

Income Self Certification

Arch Finance Pty Ltd (ACN 137 960 046)

Acknowledgement of Reliance on Information Provided by Borrower(s) / Guarantor(s)

To: Arch Finance Pty Ltd (Arch Finance)

SECTION A: BORROWER AND/OR GUARANTOR DETAILS

Borrower/Guarantor 1

Name:

ABN:

Email:

Phone no:

Address:

DOB:

Borrower/Guarantor 2

Name:

ABN:

Email:

Phone no:

Address:

DOB:

Borrower/Guarantor 3

Name:

ABN:

Email:

Phone no:

Address:

DOB:

Borrower/Guarantor 4

Name:

ABN:

Email:

Phone no:

Address:

DOB:

SECTION B: INCOME

Business Income	Borrower/ Guarantor 1	Borrower/ Guarantor 2	Borrower/ Guarantor 3	Borrower/ Guarantor 4
a. Business Gross Revenue / Turnover (sole trader / partnership / trust / company - Pty Ltd)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
b. Net Profit Before Tax (NPBT)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
c. Add: Depreciation (excluding investment property)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
d. Add: Interest (if to be refinanced & excluding investment property)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
e. Add: Net Rental Income (investment property in business name only)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Adjusted Business Income (b+c+d+e)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Gross Personal Income	Borrower/ Guarantor 1	Borrower/ Guarantor 2	Borrower/ Guarantor 3	Borrower/ Guarantor 4
a. Salary/Wages (PAYG)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
b. Add: Dividends / Trust Distributions / Director Fees / Other Income	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
c. Add: Net Rental Income (investment property in personal name only)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Total Gross Personal Income (a+b+c)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Overall Total (Adjusted Business Income + Total Gross Personal Income)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
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SECTION C: LOAN APPLICATION ACKNOWLEDGEMENTS

I/We declare, acknowledge and confirm to Arch Finance that:

- a. I/We confirm that the proposed loan is sought wholly or predominantly for business and/or investment purposes and not for personal, domestic or household purposes.
- b. I/We acknowledge that, because the proposed loan is intended to be provided for business and/or investment purposes, it may not be regulated by the National Credit Code or the National Consumer Credit Protection Act 2009 (Cth), and consumer protections that apply to regulated consumer credit may not apply.
- c. I/We acknowledge that Arch Finance will assess my/our declared income using this Income Self Certification with reduced verification compared to a full documentation facility, and I/we specifically request Arch Finance to assess my/our income on that basis.
- d. I/We confirm that the income information set out in this Income Self Certification has been prepared from, and is consistent with, the relevant entity/ies' available business records (including financial statements and/or management accounts and other financial information referenced in this form). To the best of my/our knowledge, the information provided is true, correct and not misleading, and is sufficient for Arch Finance to assess my/our declared income for the purpose of this application.
- e. I/We confirm that the entity/ies in Section A are registered with the Australian Taxation Office (ATO) and, to the best of my/our knowledge, there are no material unresolved disputes with the ATO. I/We further confirm that the most recent income tax return for the relevant entity/ies has been lodged for the financial year ending 30 June 20 .
- f. I/We confirm that the declared income is expected to be sustainable and that I/we have considered the proposed loan obligations (including potential interest rate increases) against my/our current business cash flow and overall financial position and, based on that consideration, I/we believe I/we will be able to meet those obligations as they fall due. I/We acknowledge that Arch Finance will undertake its own assessment and that any decision to approve, decline or vary the proposed loan is at Arch Finance's discretion and will be final.
- g. I/We acknowledge that Arch Finance will use and may rely on the information contained in this Income Self Certification, together with any information provided in connection with this application (including in writing or during discussions), to assess my/our declared income for the purpose of this application.
- h. I/We acknowledge that Arch Finance may request additional documentation or information to substantiate or verify the matters stated in this Income Self Certification, and I/we agree to provide such information upon request. I/We further acknowledge that Arch Finance may, where permitted, confirm information provided by me/us with my/our accountant and/or other relevant parties.
- i. I/We acknowledge that Arch Finance recommends that all applicants and guarantors obtain independent legal, financial and taxation advice before entering into the proposed loan, and I/we confirm that I/we have been given the opportunity to obtain such advice. I/We acknowledge that Arch Finance has not provided this advice and that it is my/our responsibility to obtain independent advice if required.
- j. I/We declare that all information in this Income Self Certification and the associated loan application is true, correct, complete and not misleading (including by omission), and acknowledge that Arch Finance will rely on it in assessing this application. If any information is false, incomplete or misleading, Arch Finance may decline the application, withdraw any approval, vary, suspend or terminate the facility and/or require immediate repayment, and may take any other action available to it (including, where permitted, reporting the matter to relevant authorities).

SECTION D: SIGNATURES

Borrower/Guarantor 1

Borrower/Guarantor name:

Witness Name:

Borrower/Guarantor signature:

Witness Signature:

Date:

Borrower/Guarantor 2

Borrower/Guarantor name:

Witness Name:

Borrower/Guarantor signature:

Witness Signature:

Date:

Borrower/Guarantor 3

Borrower/Guarantor name:

Witness Name:

Borrower/Guarantor signature:

Witness Signature:

Date:

Borrower/Guarantor 4

Borrower/Guarantor name:

Witness Name:

Borrower/Guarantor signature:

Witness Signature:

Date: