



Low Documentation Loan Declaration

Branch of application / Agent number and name

Applicant/s full name/s

I/We apply for consideration of a Low-Documentation Home Loan/Investment Home Loan/Viridian Line of Credit and declare that the information/statements provided in my/our application are true and correct in every particular.

I/We certify that I/we am/are currently self-employed and have been self-employed for a period of years and months. I/We advise that my/our financial statements for

(name of business/company)

ABN number

are currently unavailable and advise that my/our current financial position is as follows:

Total assets \$

Total liabilities \$

For Individuals* –
Gross taxable income

For Companies* –
Net profit before tax \$

I/We acknowledge that the application is not a legally binding contract to lend and that the Bank's terms and conditions for consumer lending are set out in other documents.

I/We acknowledge that in considering the loan application the Bank will rely on this Low Documentation Loan Declaration and will not make further enquiry to confirm the stated income and assets.

I/We acknowledge that in the event of default under any loan approved as a result of this declaration, the Bank may exercise its rights under any mortgage executed by me as security, including selling the property mortgaged by me.

I/We acknowledge that the Bank strongly recommends that I:

- (a) if I have not already done so, confirm for myself the accuracy of the financial information provided to the Bank and that the stated income, after expenses, is sustainable over the intended loan term;
- (b) obtain financial advice if I have any doubts about these matters or the level of borrowing and repayments for which I will become responsible.

Signature of Applicant/ Company Director

Date

Signature of Applicant/ Company Director

Date

Signature of Applicant/ Company Director

Date

Signature of Applicant/ Company Director

Date

* The 'Gross taxable income' or 'Net profit before tax' figure is your self-employed income over the last 12 month period after deduction of all business expenses. This figure is not to include income from any other source.