

# Borrower Certificate of Income Declaration Form



## SECTION 4 – ACCOUNTANT DETAILS & DECLARATION

complete and attach a separate section per accountant if applicable

### Accountant Details

Accountant's Name	<input type="text"/>	
Accounting Firm/Trading Name	<input type="text"/>	
Member of (insert name of professional accounting body)	<input type="text"/>	
Business Address	<input type="text"/>	
Business Phone	( <input type="text"/> ) <input type="text"/>	Email Address <input type="text"/>

### Accountant's Declaration

#### Applicant 1/ Guarantor 1

My length of association with the client is  years

I am aware that my client

Client name

Client address

Occupation

has declared an annual net income (before tax) in SECTION 2 of this document of \$  for the purposes of applying for finance.

Noting that current financials are not available, based on my knowledge of my client's current circumstances, this income declared is not an unreasonable estimate of their annual net income (before tax) and PAYG income and is line with previous financial years' income levels.

#### Applicant 2/ Guarantor 2

My length of association with the client is  years

I am aware that my client

Client name

Client address

Occupation

has declared an annual net income (before tax) in SECTION 2 of this document of \$  for the purposes of applying for finance.

Noting that current financials are not available, based on my knowledge of my client's current circumstances, this income declared is not an unreasonable estimate of their annual net income (before tax) and PAYG income and is line with previous financial years' income levels.

### Company applicant (Accountant to complete if applicable)

My length of association with the client is  years. I am aware that my client (client name) ,  
of (client address)

has declared an annual net business income (before tax) in SECTION 2 of this document of \$  for the purposes of applying for finance.

Noting that current financials are not available, based on my knowledge of my client's current circumstances, this income declared is not an unreasonable estimate of the company's annual net income (before tax) and is in line with the company's previous financial years' income levels.

### Accountant Disclaimer

The accountant's declaration above is provided in good faith, taking into account the client's circumstances and length of association with the accountant as at the specified date. The accountant makes no representations or warranties about any future income of the applicant. The accountant makes no warranty that the applicant will be able to make repayments under any loan provided based on this declaration. The accountant has not considered details of the terms of the proposed loan, including interest rates and repayment terms. The accountant is not responsible for keeping RAMS informed of any change to the information in this declaration occurring after the specified date. The accountant has signed this declaration in the presence of the client who has also signed the form to confirm all details provided are correct.

### Accountant's Signature

Signature

Date

### Client's Signature

Signature

Date

A representative from RAMS may contact you to verify the information provided on this form.