

Refinance Statement Acceptance & Acknowledgement

In considering your application to be eligible as a refinance under CCCFA exemption 4AH we need to confirm the following:

Applicant(s) Declaration - to be completed by the applicant(s). All questions must be answered.

I/we hereby declare the following:

- I/We understand the terms, conditions and instructions in this refinance application and that this application is assessed under the refinance exemption of CCCFA (4AH). This exemption allows for existing lending to be refinanced to another lender where benefits can be established that outweigh current lending.
 Agree Disagree

- All the information I/we provided as part of this refinance application is true, correct and not misleading in any way. I/We will notify you immediately if any information changes or is no longer true and correct.
 Agree Disagree

- Are there any foreseeable significant changes to my/our circumstances that will lead to changes in my/our ability to make repayments.
 Yes No

My/Our circumstances are likely to change in the future because (insert details):

Please list existing lending being refinanced as part of proposal:

Current lender	Original loan amount / limit	Current loan amount	Current interest rate	Current instalment amount	Frequency W/F/M or revolving credit
	\$	\$	%	\$	
	\$	\$	%	\$	
	\$	\$	%	\$	
	\$	\$	%	\$	
	\$	\$	%	\$	
	\$	\$	%	\$	
	\$	\$	%	\$	
	\$	\$	%	\$	
	\$	\$	%	\$	
	\$	\$	%	\$	

- If where applicable I/we have chosen to extend the original lending terms and accept additional interest costs that may be charged and that by refinancing the benefits outweigh those of remaining with existing lender/s.
 N/A Agree Disagree

- I/We are comfortable with my/our ability to make repayments under the proposed refinanced loan without difficulty (as per refinance conditional approval letter).
 Agree Disagree

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Exit strategy

Where the loan term exceeds your expected retirement age, please describe below how you would service the loan (i.e. by sale of another asset, downsizing your principal place of residence, sale of an investment property or the use of your superannuation funds).

Note: If downsizing or selling an investment property or other asset, please also provide details such as expected sale price, when you anticipate to initiate the sale and anticipated funds remaining (post sale). Possible future inheritance is not considered acceptable and can therefore not be considered.

Please ensure you attach any supporting document such as you superannuation balance statement, ownership of assets etc.

Independent legal advice and/or independent financial advice may be requested if any doubt exists to the appropriateness of the above and / or serviceability of the loan past the standard age of retirement. In this event, Resimac may condition the requirement to seek independent legal advice and/or independent financial advice prior to providing you unconditional approval.

Acceptance and acknowledgement

Signature (Applicant / Guarantor 1)

Name in print

Date: / /

Signature (Applicant / Guarantor 2)

Name in print

Date: / /