

# Commercial Loan Short Application Form

## INTRODUCER DETAILS

From	<input type="text"/>	Company Name	<input type="text"/>
Contact/ Sales ID	<input type="text"/>	Email	<input type="text"/>
Phone	<input type="text"/>	Mobile	<input type="text"/>
Fax	<input type="text"/>	ACL/ACR Number	<input type="text"/>
Application ID	<input type="text"/>	Date	<input type="text"/>
Applicants	<input type="text"/>		

WARNING - This cover sheet and checklist is intended only for the addressee and may contain confidential information. Confidentiality is not waived if you are not the intended recipient, nor may you use, review, disclose, disseminate or copy any information contained in or attached to this document. If you received this document in error please destroy and notify the sender immediately.

Please email application to CRE@pepper.com.au or fax to 02 9463 4666.

## LOAN DETAILS

Loan Amount	<input type="text"/>	LVR	<input type="text"/>
Product	<input type="text"/>	Interest Rate	<input type="text"/>
LVR	<input type="text"/>	Suburb	<input type="text"/>
Loan Purpose	<input type="text"/>	Post Code	<input type="text"/>

Is the loan regulated by the National Credit Code  Yes  No  
 If yes, Complete Annexure A, If unsure call us on 1800 737 737

## SCENARIO DETAILS (IF APPLICABLE)

Case Number	<input type="text" value="Pepper use only"/>
Exception (If Applicable)	<input type="text"/>

## CHECKLIST (INFORMATION TO INCLUDE WITH THIS APPLICATION)

### APPLICATION FORM

- Fully completed
- Relevant sections on pages 3, 4, 8 and 11 signed and dated
- Authority to debit application fee signed
- Identification statement completed
- All borrowers monthly living expenses completed on page 10 personal liabilities section

### INCOME EVIDENCE

#### APPLICANTS WITH FULL DOCUMENTATION

##### SELF-EMPLOYED APPLICANTS

- 2 years Financial Statements
- 2 years Certified Tax Returns + Tax Assessment Notice (delete TFN)

##### PAYG APPLICANTS

- 2 current computerised payslips plus one of the following:
  - Most recent group certificate
  - Most recent tax return/taxation notice
  - Current letter of employment - in acceptable format
  - Bank Statements - to confirm last 3 months salary credits
- All Tax File Numbers (TFN) are to be deleted prior to document(s) being forwarded to Pepper

#### APPLICANTS WITH ALTERNATE DOCUMENTATION

##### SELF-EMPLOYED APPLICANTS

- Self-Employed - Declaration of Financial Position plus one of the following (two required for Prime):
  - 6 months Business Banks Statements (12 months for Near Prime)
  - 6 months BAS Statements (12 months for Near Prime)
  - Pepper Accountant's Letter (not acceptable on loan sizes >\$2.5M)

### OTHER DOCUMENTS (IF APPLICABLE)

- Annexure A: Additional Form For Regulated Loans
- (Mandatory) Pepper Servicing Calculator
- Copy of Lease
- Managing Agent's Statement (Residential properties only)
- Copy of the Contract of Sale
- Full Copy of Commercial Lease
- Evidence of owner occupied debt history for the last 6 months.
- Evidence of non-conforming loan history for the last 12 months
- Proof of funds to complete
- Trust Deed (if applicable)
- Last 3 months statements for all other debts being refinanced
- Copy of Council rates notice on all properties offered as security
- Pepper Customer Identification Form, completed by the 'authorised person' certifying each applicant's identity
- Certified copies of documents used to verify the identity of the Applicant(s)
- Verification of all other income received
- ABN registered for minimum 24 months + GST registered for 12 months prior to this application (Near Prime and Prime Alt Doc)

### FEE PAYMENT AUTHORITY-EFTPOS

- I authorise Pepper to debit my credit card for payment of the valuation fee payable in relation to this application.
  - I have provided my credit card details via the Fee Payment Tab in Apply online, OR
  - I have provided my credit card details via [bit.ly/2qqFX1Y](https://bit.ly/2qqFX1Y) and received a token number:

Token No:

**NOTE: Application process will not commence unless this section is completed**

# CUSTOMER IDENTIFICATION FORM (to be collected for each applicant and guarantor and loan signatory)

NB: If you have not completed a face-to-face verification, please direct your customer to [pepper.clientid.com.au](http://pepper.clientid.com.au) to arrange for their identity verification to be completed.

