



# Income Declaration (Self-Employed)

To: Brighten Commercial Pty Ltd (ACN 625 549 126) ('Credit Provider')

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

<input type="text" value="\$"/>	<input type="text" value=""/>
Loan amount	Loan term (yrs)
<input type="text" value=""/>	<input type="text" value="\$"/>
Interest rate (% p.a.)	Monthly repayments

### APPLICANT 1 DETAILS

First name

Surname

Company / Trustee

ABN of income source

Occupation

### APPLICANT 2 DETAILS

First name

Surname

Company / Trustee

ABN of income source

Occupation

<input type="text"/>	<input type="text"/>	<input type="text"/>
How long have you been trading for?	What is the nature of your business?	How many staff do you employ?

How is your business sourced?

- Where do you advertise?
- Provide details/address of your website, or if no website how customers locate your business?
- Do you have a social media presence and how can that be located?

Provide any other information you believe will be important to the assessment of your application:

Taxable income (annual) after all business expenses	<input type="text" value="\$"/>	Taxable income (annual) after all business expenses	<input type="text" value="\$"/>
Depreciation (annual)	<input type="text" value="\$"/>	Depreciation (annual)	<input type="text" value="\$"/>
Interest expense (annual)	<input type="text" value="\$"/>	Interest expense (annual)	<input type="text" value="\$"/>
PAYG income (Director's salary/annual)	<input type="text" value="\$"/>	PAYG income (Director's salary/annual)	<input type="text" value="\$"/>
Rental income on investment properties (annual)	<input type="text" value="\$"/>	Rental income on investment properties (annual)	<input type="text" value="\$"/>

Are the documents provided to verify income (i.e. business account bank statements or BAS statements) representative of full years' trading?  Yes  No



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## Declaration

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 acknowledge that the Credit Provider has assessed this facility with significantly less documentary evidence of my/our income than for a full financial document loan.
- e. I/we specifically request the Credit Provider to consider my/our loan application while required me/us to provide significantly less evidence of my/our income, outgoings, assets and liabilities than for a full financial document loan.
- f. 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.
- g. 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.

**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 of Financial Status 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:  /  /

Date:  /  /