

Loan Application – Self Employed Income Verification Form

LOAN AND APPLICANT DETAILS

Loan Amount	AUD	RMB	Loan Term	
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*Based on the current foreign exchange rate is approximately

Applicant 1

Applicant 2

Full Name		
Company Name		
Occupation or Industry		
Number of years self-employed		

DECLARATION OF FINANCIAL POSITION

I/We certify, warrant and represent to you that:

- I am/ We are aware of our financial obligations under my/our proposed loan with you.
- I/We have fully disclosed to you all details of my/our income and expenditure.
- I am/We are satisfied that my/our obligations to you will not adversely impact on my/our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due.
- I/We confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial financial hardship.
- I/We acknowledge that you are relying on this statement in considering whether or not to approve my/our loan application.
- I/We acknowledge that Brighten Home Loans Pty Limited recommends that I/We obtain independent legal and financial advice prior to entering into the loan contract.

All income is to be declared in the applicant's local currency.

Applicant 1

Applicant 2

Self-employed annual net income (after all expenses and taxation)		
Other after tax salary earned per annum (if applicable)		
Plus current after tax rental income received per annum (if applicable)		
Full Name of borrower		
Signature of borrower		
Date signed		

SIGNING AN INCORRECT, MISLEADING OR BLANK DECLARATION MAY CONSTITUTE AN OFFENCE

ACCOUNTANT DETAILS – APPLICANT ONE

Accountant Name	
Accountant Trading Name / Firm	
Accountants Qualifications	Membership Number
Accountant Business Address	
Accountant Phone Number	Email Address
I am aware that my client _____ (Client Name) _____ (Client Address) _____ (Occupation) has declared a self-employed annual net income (after tax) of _____ (declared income) and other salary income (if declared) _____ of for the purpose of obtaining finance. Noting that current financials are not available, I confirm that the declared income is a reasonable estimate of my clients' current financial circumstances and that I have formed the view on the following basis: _____	
I confirm I do not have any conflict of interest in connection to this transaction.	
<p>The accountant's declaration above is provided in good faith taking into account the accountant's knowledge of the client's circumstances and financial position as at the specified date. The accountant makes no representations or warranties about the accuracy or completeness of any future income of the applicant. The accountant makes no warranty that the applicant will be able to make repayments under any loan provided based on this declaration. The accountant has not considered details of the terms of the proposed loan, including interest rates and repayment terms. The accountant is not responsible for keeping the Lender informed of any change to the information in this declaration occurring after the specified date. The accountant is not acting on behalf of, or as an Agent of the Lender. The information in this declaration may only be used by the Lender for the sole purpose of considering whether to provide credit for the amount set out in this form. Information in this declaration must not be used for any other purpose or forwarded to or used by any third person. Information in this declaration is a guide only, and the Lender should conduct its own due diligence in considering whether to provide credit to the applicant. This declaration is valid for 60 days from the specified date.</p>	
Accountant Signature	Date

ACCOUNTANT DETAILS – APPLICANT TWO

Accountant Name	
Accountant Trading Name / Firm	
Accountants Qualifications	Membership Number
Accountant Business Address	
Accountant Phone Number	Email Address
I am aware that my client _____ (Client Name) _____ (Client Address) _____ (Occupation) has declared a self-employed annual net income (after tax) of _____ (declared income) and other salary income (if declared) _____ of for the purpose of obtaining finance. Noting that current financials are not available, I confirm that the declared income is a reasonable estimate of my clients' current financial circumstances and that I have formed the view on the following basis: _____	
I confirm I do not have any conflict of interest in connection to this transaction.	
<p>The accountant's declaration above is provided in good faith taking into account the accountant's knowledge of the client's circumstances and financial position as at the specified date. The accountant makes no representations or warranties about the accuracy or completeness of any future income of the applicant. The accountant makes no warranty that the applicant will be able to make repayments under any loan provided based on this declaration. The accountant has not considered details of the terms of the proposed loan, including interest rates and repayment terms. The accountant is not responsible for keeping the Lender informed of any change to the information in this declaration occurring after the specified date. The accountant is not acting on behalf of, or as an Agent of the Lender. The information in this declaration may only be used by the Lender for the sole purpose of considering whether to provide credit for the amount set out in this form. Information in this declaration is a guide only, and the Lender should conduct its own due diligence in considering whether to provide credit to the applicant. This declaration is valid for 60 days from the specified date.</p>	
Accountant Signature	Date