## A1) PERSONAL INFORMATION

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms	<input type="checkbox"/> Other		Date of Birth	/	/
Full legal name as per birth certificate/passport	Given Names				Surname				
Address	Street			Suburb		State		Postcode	

## A2) VERIFICATION USING ORIGINAL DOCUMENTS - SATISFY ONE OF THE CATEGORIES BELOW:

**IMPORTANT:** The documents produced must be current, except for an expired Australian passport which has not been cancelled and was current within the preceding 2 years.

MINIMUM DOCUMENT REQUIREMENTS	
<input type="checkbox"/> 1	Australian passport or foreign passport <b>plus</b> Australian drivers licence or photo card <b>plus</b> change of name or marriage certificate if necessary
<input type="checkbox"/> 2	Australian passport or foreign passport <b>plus</b> full birth certificate or citizenship certificate or descent certificate <b>plus</b> Medicare or Centrelink or Department of Veterans Affairs card <b>plus</b> change of name or marriage certificate if necessary
<input type="checkbox"/> 3	Australian drivers licence or photo card <b>plus</b> full birth certificate or citizenship certificate or descent certificate <b>plus</b> Medicare or Centrelink or Department of Veterans Affairs card <b>plus</b> change of name or marriage certificate if necessary
<input type="checkbox"/> 4	(a) Australian Passport or foreign passport <b>plus</b> another form of government issued photographic identity document <b>plus</b> change of name or marriage certificate if necessary <b>OR</b> (b) Australian Passport or foreign passport <b>plus</b> full birth certificate <b>plus</b> another form of government issued photographic identity document <b>plus</b> change of name or marriage certificate if necessary

**IMPORTANT:** If documentation is not written in English, an original English translation must be provided by an approved translation service.

## A3) BROKER DECLARATION

I,

being a Pepper accredited broker acknowledge and confirm that I met with the customer face to face and performed a Verification of Identity (VOI) which took place at:

On

- The identification relates to the customer with details provided in A1, and
- The original identification documents as listed in A2 of this form were produced to me and copies of these documents signed; dated and endorsed by me as true copies are attached to this form, and
- The customer appeared to have similar facial characteristics to the person in the photographs included in the original identity documents; and
- The customer speaks and understands English fluently. If not, the interview was conducted in .

Signature  Date

You must notify Pepper's Credit Team on 1800 737 737 if you have any concerns in relation to the customer or the documents provided. Clear copies of original documents signed, dated and endorsed by the Pepper accredited broker and used to identify the customer to be sent to Pepper Group Pty Limited - [CRE@pepper.com.au](mailto:CRE@pepper.com.au) or fax to 02 9463 4666

# NOMINATION FORM

Note: Do not complete if loan is unregulated

**IMPORTANT: Each of you (the customer) is entitled to receive a copy of any notice or other document under the National Credit Code. By signing this nomination, you are giving up the right to be provided with information direct from us. Note: Any person who has signed this nomination may advise us in writing at any time that they wish to cancel their nomination.**

(Delete clause 1 or 2 as applicable)

1. I/We nominate (full name of person nominated)

to receive notices and other documentation in connection with my/our loan under the National Credit Code on behalf on me/all of us.

**OR**

2. We consent to notices and other documents under the National Credit Code being sent to us jointly at our address.

Applicant 1

Date

Signature

Applicant 2

Date

Signature

# Privacy Consent Form

“Parties” means Pepper Group Pty Limited ABN 55 094 317 665 and its related bodies corporate, any party who processes the loan application, any insurer, financier, manager, servicer, and any agent of the lender who has an interest in the credit. In this privacy consent, “we”, “us” and “our” includes each of the Parties.

**By signing this document or otherwise accepting this consent, you consent to the Parties and some other entities collecting, using, holding and disclosing personal information (including sensitive information) and credit-related information about you as set out below. You can find out more about how we deal with your privacy by viewing Pepper’s privacy policy at [www.pepper.com.au/privacy-policy](http://www.pepper.com.au/privacy-policy). We may seek and obtain further personal information (including sensitive information) and credit-related information about you during the course of our dealings with you. The terms of this consent also apply to the collection, use, holding and disclosure of that information. If you do not provide us with this consent or provide us with your personal information and credit-related information we may not be able to arrange or provide credit for you, provide other services, verify your identity or protect against fraud. Note: not all matters discussed below may be applicable to you.**

## **How we handle your personal and credit-related information**

The Parties may collect, use, hold and disclose personal information, and credit-related information about you for the purposes of arranging or providing credit to you, processing your application for credit, assessing whether to accept a guarantee of credit from you, managing that credit, direct marketing of products and services by us, complying with laws, managing our relationship with you, and allowing us to perform administrative tasks. We may collect this information from you or from third parties.

We are also required to collect your personal information to comply with our obligations under Australian law, including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*.

