



No Doc Declaration of Financial Position

This declaration must be completed and signed by ALL borrowers

TO: (Office Use Only)

Step 1: Loan Details

Total Loan Amount	\$	Term	yrs	mths
Interest Rate	%	Monthly Repayments	\$	
Is this loan regulated under the Uniform Consumer Credit Code (UCCC)? Y / N				

Step 2: Applicant Details	Applicant (1)	Applicant (2) or Guarantor (1)	Applicant (3) or Guarantor (2)
First Name			
Surname			
Company/Trust Name			
ABN or ACN			
Date ABN Registered	/ /	/ /	/ /
Registered for GST	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Occupation			
Industry			

Step 3: Declaration of Financial Position

I/we certify, warrant and represent to you that:

a) I am/we are aware of our financial obligations under my/our proposed loan with you.

b) I/we request the above Lender/Trustee to assess this facility without the documentary evidence of my/our income and financial positions as such documentary evidence is not readily available or would not be a true representation of my/our income and financial position.

c) I am/we are aware that the interest rate payable on this product is higher than the rate which would be payable if I/we qualified for an alternative loan product by the provision of the satisfactory documentary evidence of my/our income and financial position.

d) I am/we are satisfied, and for Company and/or Company Trustee applicants have resolved at a duly held board meeting, that my/our obligations to you under the proposed loans 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.

e) I/we confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial financial hardship.

f) My/our Business Activity Statements have been lodged with the Australian Taxation Office on time and are up to date (where required)

g) I/we have requested the Lender to assess this facility without the documentary evidence of my/our income.

h) For Trustee Applicants - The declarant(s) has/have been properly appointed and remains entitled to act as Trustee of the Trust.

i) For Company Applicants - I/we are director(s) of the Company

j) For Company and Company Trustee Applicants - that the Company of Trustee, at a convened board meeting, resolved that the Directors or Trustee submit an application on behalf of the Company/Trustee for the proposed loan.

k) I have carefully considered my financial position and, in accordance with your recommendation, have sought and obtained such financial and other advice as I consider appropriate in connection with the proposed loan and acknowledge that I am not relying on you verifying or reviewing my financial position

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

	Applicant (1)	Applicant (2) or Gurantor (1)	Applicant (3) or Guarantor (3)
Signature(s) of all applicants/gurantors			
Date declaration signed	/ /	/ /	/ /
Signature(s) of all witnesses			
Full name of person witnessing declaration			
Date declaration witnessed	/ /	/ /	/ /

Signing an incorrect, misleading or blank declaration may constitute an offence

Please note:

If this loan for for predominately investment purpose (more than 50% of loan funds are to be used for non-personal use), all borrowers must complete a Declaration of Purpose Regulation form on page 8 of the BMM Application Form.

The declarant/s is/are required to sign any/all alterations made to this form.

At the time of application, ABN/ACN number must be current.

A fully complete and signed original must be held on the Lender's file

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