



# GrowRice Application Form

**Moneytech Finance Pty Ltd**  
 ACN: 112 110 906  
 Level 6 / 97 Pacific Highway  
 Reply Paid, PO Box 2015  
 North Sydney NSW 2060  
 Tel: 1300-858-904  
 Fax: 1300-858-906

Credit Limit  Limited to \$1,500 per hectare under contract

Registered Name

SunRice Delivery Name

Entity Type    Sole Trader     Partnership     Trust     Private Co.     Public Co.

Registration Date     ACN

Primary Contact     ABN

Principle Place of Business     Registered Address

State     Postcode     State     Postcode

Telephone     Fax

Email

## Directors or, if a Partnership, Partners

① Surname     Given Names

Date of Birth     Nationality

Home Address     Home Telephone

Mobile

Email

State     Postcode

② Surname     Given Names

Date of Birth     Nationality

Home Address     Home Telephone

Mobile

Email

State     Postcode

③ Surname     Given Names

Date of Birth     Nationality

Home Address     Home Telephone

Mobile

Email

State     Postcode

(You must enter ALL Directors. Please attach a separate sheet for any additional Directors)



# GrowRice Application Form

## Beneficial Owners

Provide details of all individuals who are Ultimate Beneficial Owners through ownership or control of the entity. **Owens** means the individual holds 25% or more of the company's issued capital. **Controls** means the person has the capacity to determine decisions about financial and operating policies.

<p><b>1</b> Surname <input type="text"/></p> <p>Home Address <input type="text"/></p> <p>State <input type="text"/> Postcode <input type="text"/></p>	<p>Given Names <input type="text"/></p> <p>Nationality <input type="text"/></p> <p>Date of Birth <input type="text"/></p> <p>Percent Ownership <input type="text"/></p>
<p><b>2</b> Surname <input type="text"/></p> <p>Home Address <input type="text"/></p> <p>State <input type="text"/> Postcode <input type="text"/></p>	<p>Given Names <input type="text"/></p> <p>Nationality <input type="text"/></p> <p>Date of Birth <input type="text"/></p> <p>Percent Ownership <input type="text"/></p>
<p><b>3</b> Surname <input type="text"/></p> <p>Home Address <input type="text"/></p> <p>State <input type="text"/> Postcode <input type="text"/></p>	<p>Given Names <input type="text"/></p> <p>Nationality <input type="text"/></p> <p>Date of Birth <input type="text"/></p> <p>Percent Ownership <input type="text"/></p>

(You must enter ALL Beneficial Owners. Please attach a separate sheet for any additional Beneficial Owners)

Do any beneficial owners hold a prominent public position or function in a government body or an international organisation (ie a politically exposed person ('PEP'))? If so, provide **details**.<sup>[1]</sup>

Are any beneficial owners an immediate family member <sup>[2]</sup> or close associate <sup>[3]</sup> of a PEP? If so, provide **details**.

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Examples of PEPs include heads of state; government ministers; senior politicians; senior government officials; judges; governors of central banks; senior foreign representatives such as ambassadors; high-ranking members of the armed forces; or high-ranking officials in any state enterprise or international organisation.

<sup>[1]</sup> **Details** to be provided include the name of the PEP's role or position, and whether it was in connection with an Australian government body, a foreign government body or an international organisation (eg UN & its affiliates)

<sup>[2]</sup> Immediate family members include spouses, de facto partners, children, children's spouses or de facto partners and parents.

<sup>[3]</sup> Close associates include those who have joint beneficial ownership of a legal entity or legal arrangement with a PEP, or sole beneficial ownership of a legal entity or arrangement that is known to exist for the benefit of a PEP.