Credit information includes information such as your identity information, the type, terms and maximum amount of credit provided to you, repayment history information, default information (including overdue payments), new arrangement information, personal insolvency information, court information and details of any serious credit infringements. Credit eligibility information is credit reporting information supplied to us by a credit reporting body and any information that we derive from it. Collectively, we refer to this as ‘credit-related information’.

Personal information includes any information or an opinion about an identified individual, or an individual who is reasonably identifiable. The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation, and any other information we may need to identify you including publically available information from public registers and social media. If you are applying for finance we may also collect the number and ages of your dependents and cohabitants, the length of time at your current address, your employment details and proof of earnings

and expenses. If you use our website or mobile applications we may collect information about your location or activity including IP address, telephone number and whether you have accessed third party sites, the date and time of visits, the pages that are viewed, information about the device used and other user location information. We may collect some of this information using cookies (for more information please see the Website Terms of Use/Policy at [www.pepper.com.au/privacy-policy](http://www.pepper.com.au/privacy-policy)).

**Access to information and Privacy Policies** You may gain access to the personal information and credit-related information that we hold about you by contacting us. A copy of Pepper’s privacy policy can be obtained at [www.pepper.com.au/privacy-policy](http://www.pepper.com.au/privacy-policy) or by emailing [privacyofficer@pepper.com.au](mailto:privacyofficer@pepper.com.au). Links to the privacy policies and credit reporting policies of our Mortgage Insurers and credit reporting bodies (CRBs) are shown at the end of this consent. These privacy policies and credit reporting policies contain information about how you may access or seek correction of your personal information and credit-related information, how that information is managed, how you may complain about a breach of your privacy and how that complaint will be dealt with. They also contain information on ‘notifiable matters’ including things such as the information we use to assess your creditworthiness, the fact that CRBs may provide your personal information and credit-related information to credit providers to assist in an assessment of your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement – including our right to report a default or a serious credit infringement to CRBs, your right to request that CRBs not use your credit-related information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud.

**Consumer and commercial credit-related information** We may exchange your commercial and consumer credit-related information with entities listed below to assess an application for consumer or commercial credit and manage that credit (including to collect any payment that is overdue). In particular, we can obtain credit-related information about you from a CRB providing both consumer and commercial credit-related information.

**Exchange information with credit providers** We may exchange your personal information and credit-related information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

**Disclose information to guarantors** We and our Mortgage Insurers may disclose your personal information and credit-related information to any person (or their authorised representative) who proposes to guarantee or has guaranteed repayment of any credit provided to you or who indemnifies you in any way.

**Exchange information** We may exchange personal information and credit-related information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- The CRBs identified below
- The lenders' mortgage insurers identified below
- Introducers including finance brokers, dealers, suppliers, mortgage managers, and persons who assist us to, or jointly with us, provide our products and services to you
- Any person who represents you including your financial consultants, accountants, lawyers, advisers, referees (such as your employer, to verify information you have provided) and representatives including executors, administrators, guardians, trustees attorneys and persons holding power of attorney
- Our auditors, accountants, lawyers, attorneys, and other external advisors
- Any industry or regulatory body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your lease or loan – for example if a complaint is lodged about us
- Any investors, agents or advisers, trustees, ratings agency or businesses assisting us with funding for credit made available to you or any entity that has an interest in your finance or our business
- Any person where we are authorised or required to do so by law, such as under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth)*, or by government and law enforcement agencies or regulators, or where you have provided us consent
- Entities to whom we outsource some of our functions and external service providers (for example IT services, entities to help verify your identity including organisations providing online verification of identity, entities to help verify your income and expenditure, entities to help identify, investigate and prevent illegal activities such as fraud etc) or that provide information and infrastructure systems
- Other financial institutions such as banks, for example to process a claim for mistaken payment
- Real estate agents
- Medical professionals, medical facilities or health authorities who verify health information you may provide
- Insurers, valuers, debt collection agencies auditors, insurers, re-insurers and health care providers
- Any person considering acquiring an interest in our business or assets
- Any person who is a supplier of an asset to you
- Security registration bodies
- Other persons who have an interest in the property offered to us as security
- Other borrowers or guarantors (if more than one) or borrowers or prospective borrowers of any credit you guarantee or propose to guarantee
- Any of our associates, related entities or contractors such as claims related providers including assessors and investigators that help us with claims
- Associated businesses that may want to market products to you

**Customer identification** We and our Mortgage Insurers may disclose your name, date of birth and address to an organisation, including CRBs, providing verification of your identity to request an assessment of whether that information matches information they hold in their files (an "Information Match Request")

(this may also include online electronic identity verification). Your personal details will be matched to information held by the issuer of the identification document (the "Official Record Holder") via the use of third party systems. Alternative means of verifying your identity may be available.

We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate, and any other identification documents to match those details with the relevant registries using third party systems and record the results of that matching.

**Mortgage Insurers** We may disclose personal information and credit-related information to the lenders mortgage insurers and the title insurers (collectively, Mortgage Insurers) listed below. Where permitted by the *Privacy Act 1988*, the Mortgage Insurers may disclose your personal information and credit-related information to us and to third parties including: the CRBs listed below; rating agencies; the Mortgage Insurer's related entities, service providers, agents, contractors and external advisors; reinsurers, other mortgage insurers and mercantile agents; payment system operators, other financial institutions and credit providers; other parties for the purposes of securitisation and fraud prevention; your guarantor or proposed guarantor; your referees and advisers; government and other regulatory bodies; and other entities. Where permitted by the *Privacy Act 1988*, the Mortgage Insurers may seek and obtain commercial and consumer credit-related information from a CRB including (but not limited to) information concerning your credit worthiness or credit history; and information about overdue payments.

Where permitted by the *Privacy Act 1988*, the Mortgage Insurers will hold, use and disclose your personal information and credit-related information for the purposes of securing and administering lenders' mortgage insurance for your mortgage, including: assessing whether to provide insurance, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability; managing and varying the insurance; dealing with claims, enforcing a mortgage and recovering the proceeds of sale; assessing hardship; conducting risk assessment and management involving securitisation; for fraud prevention; for credit scoring, portfolio analysis and reporting; to comply with regulatory requirements; to verify personal information and credit-related information provided to it; or for any purpose required or permitted under the insurance contract, the *Insurance Contracts Act 1984 (Cth)* and the *Privacy Act 1988*. If the personal information and credit-related information is not disclosed to the Mortgage Insurer(s), it will not be possible for the Mortgage Insurer to process the credit provider's request for insurance and we may not be able to arrange or provide credit for you, or provide other services.

The Mortgage Insurers that we may disclose your personal information and credit-related information to are:

Genworth Financial Mortgage Insurance Pty Ltd who can be contacted and a copy of the privacy policy and credit reporting policy obtained on (02) 8248 2597 or [www.genworth.com.au](http://www.genworth.com.au); and

QBE Lenders' Mortgage Insurance Limited who can be contacted and a copy of their privacy policy and credit reporting policy obtained on 1300 367 764 or [www.qbelmi.com](http://www.qbelmi.com).

The privacy policies and credit reporting policies of the Mortgage Insurers contain information about how they collect, use, hold and disclose your personal information and credit-related information, how you may access the personal information and credit-related information those entities hold about you, how to seek correction of that information, how you may complain about a breach of your privacy, and how that complaint will be dealt with.

**Information given about other people** If you have provided us with information about another individual (such as your employer, spouse, referee or solicitor), you must let them know that:

- We have collected their personal information to assess your application and manage any credit provided to you
- We may exchange this information with any parties set out in this document and our privacy policy
- We handle their personal information in the way set out in our privacy policy and that they can obtain a copy of Pepper's privacy policy at [www.pepper.com.au/privacy-policy](http://www.pepper.com.au/privacy-policy) or by emailing [privacyofficer@pepper.com.au](mailto:privacyofficer@pepper.com.au).

Where you provide us with the personal information of another person, you confirm that you are authorised to provide these identification details to us on that person's behalf.

**Overseas Disclosure** We and our Mortgage Insurers may disclose your personal information, and credit-related information to overseas entities including related entities and service providers located overseas in the United Kingdom, European Union, Asia Pacific, United States of America and the Philippines. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in the entities' privacy policies. Whilst we attempt to select and secure reputable offshore service providers, we are not liable for any breach or misuse of information sent offshore. An overseas entity may not be subject to privacy laws or principles similar to those which apply in Australia, and any information disclosed to an overseas entity may not have the same protection as under the Australian Privacy law. You may not be able to seek redress for any breach of your privacy which occurs outside of Australia.

**Storage and Security** We and our Mortgage Insurers may store your personal information and credit-related information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

**Credit Reporting Bodies** We and our Mortgage Insurers may exchange your personal information and credit-related information with the CRBs listed below. The information may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

Illion -  
[illion.com.au](http://www.illion.com.au)  
<http://www.illion.com.au/privacy-policy>

Experian Australia Credit Services Pty Limited -  
[experian.com.au](http://www.experian.com.au)  
<http://www.experian.com.au/privacy-policy>

Equifax Pty Limited -  
[equifax.com.au](http://www.equifax.com.au)  
<https://www.equifax.com.au/privacy>

**Electronic Communications Consent (ECC):** I/We consent to the receipt of notices and other documents electronically. I/We nominate and authorise Pepper to act on instructions sent electronically by me/us, this consent and authority will apply to all communications permitted to take place electronically by law. I/We understand that upon giving this consent:

Pepper may no longer send paper copies of notices and other documents sent to me/us

I/we should regularly check my/our electronic communications for notices and other documents and ensure my/our email address/residential address and contact numbers remains current (or as otherwise notified to Pepper).

