

# Self-Employed Lite Declaration of Financial Position

*This declaration must be completed and signed by ALL borrowers for Self-Employed Lite (Prime) loan program*

To: **Perpetual Trustees Victoria Limited**  
**OR**  
**AFSH Nominees Pty Limited** (the "Lender")

## 1 Loan Details

<b>Loan Amount</b>	<b>\$</b>	<b>Interest Rate</b>	<b>%</b>
<b>Maturity Date/Term</b>		<b>Monthly Repayment (est)</b>	<b>\$</b>

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

## 2 Borrower Details

	Borrower (1)	Borrower (2)
<b>First Name</b>		
<b>Surname or Company Name</b>		
<b>Employment Status</b>	<input type="checkbox"/> Self Employed/Company <input type="checkbox"/> PAYG	<input type="checkbox"/> Self Employed/Company <input type="checkbox"/> PAYG
<b>ABN if self employed or a Company</b>	No: ..... Registered: ...../...../..... GST: <input type="checkbox"/> Yes <input type="checkbox"/> No	No: ..... Registered: ...../...../..... GST: <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Occupation</b>		
<b>Industry</b>		

## 3. Declaration of Financial Position

I/We certify warrant and represent to you that:

- (a) I am/We are self employed;
- (b) I/We have fully disclosed to the Lender all details of my/our income; and
- (c) I/We confirm that I/we can make all repayments required under the loan without substantial financial hardship.

I/We acknowledge that the Lender is relying on this statement in considering whether or not to approve my/our loan application

<b>Income</b>	Borrower (1)	Borrower (2)
<b>Self Employed: Net Profit Before Tax</b>	<b>\$</b>	<b>\$</b>
<b>PAYG: Gross Income p.a.</b>	<b>\$</b>	<b>\$</b>
<b>+ Current rent received</b>	<b>\$</b>	<b>\$</b>
<b>Total Annual Taxable Income</b>	<b>\$</b>	<b>\$</b>
<b>Total Assets</b>	<b>\$</b>	<b>\$</b>
<b>Total Liabilities</b>	<b>\$</b>	<b>\$</b>
<b>Net Assets</b>	<b>\$</b>	<b>\$</b>
<b>Signature/s of all borrowers</b>		
<b>Date Declaration signed</b>	/ /	/ /

- A fully completed and signed original must be held on the Mortgage Manager's file.
- The declarant/s is/are required to sign any/all alterations made to this form.
- At the time of application, ABN must be current and registered for a minimum of two years, where the net profit declared is \$75,000 or more the ABN must be registered for GST purposes.
- If greater than 50% of the loan is used for business or investment purposes (other than investment in residential property), all borrowers must complete a Declaration of Purpose Regulation 10 form.
- If you present documentation (which is satisfactory to the Lender) at a later stage, in order to verify income, it will be compared with the income that has been declared (above). This comparison will be used by the Lender in assessing whether you are eligible for a decrease in interest rate. Any rate change will be at the Lender's discretion and subject to the facility being conducted within the loan Terms and Conditions
- The Lender may request further information at its discretion.

#### 4. Accountant's verification

**(IMPORTANT: Only to be completed by applicant's accountant for applications where LVR is ≤ 60%. Accountant's verification is not required if last 6 months account statements or last 12 months of ATO lodged BAS is supplied with the loan application).**

##### 4.1 - Accountant's Details

	Borrower (1)	Borrower (2)
Accountant's name		
Accounting Firm/Trading Name		
BAS/Tax Agent Number		
Member of		
Trading Address		
Phone Number		

##### 4.2 - Accountant's Declaration

Borrower (1)	Borrower (2)
<p>I act for _____ (the client).</p> <p>I have been engaged by the client _____ months (a minimum of 12 months)</p> <p>I confirm that my client's regular annual income is \$ _____</p> <p>The income stated above is a reasonable estimate of my client's total annual taxable income.</p> <p>I have based the statement on:</p> <ul style="list-style-type: none"> <li>• my knowledge of my client's current financial position;</li> <li>• my client's previous gross earnings; and</li> <li>• supporting information including: <ul style="list-style-type: none"> <li>- income,</li> <li>- expenses,</li> <li>- gross earnings;</li> <li>- share of ownership; and</li> <li>- company structure</li> </ul> </li> </ul>	<p>I act for _____ (the client).</p> <p>I have been engaged by the client _____ months (a minimum of 12 months)</p> <p>I confirm that my client's regular annual income is \$ _____</p> <p>The income stated above is a reasonable estimate of my client's total annual taxable income.</p> <p>I have based the statement on:</p> <ul style="list-style-type: none"> <li>• my knowledge of my client's current financial position;</li> <li>• my client's previous gross earnings; and</li> <li>• supporting information including: <ul style="list-style-type: none"> <li>- income,</li> <li>- expenses,</li> <li>- gross earnings;</li> <li>- share of ownership; and</li> <li>- company structure</li> </ul> </li> </ul>
<p>I have not taken into consideration the terms of my client's loan. As such, I do not make any assurance or recommendations regarding the suitability of the loan.</p> <p>_____/_____/_____ Accountant's signature Date</p>	<p>I have not taken into consideration the terms of my client's loan. As such, I do not make any assurance or recommendations regarding the suitability of the loan.</p> <p>_____/_____/_____ Accountant's signature Date</p>

**IMPORTANT:** This declaration must be accompanied by a cover letter from the accountant on their letterhead confirming that the declaration has been completed by them. The letter should say: "I confirm that I have completed the declaration in the Self-Employed Lite Declaration of Financial Position."