

BETTER CHOICE COMMERCIAL SELF-EMPLOYED DECLARATION



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Office: 63 Davenport Street, Southport QLD 4215
Postal: PO Box 10450, Southport QLD 4215

Applicant/Guarantor 1 (Guarantor only applicable for Company/Corporate Applications)

Full Name

Name of Business that your income is derived from

ABN

Type of Business (Activity / Industry)

Applicant/Guarantor 2 (Guarantor only applicable for Company/Corporate Applications)

Full Name

Name of Business that your income is derived from

ABN

Type of Business (Activity / Industry)

Gross Annual Taxable Income Table (the total income you have derived annually from your business)

Income declared below represents actual income earned for the twelve (12) month period ending (insert date)

Personal Income

This should represent your self employed income, from the business noted above, and could include your salary, directors drawings, trust distributions and share of profits etc. This figure should not include income from other sources (eg. rent) or non-recurring income such as capital gains.

Salary / Directors Fees / Trust Distributions

Salary / Directors Fees / Trust Distributions

Your share of any net business profit

Your share of any net business profit

Total Personal Income (from your business)

Total Personal Income (from your business)

Other regular annual income (eg. rent)

Other regular annual income (eg. rent)

Please supply relevant documentation (eg. lease agreement)

Please supply relevant documentation (eg. lease agreement)

Company Income (Company Applicants ONLY)

This should reflect your company's Net Profit Before Tax over the 12 month period noted above (after the deduction of all business expenses). This figure should not include income from other sources, non-recurring income (eg. capital gains) or salaries to the related parties noted above.

Company Net Profit Before Tax

Alt Doc Application Declaration

The lender recommends that all proposed Applicants/Guarantors seek independent legal and financial advice prior to obtaining a loan. If the Applicants / Guarantors are in any doubt regarding their ability to repay this loan, do not borrow the money.

LENDER Perpetual Trustee Company Limited &/or RedZed Lending Solutions ("Lender or You")

Loan details

Loan Amount applied for (excluding capitalise risk fee)

Term

Anticipated monthly repayment

We have asked You to rely on our representations that We Are able to repay this loan. We promise You that

- (a) We are aware of our financial obligations under our proposed loan with You and We are fully able to meet our obligations under this loan;
- (b) We are satisfied that our obligation to You will not adversely impact on our ability to meet all our other financial obligations (including living expenses) as and when they fall due;
- (c) We request You to assess this facility without standard documentary evidence of our income and financial position as such documentary evidence is not readily available or would not be a true representation of our financial position;
- (d) We are aware that the interest rate payable to You is higher than the rate which would be payable if We qualified for an alternative loan product by the provision of satisfactory documentary evidence of our income and financial position;
- (e) We have reviewed this declaration and confirm its accuracy, including any parts of the document that are not completed in our handwriting;
- (f) We consent to the Lender or its representatives contacting my/our accountant named in Section 2.2 to discuss my/our declaration and financial position; and
- (g) We consent to my/our accountant named in section 2.2 providing the Lender with information required to confirm my/our income

We acknowledge that You are relying on this Declaration in considering or not to approve our loan application.

Full name of Applicant/Guarantor 1

Signature

Date

Full name of Applicant/Guarantor 2

Signature

Date

Witness' name (Must not be a party to this loan)

Witness' name (Must not be a party to this loan)

Witness' signature

Date

Witness' signature

Date

Signing an incorrect, misleading or blank declaration may constitute an offence

BETTER CHOICE COMMERCIAL ACCOUNTANTS DECLARATION



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This statement is to be completed and signed by the applicant(s) current accountant or tax agent in support of the applicant(s) income declaration made to RedZed Lending Solutions.

To Perpetual Trustee Company Limited (ABN: 42 000 001 007) & RedZed Lending Solutions Pty Ltd (ABN: 31 123 588 527)

Re: Name of Applicant(s) - Application for finance

Accountant

Accountant Name Accountant Firm / Trading Name

ABN Phone Number

Business address

Industry Body Member Registered tax agent Yes No BAS/Tax Agent Number

I am the accountant/tax agent for the above named applicant(s) and have acted for them in this capacity since ____/____/____
I still act for them in this capacity.

I confirm the applicant has been operating his/her current business _____ ABN _____
since approximately ____/____/____.

I am aware the applicant(s) have completed a self declaration of income as part of their application for finance.

I understand the applicant(s) have applied for a loan, repayable by monthly instalments of \$ _____ over _____ years
at a variable interest rate of _____% p.a.

I am not aware of any planned changes that would adversely affect their income as declared.

Based on my recent knowledge of the financial position of my client and my client's business, I do not know of any factors that would either affect the applicant's ability to make the above repayments or cause them substantial financial hardship.

I confirm the applicant(s) are registered tax payers with the Australian Tax Office and I was involved in the preparation and lodgement of their most recent lodged tax return with the tax office.

I acknowledge that you may want to discuss aspects of the applicant(s) business and declared income with me.

I confirm I am not related to any of the applicants, nor have any obvious conflicts of interest in completing this declaration.

A referral fee for the placement of this loan is being paid to me Yes No

Comments (additional disclaimers)

Accountant Disclaimer

RedZed lending Solutions acknowledges that this accountant's declaration has been provided in good faith and takes into account the knowledge of the client's circumstances as at the date provided. We understand that you do not provide any guarantee around the applicants likelihood to make repayments under any loan provided based on this declaration and that you have not provided any recommendations as to the appropriateness or otherwise of the proposed loan. This is valid for 90 days from the specified date.

Signature of accountant Date