Pepper may send the notices and other documents by email, or provide a notice in an email that the documents are displayed on and can be retrieved from a website; and

I/we may withdraw my/our consent to the giving of notices and other documents by electronic means at any time, by notifying Pepper in writing.

I/we understand that the provision of electronic documents does not alter my/our obligations under any terms and conditions of any credit contract. I/We have facilities to enable us to print the notice or other document sent to me/us electronically.

## SIGNATURE AND DATE

I acknowledge and confirm that:

- I consent to the use and disclosure of my personal information and credit-related information as set out above;
- where I provide personal information about any other person I am authorised by that person to do so;
- personal information that I provide will be used for identity verification purposes; and
- personal information that I provide will be subject to an Information Match Request in relation to relevant Official Record Holder information, and that a corresponding Information Match Result will be provided via the use of third party systems.

Name (print)	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text" value="/ /"/>		
Name (print)	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text" value="/ /"/>		
Name (print)	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text" value="/ /"/>		
Name (print)	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text" value="/ /"/>		



# ANNEXURE A: ADDITIONAL FORM FOR REGULATED LOANS

Complete if the loan is regulated and if unsure please call us on 1800 737 737

## REQUIREMENTS AND OBJECTIVES

Please list the primary reasons for seeking the credit

For example: purchase home, building, investment property, refinance, renovate, relocation, debt consolidation, study, holiday, car etc

- 1.
- 2.
- 3.

If refinancing or consolidating debts, please provide details of the debts that are being refinanced or consolidated and the resulting benefit to the customer. Please also advise whether refinancing is of a property used for investment purposes or an owner occupied home or a commercial loan

Debt type/Purpose	Lender/Provider	Amount \$
For example the debt is for a personal credit card, business credit card, owner occupied home loan, investment home loan, personal car loan etc.		
1. <input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="text"/>

Please list the primary reasons for refinancing or consolidating debt

For example: better interest rate, reduce overall commitments, consolidate debts, reduce repayments, dissatisfaction with existing lender's service or products

- 1.
- 2.
- 3.

Costs and risks of refinancing or consolidating debts

For example: break costs, fees for credit assistance services, exit fees any special conditions etc

- 1.
- 2.
- 3.

How long is the customer looking to retain the property for?

- < 5 years     5 - 10 years     > 10 years

How will the property be used?

- Owner Occupied     Investment     Commercial

Additional Notes

## WHAT FEATURES WOULD THE CUSTOMER LIKE?

FEATURES	MUST HAVE	NICE TO HAVE	DON'T MIND	COMMENTS (INCLUDING REASONS FOR SEEKING)
Variable interest rate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Split account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
100% interest offset feature	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Interest only then principal and interest	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Principal and interest	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Redraw	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Ability to make additional payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Internet/online access	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other features sought (please specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

### Costs and risks of product feature/s being sought

For example: costs, fees for credit assistance services, any special conditions etc

### If seeking an interest only loan, please provide reasons

For example: minimise repayments during the initial period of the loan, anticipated large expense items, flexibility, recommendation provided by independent financial advisor, maximise potential negative gearing benefits (based on independent financial and/or taxation advice), maximise cash flow, temporary reduction in income, debt separation, variable or unpredictable income, create funds for investment purposes, principal reductions in an offset facility, taxation, financial or accounting reasons or plan to convert to 'investment' property in future.

1.
2.
3.

## FORESEEABLE CHANGES TO CIRCUMSTANCES

Does the applicant expect any significant change to their financial situation over the next 3 years that would adversely impact their ability to meet loan repayments?  Yes  No

If yes, what is the nature of the expected change? (e.g. maternity leave, loss of employment, retirement, temporary or permanent decrease in disposal income, anticipated large expenditure etc).

Estimated start date

Estimated end date

Unknown

How will the applicant continue to make repayments (e.g. using savings, securing additional income, application reflects these changes, reducing expenditure, sale of asset).

## BROKER DECLARATION

I confirm I have completed a Preliminary Assessment and that the above is a true and correct representation of the above customer's requirements and objectives and the product recommended is not unsuitable

Introducer

Signature

Date

Introducer Name