

Independent financial advice – Borrower

Certificate of independent financial advice to Borrower(s)

Part A – To Macquarie Bank Limited (“the Lender”)

THIS CERTIFICATE IS PROVIDED BY (insert name)

of (insert address)

I am an accountant / financial adviser.

I HAVE BEEN ASKED TO INTERVIEW (insert Borrower’s name)

of (insert Borrower’s address)

(the “**Borrower**”)

I HAVE BEEN PROVIDED WITH THE FOLLOWING DOCUMENTS

1.
2.
3.

Part B – Explanations given

I CERTIFY that I gave financial advice in respect of financial risk the Borrower is assuming by signing the documents. I DISCUSSED with the Borrower:

- ▶ the viability of the transaction that the Borrower is undertaking;
- ▶ the Borrower’s ability to make the required payments to the Lender; and
- ▶ the Guarantor(s)’ ability to make payment to the Lender.*

(*Delete if no Guarantor)

Part C – Part C – Statements by the persons signing documents

FOLLOWING THE ABOVE EXPLANATIONS, the Borrower stated to me:

- ▶ that he/she/they understood the obligations and risks involved in signing these documents. It appeared to me that they did have such an understanding; and
- ▶ that he/she/they were signing these documents freely, voluntarily and without pressure from any other person.

Part D – Translation/interpretation*

An independent interpreter

was present at this interview with the Borrower and interpreted the statements made by all persons present. A certificate by the interpreter is held by me.

* Delete if no interpreter used.

Certificate

I CERTIFY the above information.

- ▶ The interview with the Borrower named in this Certificate was not conducted in the presence of any other Borrower/ Mortgagor/Guarantor to the loan
- ▶ I act**/do not act** for the Borrower.
- ▶ I do not act for the Lender.

Dated

Signature

** Delete as applicable