**Coronavirus SME Guarantee Scheme – Phase 2**

**Expression of Interest Questionnaire**

*Note: If you are a* ***current Participating Lender*** *as part of the Government’s existing Coronavirus SME Guarantee Scheme, you are* ***ONLY required to complete section 2 below****. If you are* ***not a current Participating Lender****, you are required to complete* ***ALL*** *sections in this questionnaire in order for your application to be assessed.*

**1. Current product offering**

***Note: any supporting documents are required to be uploaded together with this questionnaire response on the Treasury portal.***

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| **Please provide a brief description of the entity’s key business activities including SME lending.** |

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| **Please provide a summary of your current secured and unsecured SME lending portfolio, including the implications of the allocation you are seeking under the Scheme in terms of percentage and absolute growth in your lending portfolio. Please also complete all fields in the table below.**  |

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| **Summary of lending portfolio*** [xxxx]
* [xxxx]
* [Insert additional bullet points as required]
* [If approved, the total allocation sought will increase our unsecured SME lending portfolio by $XXm, which represents a XX% growth in unsecured lending]

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| **Portfolio Overview** | **Secured SME lending**  | **Unsecured SME lending** |
| **Portfolio Size** |  |  |
| **Composition** |  |  |
| **Arrears profile** |  |  |

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| **Please provide details of your credit risk management framework, including copies of your Credit Risk Management policy and any other relevant documents.**  |

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| **Credit risk management*** [xxxx]
* [xxxx]
* [Insert additional bullet points as required]
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**2. Proposed product offering**

***Note: any supporting documents are required to be uploaded together with this questionnaire response on the Treasury portal.***

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| **What loan product(s) do you propose to provide under the Scheme? Please fill in all details in table below.**  |

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| **Key Parameters**  | **Description** |
| Loan product type (including loan purpose / eligible uses if specific to product offering) |  |
| Secured and / or unsecured loans (if secured, what type of securities are accepted) |  |
| Proposed terms and maximum loan size |  |
| Repayment holiday (if not relevant, put N/A) |  |
| Fee structure |  |
| When do you expect to be able to make these products available under the Scheme? |  |

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| **Please provide a breakdown of your proposed annualised % interest rate charge on Scheme-backed loans. Please note that the annualised % interest rate cannot exceed 10% for fixed rate products, and 10% + BBSY for variable rate products, across each interest period over the full term of the loan.** **If you are proposing to offer more than one product under the Scheme, please provide a detailed breakdown for each product, including the proposed fixed and variable annualised % interest rate charges.** |

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| **What is your estimated rate of default on Scheme-backed loans?** |

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| **What is your expected demand for your product(s) offering? Please provide an estimate on the number of loans you expect to write under the Scheme.** |

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| **Please provide details on your proposed SME lending model including underwriting and source(s) of funding.** |

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| **If you are not a member of AFCA, please provide details of your Dispute Resolution Policy and copies of any relevant supporting documentation.** |

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**3. Other relevant information**

***Note: any supporting documents are required to be uploaded together with this questionnaire response on the Treasury portal.***

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| **Please provide details of your business and corporate entity structure and copies of any relevant supporting documentation.**  |

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| **Please provide any other relevant information that may demonstrate your suitability to participate in the Scheme. This could include, for example, further information on your experience to date in extending SME credit, your organisational capacity to quickly extend additional SME credit, and your capacity to meet the needs of potentially otherwise underserviced segments of SMEs.** |

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