### GrowRice Contracted Hectares

I/we agree to enter an irrevocable contract to grow the following hectares of rice in 2021/22 and supply all rice produced to SunRice:

2021/22 Hectares:

Farm Number(s)  Where contracted hectares will be grown

### Timing of GrowRice Finance Applied For

I/we apply for GrowRice finance, if approved, to be available at the following time (tick appropriate boxes):

Prior to Sowing

Post Sowing



# GrowRice Application Form

## Affirmation and Acceptance Statement:

1. I/We warrant to Moneytech Finance Pty Ltd ("**Moneytech**") and Ricegrowers Limited ("**SunRice**") that:
  - (a) the information and statements contained in this application and otherwise given or made by or on behalf of the Applicant to Moneytech and/or SunRice in relation to this application are true, accurate, complete and not misleading and, should these details change, I/we shall promptly advise Moneytech and SunRice in writing of the changes;
  - (b) all information that Moneytech requires in order to make an informed assessment about the solvency and affairs of the Applicant has been fully and specifically disclosed in writing to Moneytech;
  - (c) the Applicant is not in dispute with any person or in default of any agreement;
  - (d) no prosecution, litigation, proceeding, mediation, dispute resolution process or investigation involving the Applicant is pending or threatened and there are no circumstances which might give rise to any such prosecution, litigation, proceeding, mediation, dispute resolution process or investigation;
  - (e) no petition or other process for winding-up or dissolution including, without limitation, a demand under section 459E of the Corporations Act (Cwlth) ("**Corporations Act**") has been presented or threatened against the Applicant and no circumstances exist which would give rise to such a petition, demand or other process;
  - (f) the Applicant is able to pay its debts as and when they become due and payable, is not taken under the Corporations Act to be unable to pay its debts, has not stopped or suspended, or threatened to stop or suspend, payment of all or a class of its debts and no circumstances exist which would require a court to presume that the Applicant is insolvent under the Corporations Act;
  - (g) I/we have read and understand the terms and conditions for the issue of a Moneytech Grower Account as set out in the Moneytech Buyer Terms and Conditions document including the fees payable as set out in the Moneytech Fee Schedule, copies of which have been provided to me/us and/or as contained on the Moneytech website at [www.moneytech.com.au](http://www.moneytech.com.au) in the downloads section;
  - (h) the Applicant has taken all necessary action to authorise the acceptance of the terms and conditions for the issue of a Grower Account by Moneytech;
  - (i) I/we have considered our personal circumstances and, where appropriate, obtained financial, investment and/or taxation advice;
  - (j) I/we will advise Moneytech and SunRice in writing of any adverse change in the circumstances or affairs of the Applicant; and
  - (k) I/we acknowledge and agree that should Moneytech so require, I/we agree to provide the additional security as set out in the Moneytech Buyer Terms and Conditions (if applicable) to secure all my/our obligations to Moneytech both now and in the future pursuant to this application and any other agreement as between myself/us and Moneytech including but not limited to, the Moneytech Buyer Terms and Conditions.
2. Each of the Applicants and me/us, as the Primary Account member, agree to the terms and conditions for the issue of a Grower Account by Moneytech as set out in the Moneytech Buyer Terms and Conditions document including the fees payable as set out in the Moneytech Fee Schedule, copies of which have been provided to me/us and/or as contained on the Moneytech website at [www.moneytech.com.au](http://www.moneytech.com.au) in the legal section.
3. I/We agree and consent to Moneytech obtaining personal credit information in accordance with the Privacy Act of 1988 (Cwlth) where the Applicant is a Sole Trader or Partnership, or is a Director of a company or a Partner of a partnership that has applied and/or has given a guarantee. I/We consent to the transfer of any of my personal information to external third parties for the purposes of administering this application and GrowRice Finance.
4. I/We acknowledge that the Moneytech Grower Account carries fees as detailed in the Moneytech Fee Schedule, as published from time to time.
5. I/We hereby authorise that each of the current and future account members to be representatives of the company or partnership and acknowledge that each account members actions to be binding on the company or partnership.
6. I/We acknowledge and agree that Moneytech may make variations to the terms and conditions and fees as set out in the Moneytech Buyer Terms and Conditions document and Moneytech Fee Schedule at any time and in accordance with the terms as set out in those documents.
7. I/We, as Buyers, agree that should I/we seek a credit facility and Moneytech accepts the application, then, Moneytech will not be obliged to consider, process and approve a purchase as between us and an Authorised Merchant as an Authorised Transaction unless and until Moneytech is in receipt of the executed original version of this form which has been correctly completed as determined by Moneytech in its absolute discretion.
8. I/We acknowledge and agree to the following conditions that become effective on approval of a GrowRice loan through Moneytech :
  - a) The hectares nominated on this application form constitute an irrevocable contract with SunRice to grow not less than the nominated hectares of rice in 2021/22 and supply all rice produced to SunRice. If the nominated hectares are grown on a farm owned, sharefarmed or leased by the applicant other than the farm nominated on the Application Form, the applicant must advise SunRice Grower Services. The irrevocable contract is not transferrable to another rice grower or any other person.
  - b) The amount of GrowRice finance available through Moneytech is a maximum of \$1,500 per contracted hectare.
  - c) Pre-sowing GrowRice finance up to the maximum of \$1500/ha (based on the nominated hectares on this form) is available to applicants that have supplied rice to SunRice in at least one of the last three crop years, and achieved at least 75% of the regional average yield for the variety/s grown in the year/s of delivery.
  - d) For applicants that have not delivered to Sunrice in the past three years only Post-sowing GrowRice finance (up to the maximum of \$1500/ha) will be available once they have met the following conditions:
    - i. Signed an undertaking to grow and supply rice to Sunrice as in 8(a) above, and/or
    - ii. Signed a fixed hectare contract in which case GrowRice finance will be available based on the nominated hectares for a fixed hectare contract,
    - iii. The crop has been inspected and approved by Grower Services to verify that the contracted hectares have been sown and the crop has satisfactorily established to achieve at least average yield.
  - e) If the Applicant supplied rice to SunRice in CY20 (a Critical Year), that Applicant may be eligible for an increased level of GrowRice Finance, up to a maximum of \$2,000 per contracted hectare.
  - f) The Applicant agrees to insure the contracted hectares against damage occurring due to fire, hail strike and other insurable risks.
  - g) The Applicant agrees to include all details relating to its rice crop in the SunRice Geographic Information System (MapRice GIS) within two weeks of planting and to permit SunRice staff and/or its nominated representatives to enter the Applicant's property for the purpose of crop inspection.



