

Independent financial advice – Guarantors

Certificate of independent financial advice to Guarantors

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 Guarantor(s) name(s))

of (insert Guarantor(s) address)

(the “Guarantor(s)”)

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 the financial risk the Guarantor(s) are assuming by signing the documents. I DISCUSSED with the Guarantor(s):

- ▶ the viability of the transaction which the Borrower(s) 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.

Part C – Statements by the persons signing documents

FOLLOWING THE ABOVE EXPLANATIONS, the Guarantor(s) 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 the Borrower(s) or any other person.

Part D – Translation/interpretation*

An independent interpreter

was present at this interview with the Guarantor(s) 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 Borrower was not present during my interview with the Guarantor(s).
- ▶ I act**/do not act** for the Borrower
- ▶ I do not act for the Lender.

Dated

Signature

** Delete as applicable