



Rabobank

July 2023

Commercial Property Questionnaire Individuals and Sole Traders

Rabobank Australia Limited
ABN 50 001 621 129 AFSL 234 700

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Talk to the world's leading food and agribusiness bank

Why do we ask you to complete this questionnaire?

Rabobank Australia Limited is a subsidiary of Rabobank Nederland and is subject to supervision by the Dutch Central Bank in addition to local supervision. The Dutch Central Bank has issued a mandatory Policy rule on integrity in investment property operations. This Policy rule requires us to ascertain what, if any, commercial property holdings you may have and assess your integrity policy in relation to your activities in investment property. This is because investment properties are high value assets and often involve complex transactions which makes them vulnerable to financial crime.

**PLEASE NOTE: Investment property includes residential and commercial property that is not used for personal use.
Agricultural leasing is not considered to be commercial property if it is used for agricultural purposes.**

Based on the answers provided in the questionnaire we may ask you to provide further details or to supply supporting documents. Please provide as much detail as possible.

Full name

1. For investment property(ies) in Australia, please complete the table below.

Please only include the property(ies) that are financed by Rabobank or where the rental/lease income is credited into a Rabobank account.

Full address of the property	Estimated value of the property	Property type and use ¹	Investment type ²

1. Examples of property type and use: residential investment property rented out, office space for commercial use, storage rental.

2. Examples of investment type: property development, property finance, property investment or other. Refer to Appendix for the definition.

2. If you hold any investment property(ies) overseas, please complete the table below.

Please only include the property(ies) that are financed by Rabobank or where the rental/lease income is credited into a Rabobank account.

Country	Estimated value of property in this country (In AUD)	Reason for having property in this country

3. Recently Purchased Property(ies)

Have you personally purchased any property(ies) and/or invested in property development³ either in Australia or in a country outside of Australia within the last 5 years?

☐ Yes ☐ No

If Yes, how did you fund the property(ies) purchase and/or investment?

3. Please refer to Appendix for the definition of property development.

4. Property Management

4a. Is there any rental income generated through the investment property(ies)?

☐ Yes ☐ No

If No, please go to Page 4 and complete the Declaration section.

If Yes, please indicate the form of rental agreement you have with the tenant:

- ☐ Through third party(ies) - property management company or online booking platform (e.g. Airbnb)
- ☐ Private rental agreement
- ☐ No rental agreement - if there is no agreement, please provide details under 'Additional information' to specify how you ensure that the terms of the arrangement is adhered to by both parties.

Additional information

4b. Please indicate how the due diligence⁴ is performed on the tenant(s) prior to the start of their tenancy.

- ☐ Performed by third party(ies) - property management company or online booking platform
- ☐ Performed by yourself (i.e. interview with tenant, reference check)
- ☐ No due diligence performed - if there is no due diligence, please provide details under 'Additional information' to specify how you have mitigated the potential integrity risks associated with the tenant(s)

Additional information

4. Due Diligence is the investigation or exercise of care that a reasonable business or person is normally expected to take before entering into an agreement or contract with another party or an act with a certain standard of care.

Privacy Notice

By signing this form, you understand and acknowledge that Rabobank Australia Limited ('Rabobank' or 'we') will collect, use, hold, and disclose your personal data provided in this form, and at any time during our relationship with you, to comply with our legal obligations.

Your personal data may be processed in order to comply with applicable laws such as the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*, and the *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)*. In addition, Rabobank collects and processes personal data in this form to comply with its global regulatory obligations. For example, the Dutch Central Bank has issued a mandatory policy rule on integrity in investment property operations which requires us to ascertain and assess the integrity policy in relation to your investment property activities. This ensures the security and integrity of your entity, and of Rabobank and the financial sector as whole.

If the data we request from you to comply with our legal obligations is not provided, Rabobank may not be able to continue providing services to you and we may be required to close any account held by you. If in response to our requests, you disclose any personal data concerning other individuals related to the account, we expect you to inform them of this notice. You can do so by providing this notice to them directly.

Rabobank will only transfer and disclose the data in this form (including personal data) outside Australia to other members of the Rabobank Group for reporting and compliance purposes (including regulatory and legislative requirements of any Rabobank Group member) and, if required by law, to government or regulatory bodies (including in The Netherlands and the European Union) which have authority over any members of the Rabobank Group.

The Privacy page on our website at www.rabobank.com.au contains our Privacy Policy. The Policy sets out in more detail how we collect, handle and use personal data in the course of our business. The Policy also contains information about your individual rights such as access to and correction of the personal data we hold and also about how you may complain to us or the Office of the Information Commissioner about a breach of your privacy and how we deal with such a complaint.

Declaration

I declare all information provided is accurate and complete.

Full name

Signature

Date

/ /

Appendix

Property Finance

Property financing is enabling individuals and businesses to access the capital they need to acquire and develop property assets. You are involved in property finance if you provide financial products or services to individuals and businesses that are designed to help purchase, develop, renovate or convert properties or land for residential or commercial purposes. Some examples of property financing are bridging loans, development finance, commercial mortgages and auction finance.

Property Investment

Investing is defined as securing of assets in real estate, either directly or indirectly, with the aim of realising a future flow of monetary income from its exploitation and sale. Direct real estate is defined as an investment 'in bricks and mortar'. Indirect real estate is in an investment institution that operates in the property market. A client is active in commercial property if investing a substantial part of their assets in shares of an investment institution that operates in the real estate market.

Property Development

The core task of a commercial property developer is to carry out real estate projects from acquiring land or a property, to converting it into a more valuable asset to sell or lease. This process may involve various activities, such as land acquisition, project design, planning permission, construction, marketing, leasing, and management.

Some examples of Property development are:

1. Residential housing: The construction and development of residential properties such as apartments, condominiums and single family homes.
2. Commercial properties: Land development and construction of office buildings, shopping malls, hotels, hospitals and other commercial structures.
3. Industrial properties: Development of warehouses, manufacturing facilities and distribution centres.