

## 2.1 Income Declaration

### Guarantor only applicable for Company/Corporate Applications

#### Applicant/Guarantor 1

Full Name \_\_\_\_\_

Name of Business that your income is derived from \_\_\_\_\_

ABN \_\_\_\_\_

Type of Business (Activity/Industry) \_\_\_\_\_

#### Applicant/Guarantor 2

Full Name \_\_\_\_\_

Name of Business that your income is derived from \_\_\_\_\_

ABN \_\_\_\_\_

Type of Business (Activity/Industry) \_\_\_\_\_

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

The income that is declared below represents the **actual income** earned for the twelve (12) month period ending

DD / MM / YYYY 

#### 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 (e.g. rent) or non-recurring income such as capital gains.

Salary/Directors Fees/Trust Distributions \$ \_\_\_\_\_

Your share of any net business profit \$ \_\_\_\_\_

**Total Personal Income** (from your business) \$ \_\_\_\_\_

Other regular annual income (e.g. rent) \$ \_\_\_\_\_  
Please supply relevant documentation (e.g. lease agreement)

Salary/Directors Fees/Trust Distributions \$ \_\_\_\_\_

Your share of any net business profit \$ \_\_\_\_\_

**Total Personal Income** (from your business) \$ \_\_\_\_\_

Other regular annual income (e.g. rent) \$ \_\_\_\_\_  
Please supply relevant documentation (e.g. 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 (e.g. 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 amount applied for (excluding capitalised risk fee) \$ \_\_\_\_\_ Term \_\_\_\_\_ Anticipated monthly repayment \$ \_\_\_\_\_

I/We have asked You to rely on our representations that We are able to repay this loan. I/We promise You that:

- I/We are aware of our financial obligations under our proposed loan with You and I/We are fully able to meet our obligations under this loan, furthermore the loan repayment will not adversely impact on my/our ability to meet all my/our other financial obligations (including living expenses) without incurring any financial hardship as and when they fall due;
- I/We request You to assess this facility without standard documentary evidence of my/our income and financial position as such documentary evidence is not readily available or would not be a true representation of my/our financial position;
- I/We are aware that the interest rate payable to You is higher than the rate which would be payable if I/We qualified for a standard loan product by the provision of satisfactory documentary evidence of my/our income and financial position;
- I/We have reviewed the loan application and this declaration and confirm its accuracy, including any parts of the document that are not completed in my/our handwriting;
- I/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
- I/We consent to my/our accountant named in Section 2.2 providing the Lender with information required to confirm my/our income including BAS and/or trading statements as appropriate.

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

Full name of Applicant/Guarantor/Director 1

Signature



Date

DD / MM / YYYY

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

Witness' signature

Date

DD / MM / YYYY

Full name of Applicant/Guarantor/Director 2

Signature



Date

DD / MM / YYYY

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

Witness' signature

Date

DD / MM / YYYY

