

# Borrower Certificate of Income Declaration Form



Only submit for Low Doc loans

## SECTION 1 – LOAN DETAILS

If more than two applicants, please attach another copy of this form with the additional applicant details

**Applicant 1 / Guarantor 1**  
(Full name)

Trading name if applicable

ABN

**Applicant 2 / Guarantor 2**  
(Full name)

Trading name if applicable

ABN

**Company/ Firm name**  
(if company is a trustee add the Trust name)

ABN

### For New Loans

Loan Amount \$

### For Loan Increases

Original Limit \$  OR Current Limit \$  Increase Amount \$  Total \$

## SECTION 2 – APPLICANT DECLARATION DETAILS

**Applicant 1/ Guarantor 1 – As stated in my completed RAMS loan application, I declare that I have been (tick one):**

<input type="checkbox"/> Self-employed for	<input type="text"/> Years <input type="text"/> Months	and my NET business income p.a. before tax is	\$ <input type="text"/>
<input type="checkbox"/> PAYG employed in my current role for	<input type="text"/> Years <input type="text"/> Months	and my current gross salary p.a. is	\$ <input type="text"/>
<input type="checkbox"/> A property investor for	<input type="text"/> Years <input type="text"/> Months	and my Net Rental Income before tax/ Gross Rental Income (delete whichever is not applicable) p.a. is	\$ <input type="text"/>

**Applicant 2/ Guarantor 2 – As stated in my completed RAMS loan application, I declare that I have been (tick one):**

<input type="checkbox"/> Self-employed for	<input type="text"/> Years <input type="text"/> Months	and my NET business income p.a. before tax is	\$ <input type="text"/>
<input type="checkbox"/> PAYG employed in my current role for	<input type="text"/> Years <input type="text"/> Months	and my current gross salary p.a. is	\$ <input type="text"/>
<input type="checkbox"/> A property investor for	<input type="text"/> Years <input type="text"/> Months	and my Net Rental Income before tax/ Gross Rental Income (delete whichever is not applicable) p.a. is	\$ <input type="text"/>

**Company Applicant – As stated in the completed RAMS loan application, the director(s) declare that:**

The company has been trading for	<input type="text"/> Years <input type="text"/> Months	and its current net business income p.a before tax is	\$ <input type="text"/>
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## SECTION 3 – APPLICANT(S) DECLARATION & SIGNATURE

**Each applicant declares:**

- The Information provided is true and correct.
- I understand that you have advised me to seek independent legal and financial advice prior to entering into the agreement with you and that I may choose whether or not to accept that advice.
- I also understand that RAMS is relying on the information above in assessing my application for finance.
- Where the Applicant is a Company, I confirm that the undersigned are the sole Directors.
- I confirm unless stated otherwise in my loan application, that all applicants/borrowers are self-employed.
- I have proper authority to commit to the repayments for the loan and have lodged and kept up to date Business Activity Statements.

**Applicant/ Guarantor Signature(s)**

**Applicant 1 / Guarantor 1**

Signature  X Date  /  /

**Applicant 2 / Guarantor 2**

Signature  X Date  /  /

**Company Applicant Signature** (Signed by its Duly Authorised Officer)

Signature  X Date  /  /

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## SECTION 4 – ACCOUNTANT DETAILS & DECLARATION

complete and attach a separate section per accountant if applicable

### Accountant Details

Accountant's Name

Accounting Firm/Trading Name

Member of (insert name of professional accounting body)

Business Address

Business Phone (  )  Email Address

### Accountant's Declaration

#### Applicant 1/ Guarantor 1

My length of association with the client is  years

I am aware that my client

Client name

Client address

Occupation

has declared an annual net income (before tax) in SECTION 2 of this document of \$  for the purposes of applying for finance.

Noting that current financials are not available, based on my knowledge of my client's current circumstances, this income declared is not an unreasonable estimate of their annual net income (before tax) and PAYG income and is in line with previous financial years' income levels.

#### Applicant 2/ Guarantor 2

My length of association with the client is  years

I am aware that my client

Client name

Client address

Occupation

has declared an annual net income (before tax) in SECTION 2 of this document of \$  for the purposes of applying for finance.

Noting that current financials are not available, based on my knowledge of my client's current circumstances, this income declared is not an unreasonable estimate of their annual net income (before tax) and PAYG income and is in line with previous financial years' income levels.

### Company applicant (Accountant to complete if applicable)

My length of association with the client is  years. I am aware that my client (client name) .

of (client address)

has declared an annual net business income (before tax) in SECTION 2 of this document of \$  for the purposes of applying for finance.

Noting that current financials are not available, based on my knowledge of my client's current circumstances, this income declared is not an unreasonable estimate of the company's annual net income (before tax) and is in line with the company's previous financial years' income levels.

### Accountant Disclaimer

The accountant's declaration above is provided in good faith, taking into account the client's circumstances and length of association with the accountant as at the specified date. The accountant makes no representations or warranties about 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 RAMS informed of any change to the information in this declaration occurring after the specified date.

### Accountant's Signature

Signature  X  Date  /  /