SMB LOAN / APPLICATION PREPARATION

Business loan document checklist

Use this checklist to prepare your records, then confirm the lender's exact requirements. It is general information, not a promise of approval or a request to send documents to SMB Loan.

- [ ] **Business and ownership**
  ABN/ACN if applicable, registered name, business structure, ownership details and applicant identification.

- [ ] **Bank activity**
  Recent business bank statements. Many applications request 3-6 months; confirm the period and all accounts required.

- [ ] **Tax and financial records**
  BAS, financial statements and tax returns for the periods the lender requests; explain any overdue liabilities.

- [ ] **Current debts**
  Lender, balance, limit, regular repayment, payout quote, security and guarantee for every existing facility.

- [ ] **Purpose and amount**
  Purchase quotation or contract, deposit, fees and contingency; distinguish the amount borrowed from net usable funds.

- [ ] **Repayment forecast**
  Dated cash-flow forecast showing receipts, wages, tax, overheads and all debt payments, plus a delayed-receipts scenario.

- [ ] **Security and guarantees**
  Asset ownership, valuation information if requested, existing registrations and the proposed guarantors.

- [ ] **Questions before submission**
  Ask who receives the application, whether a credit enquiry is recorded, the complete fees and repayment schedule, and how documents are handled.

SMB Loan is an information publisher, not a lender, broker or loan marketplace. Links to Lend take you to a separate loan-matching service. Keep identity documents and financial records private.