

BFS BUSINESS CUSTOMER FINANCIAL DECLARATION

		BFS Application Number
Sole Trader/Partnership Names/Company name	ABN	Inception date

I/We declare that I am/we are fully aware of the issues, objectives and obligations with respect to the principles surrounding the Responsible Lending Guidelines and that I am/we are confident that my/our income both, on the basis of monthly cash-flow and on the basis of sustainability over the proposed loan term, are sufficient to support the financial commitment I am/we are making under this finance arrangement. Furthermore I am/we are aware of the implications of the terms and conditions of this arrangement as well as the potential outcomes if I/we default*. I/we further acknowledge that I am/we are entitled to obtain legal advice surrounding this matter.

Below is a financial statement, personally prepared, which quantifies my assets, liabilities & income, and which I/we declare to be a fair representation of my/our current personal and trading position. *(Please complete this to reflect proprietor's/ Partner's or company directors **personal** Assets and Liabilities)*

Assets	\$	Liabilities	\$
House – market value	<input style="width: 100%;" type="text"/>	Mortgage o/s	<input style="width: 100%;" type="text"/>
Address	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>
Investment property 1	<input style="width: 100%;" type="text"/>	Mortgage o/s	<input style="width: 100%;" type="text"/>
Address	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>
Investment property 2	<input style="width: 100%;" type="text"/>	Mortgage o/s	<input style="width: 100%;" type="text"/>
Address	<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>
Cash / deposits	<input style="width: 100%;" type="text"/>	Overdraft/Credit Cards	<input style="width: 100%;" type="text"/>
Investments Other \$	<input style="width: 100%;" type="text"/>	Liabilities Other	<input style="width: 100%;" type="text"/>
TOTAL ASSETS	<input style="width: 100%;" type="text"/> (A)	TOTAL LIABILITIES	<input style="width: 100%;" type="text"/> (L)
Net excess of Assets over Liabilities	<input style="width: 100%;" type="text"/> (A)-(L)		
Ratio	<input style="width: 100%;" type="text"/> : <input style="width: 100%;" type="text"/> (A)/(L)		

Business/Company Income & Expenditure Statement			
Income		Expenses	
Company / Business Monthly turnover	<input style="width: 100%;" type="text"/> (I)	Company / Business Monthly expenses	<input style="width: 100%;" type="text"/> (E)
Surplus available	<input style="width: 100%;" type="text"/> (I)-(E)	Directors Salaries/Proprietors/Partners Drawings	<input style="width: 100%;" type="text"/>
Business/Company Assets & Liabilities			
Total Assets	<input style="width: 100%;" type="text"/> (A)	Total Liabilities	<input style="width: 100%;" type="text"/> (L)
Net Equity	<input style="width: 100%;" type="text"/> (A)-(L)	Overdraft/limit	<input style="width: 100%;" type="text"/>

I/We declare that all of the information provided above is true and correct and furthermore I/we authorise you to contact any person / company you may require to obtain any information you deem necessary in relation to this application for finance, including my/our accountant.

SIGNED: <input style="width: 100%;" type="text"/> Applicant/Director 1 / / Date	SIGNED: <input style="width: 100%;" type="text"/> Applicant/Director 2 / / Date
Print name: <input style="width: 100%;" type="text"/>	Print name: <input style="width: 100%;" type="text"/>
Witness signature: <input style="width: 100%;" type="text"/> / / Date	Witness signature: <input style="width: 100%;" type="text"/> / / Date
Witness name: <input style="width: 100%;" type="text"/>	Witness name: <input style="width: 100%;" type="text"/>

*Default may result in repossession of the vehicle, legal action against the applicant and applicant company's directors personally - leading to and including court judgement - which can further result in seizure of personal assets as well as credit bureau filing of default and action.