**Coronavirus SME Recovery Loan Scheme**

**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 your participation in 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, participation in the Scheme will increase our unsecured SME lending portfolio by $XXm, which represents a XX% growth in unsecured lending]  |  |  |  | | --- | --- | --- | | **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] |

**2. Proposed product offering**

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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 types (including the purpose for which the loans may be granted and the currency the loans may be payable in) |  |
| Secured and / or unsecured loans (if secured, what type of securities are accepted) |  |
| Proposed terms and maximum loan size |  |
| 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 7.5% for fixed rate products, and 7.5% + 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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| **Please provide information on your repayment holiday offering. Please provide a detailed list of each product or product type that you do not consider are appropriate for a repayment holiday.**  **Note:** *Lenders will be required to provide a repayment holiday of 12 months on appropriate Scheme products, which can be taken up at the borrower’s discretion. The 12 months repayment holiday does not need to be accepted by borrowers. Borrowers also have discretion to choose a shorter holiday period between one and 12 months, and lenders will be required to accept and include a shorter period, if requested. In addition, on appropriate Scheme products, lenders will be required to offer borrowers the opportunity to apply for a repayment holiday of up to 24 months. Whether a lender approves a repayment holiday for a period of greater than 12 months is subject to their discretion.* |
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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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