

Offshore Commitment and Expense Declaration



To: LoanOne Pty Ltd (ACN 161 283 147 Australian Credit Licence 501 182)

This declaration must be completed and signed by all intended applicants of the loan.

Loan amount

Loan term

(yrs)

Interest rate (% p.a.)

Monthly repayments

APPLICANT 1 DETAILS

First name

Surname

APPLICANT 2 DETAILS

First name

Surname

IMPORTANT DECLARATION – PLEASE READ CAREFULLY

I/We certify, warrant and represent to the Credit Provider that:

- a. I am/we are aware of our financial obligations under the proposed loan with the Credit Provider.
- b. I am/we are satisfied that my/our financial obligations under this loan 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.
- c. I/we confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial or undue financial hardship.
- d. I/we confirm that we have disclosed all expected or likely changes to our financial position to the Credit Provider.
- e. I/we acknowledge that the Credit Provider and any lender's mortgage insurer have relied upon the information contained in the application for credit ("application") and within this Income Declaration in assessing whether to approve the application.
- f. There are no other significant issues relevant to the application that should be brought to the attention of the Credit Provider not already contained in this document or the Loan Application.

Overseas position

- g. I/we confirm that the asset and liability position set out in my/ours. 188B/C Visa application, which was assessed, verified and approved by the Australian Government, was accurate and has not materially altered since that date.
- h. I/we confirm that the current overseas credit report I have provided is accurate, and records materially all of my/our liabilities outside of Australia.
- i. I/we confirm that our assets not located in Australia are in excess of my/our liabilities not located in Australia, and that my/our income generated outside of Australia are sufficient to cover all of my/our commitments and expenses (including reasonable living expenses).
- j. I/we confirm any income derived from our Australian investments linked to our 188B/C Visa can solely be used to make the required loan repayments under this facility.
- k. I/we will promptly provide additional information to confirm the above and related matters should the Credit Provider reasonably require me/us to do so.
- l. I/we indemnify the Credit Provider for all direct or indirect loss, damage, demands, claims, regulatory action as a result of or connected to any false, misleading or incomplete information provided by me/us this application form.

The Credit Provider recommends that all loan applicants seek independent legal and financial advice prior to obtaining a loan.

WARNING: The Credit Provider may rely on the information you provide in this Declaration when assessing whether it is appropriate to make this loan to you. Consider obtaining legal and financial advice to ensure you can afford to repay the loan. There may be cheaper loans available to you if you provide this information .

Signature (Applicant 1)

Signature (Applicant 2)

Name in print

Name in print

Date:

DD

MM

YYYY

Date:

DD

MM

YYYY