# GrowRice Application Form

9. By signing this application form, the Applicant authorises SunRice to recover an amount of money comprising the total advance(s) paid on behalf of the Applicant (or the seller of water or other eligible crop inputs), the facility margin and any interest and/or establishment/administration fees not included in the facility margin, and any other amount paid or payable to Moneytech on account of the Applicant's advance(s), from the Applicant's current pool/s and/or Fixed Price cash contract/s payment/s and if required, from any subsequent pool of Fixed Price cash contract payments and any other amounts that would otherwise be payable to the Applicant. Interest will be calculated for the total time repayment is outstanding.
10. Applicants who sign up for GrowRice will be required to select the 75% or the 60% upfront payment option for crop payments within the PaddyPay payment structure.
11. Upon approval of a GrowRice loan, the Applicant grants, and SunRice is permitted to register, a security interest over the Applicant's pool and/or Fixed Price cash contract payments, previous season pool payments, any subsequent pool payments and any other amounts that would otherwise be payable to the Applicant.
12. The statements and obligations of the applicant in this application are made and given for the benefit of both Moneytech and SunRice.

### Declaration of Purpose for which Credit is provided

If you wish to proceed with the application for credit you must sign and date this form.

I/We declare that the credit provided to me/us by Moneytech Finance Pty Ltd ACN 112 110 906 is to be applied wholly or predominantly for business purposes.

#### IMPORTANT

You should only sign this declaration if this credit facility is wholly or predominantly for business purposes.

By signing this declaration you may lose your protection under the National Credit Code.

Director 1

Independent Witness

Director 2

Independent Witness

Date
Name
Position

Name
Address

Date
Name
Position

Name
Address

Signature
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Signature
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Signature
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Signature
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# Verifying your identity to Moneytech

Please choose either Option 1 or Option 2 (ALL ID is required to be Certified) **[To include identification required for partnership, trust and corporate Applicants]**

## Option 1

Please photocopy the following:

**Driver Licence**

**Card 1**  
e.g. Medicare Card

**Card 2**  
e.g. Bank/Debit/Credit Card  
(for security purposes you can blank out all card numbers except the last 4 digits)

## Option 2

**Passport**  
(First page containing your identification details)

**Driver Licence**