



## APPLICANT DECLARATIONS

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7. I/We advise that I/we am/are a registered tax payer with the Australian Taxation Office ('ATO') and that my/our taxation return lodgment with the ATO is current. I/We also advise that my/our Australian Business Number/s ('ABN') is/are:

\_\_\_\_\_ in the name of \_\_\_\_\_

\_\_\_\_\_ in the name of \_\_\_\_\_

8. I/We declare that I/we am/are an Australian Citizen or a permanent Australian resident, and hold or will hold the appropriate Foreign Investment Review Board approval (if required) to purchase the property to be secured by this proposed loan advance.
9. I/We acknowledge that the credit contract and mortgage to secure this loan advance is a binding and legally enforceable contract with you. I/We am/are aware that other loan products exist in the marketplace that offer different features including lower interest rates and hereby confirm that I/we have chosen not to use those loan products.

## CONSUMER WARNINGS

- If the loan sought is predominately for personal, domestic, household use or residential investment (i.e. not predominately for business or investment purposes) then under the *National Consumer Credit Protection Act 2009* La Trobe Financial has an obligation, amongst others, to make reasonable enquiry of you at the time of the proposed credit contract to ascertain whether you could not pay the loan in accordance with its terms or not without substantial hardship and that the loan meets your objectives and requirements. Your declarations herein will be evidence of La Trobe Financial's enquiry of you.
- You are applying for finance and La Trobe Financial is relying on the declarations that you have made above to assist in making its credit decision. Please make sure that the declarations are correct. Obtaining finance by deception, fraud or dishonesty (which includes knowingly making false statements as to income) are crimes and offenders may be prosecuted.
- A default of repayment obligations under this proposed credit contract may result in legal action for recovery of the amount owed, which may result in the loss of your property (the security property) and impact your credit history affecting your ability to borrow in the future. You must carefully consider the proposed commitment, together with your other financial obligations (including living expenses) before committing to the loan.
- Your loan will be secured by a 'mortgage' against your property. 'Secured' means that if you do not maintain your repayments, the lender can sell your property to get its money back. Remember: You may lose your property if you do not maintain your repayments on your mortgage.
- We recommend that you obtain independent legal and financial advice regarding this document and the proposed credit contract.
- Do not sign this document if there is anything you do not understand.

## SIGNATURES OF ALL APPLICANTS

I/We have read and understand the matters outlined in this two page document.

Signature \_\_\_\_\_ Signature \_\_\_\_\_ Signature \_\_\_\_\_

Name \_\_\_\_\_ Name \_\_\_\_\_ Name \_\_\_\_\_

Date \_\_\_\_\_ Date \_\_\_\_\_ Date \_\_\_\_\_