes, have you received repayment relief for those loans? ◯ Yes ◯ No

Have you applied for funding with any other Financial Institution? ◯ Yes ◯ No If yes, how much? $

Do you have access to surplus deposit/investment funds? ◯ Yes ◯ No If yes, how much? $

7. Your financial information (personal and business)

Tell us about your assets

Please provide details of your property(s)

Property address	Property type e.g. residential/commercial	Current market value in NZD
		$
		$
		$

Please provide details of your other assets

Cash and term deposits	$	Assets e.g. cars, boats etc.	$
Investments e.g. shares, superannuation	$	Other assets	$

Tell us about your liabilities and monthly spending

Please provide details of your home loan(s)/term loan(s)

Financial institution	Limit	Balance owing	Monthly payments
	$	$	$
	$	$	$
	$	$	$

Please provide details of your credit card(s)/store card(s)/overdraft(s)

Financial institution	Credit limit	Balance owing
	$	$
	$	$
	$	$

Please provide details of your hire purchase(s)/other loan(s)

Organisation	Balance owing	Monthly payments
	$	$
	$	$
	$	$

Do you have any income that isn't from your business? ◯ Yes ◯ No If yes, how much per month? $

8. Additional questions

Do you and your business have a clear credit rating? ◯ Yes ◯ No If no, provide details below:

Do you have any legal action pending? ◯ Yes ◯ No If no, provide details below:

Are your tax obligations up to date? ◯ Yes ◯ No If no, provide details below:

9. Finishing up

It's important that you understand this last section, so please make sure you read and review carefully.

Terms and conditions

I/The business acknowledge that the business is an existing customer of Kiwibank Limited and is subject to all Kiwibank terms and conditions applicable to its existing lending and accounts, and relationship with Kiwibank, including the Kiwibank Privacy Policy.

Your information

I/The business irrevocably authorise Kiwibank to disclose to the Crown any information Kiwibank holds about the business or its borrowings as Kiwibank considers appropriate for the purposes of the operation of the Loan Guarantee Scheme.

I/The business further acknowledge that the Crown may share such information with the Reserve Bank. I/The business acknowledge that the Crown and the Reserve Bank are subject to the Official Information Act 1982 ("OIA") so such information may be requested under, and disclosed in accordance with, the OIA.

Credit check

I/The business understand that Kiwibank will credit check me/the business. As part of that credit check, Kiwibank will give my/the business, information to credit reporting agencies, and credit reporting agencies will give my/the business, information to Kiwibank. Credit reporting agencies will use the information provided by Kiwibank to update their credit reporting databases. When other parties use the credit reporting agencies' services, they will be provided my/the business, updated information. Kiwibank might use credit reporting agencies' services in the future for purposes related to the provision of credit. For example, Kiwibank may use credit reporting agencies' monitoring services to receive updates if any of the information held about me/the business changes. If I/the business defaults in my/the business, payment obligations to Kiwibank, the default information will be listed on the credit reporting agencies' databases and will therefore be disclosed to other parties when they use the credit reporting agencies' services.

This form

I/The business have read the content of this form and understand the conditions applying to any loan issued under the Loan Guarantee Scheme.

10. Declaration

◯ By ticking this box, you declare that:

> All information you have given to Kiwibank is true, correct and complete.
> If anything changes to make any information in this form untrue, incorrect or incomplete, you will tell Kiwibank immediately and give replacement information.
> You are authorised to act on behalf of the business in respect of this application.

Name		Date	DD MM YYYY
Name		Date	DD MM YYYY
Name		Date	DD MM YYYY
Name		Date	DD MM YYYY

Please return the signed application form to BusinessLoanGuaranteeScheme@Kiwibank.co.nz or your Relationship Manager.