



# Self-Certification Declaration

This Self-Certification Declaration must be completed, in addition to the Mortgage Application form, for all applications which include the Self-Certified option. The Declaration must be completed and signed by ALL applicants.

## A. Applicant Details (if there are more than two Applicants, please attach an additional copy of this Declaration)

### Applicant 1 (the primary income earner)

Full name of Applicant (Individual or Company)

Trading name  ABN

### Income Details

Income not declared (Self-Certified 70)

OR

Income declared (Self-Certified 80)  
(Complete income details below)

Current personal taxable income \$

Company net profit before tax\* \$

Current and/or proposed rent per annum (if applicable): \$

TOTAL: \$

\* Net profit before tax is defined as gross business profit less business expenses. Where net profit before tax is negative amount please place amount in brackets.

### Applicant 2

Full name of Applicant (Individual or Company)

Trading name  ABN

### Income Details

Income not declared (Self-Certified 70)

Note: if Applicant 1 ticks income not declared then Applicant 2 should also tick income not declared.

OR

Income declared (Self-Certified 80)

Note: if Applicant 1 ticks income declared then Applicant 2 should also tick income declared.

Current personal taxable income \$

Company net profit before tax\* \$

Current and/or proposed rent per annum (if applicable): \$

TOTAL: \$

\* Net profit before tax is defined as gross business profit less business expenses. Where net profit before tax is negative amount please place amount in brackets.

## B. Further Declaration

I/We are satisfied that the Applicant(s) named on this form has the capacity to repay:

the facility amount of \$

combined declared income (only applicable for Self-Certified 80) \$

term (years)

- I/We request Citibank to rely on the information contained in this declaration and the accompanying mortgage application form, without independently verifying the details of my/our income, expenses, assets and liabilities.
- I/We have considered my/our financial position and, if I am applying for the facility as a joint borrower, this means taking into account all joint borrowers' combined income and expenses, and assets and liabilities. After such consideration, I am/we are satisfied that I am/we are able to meet the repayments on the proposed facility amount (including having considered the repayment guide provided with the application form) as

well as all of my/our other combined financial obligations (including repayment of existing loans and credit cards, and living expenses such as food, household bills and clothing, support, travel and insurance expenses) without financial difficulty.

- I/We also expect to continue to be able to meet the repayments on the proposed facility amount if interest rates increase and repayment amounts increase.
- I/We are not aware of any significant issues that are relevant to my/our mortgage application which should have been brought to Citibank's attention that are not already in this declaration or my/our mortgage application form.
- I/We acknowledge that Citibank has advised me/us to obtain independent legal and financial advice in connection with the proposed facility.
- I/We warrant that all the information I/we have provided in this declaration and in connection with my/our mortgage application is a true and correct representation of my/our financial position. I/We acknowledge that Citibank and any lender's mortgage insurer will rely on this information in deciding whether to make approve my/our loan application."

Applicant 1's signature

Date

Executed by (Company name)  ABN

Signature of director/sole director/sole secretary

Date  Print full name

Applicant 2's signature

Date

in accordance with section 217 of the Corporation Act 2001.

Signature of director/secretary

Date  Print full name



## Principal & Interest Monthly Repayment Guidelines

### INDICATIVE INTEREST RATES

LOAN SIZE	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%
\$ 50,000	\$331	\$339	\$347	\$356	\$364	\$373	\$382
\$ 100,000	\$661	\$678	\$695	\$712	\$729	\$746	\$764
\$ 150,000	\$992	\$1,017	\$1,042	\$1,068	\$1,093	\$1,119	\$1,145
\$ 200,000	\$1,323	\$1,356	\$1,390	\$1,424	\$1,458	\$1,492	\$1,527
\$ 250,000	\$1,654	\$1,695	\$1,737	\$1,780	\$1,822	\$1,865	\$1,909
\$ 300,000	\$1,984	\$2,034	\$2,085	\$2,135	\$2,187	\$2,238	\$2,291
\$ 350,000	\$2,315	\$2,373	\$2,432	\$2,491	\$2,551	\$2,611	\$2,672
\$ 400,000	\$2,646	\$2,712	\$2,779	\$2,847	\$2,916	\$2,985	\$3,054
\$ 450,000	\$2,976	\$3,051	\$3,127	\$3,203	\$3,280	\$3,358	\$3,436
\$ 500,000	\$3,307	\$3,390	\$3,474	\$3,559	\$3,645	\$3,731	\$3,818
\$ 550,000	\$3,638	\$3,729	\$3,822	\$3,915	\$4,009	\$4,104	\$4,199
\$ 600,000	\$3,969	\$4,068	\$4,169	\$4,271	\$4,373	\$4,477	\$4,581
\$ 650,000	\$4,299	\$4,408	\$4,517	\$4,627	\$4,738	\$4,850	\$4,963
\$ 700,000	\$4,630	\$4,747	\$4,864	\$4,983	\$5,102	\$5,223	\$5,345
\$ 750,000	\$4,961	\$5,086	\$5,212	\$5,339	\$5,467	\$5,596	\$5,726
\$ 800,000	\$5,292	\$5,425	\$5,559	\$5,695	\$5,831	\$5,969	\$6,108
\$ 850,000	\$5,622	\$5,764	\$5,906	\$6,050	\$6,196	\$6,342	\$6,490
\$ 900,000	\$5,953	\$6,103	\$6,254	\$6,406	\$6,560	\$6,715	\$6,872
\$ 950,000	\$6,284	\$6,442	\$6,601	\$6,762	\$6,925	\$7,088	\$7,253
\$ 1,000,000	\$6,614	\$6,781	\$6,949	\$7,118	\$7,289	\$7,461	\$7,635
\$ 1,050,000	\$6,945	\$7,120	\$7,296	\$7,474	\$7,654	\$7,834	\$8,017
\$ 1,100,000	\$7,276	\$7,459	\$7,644	\$7,830	\$8,018	\$8,208	\$8,399
\$ 1,150,000	\$7,607	\$7,798	\$7,991	\$8,186	\$8,382	\$8,581	\$8,780
\$ 1,200,000	\$7,937	\$8,137	\$8,338	\$8,542	\$8,747	\$8,954	\$9,162
\$ 1,250,000	\$8,268	\$8,476	\$8,686	\$8,898	\$9,111	\$9,327	\$9,544
\$ 1,300,000	\$8,599	\$8,815	\$9,033	\$9,254	\$9,476	\$9,700	\$9,926
\$ 1,350,000	\$8,929	\$9,154	\$9,381	\$9,610	\$9,840	\$10,073	\$10,307
\$ 1,400,000	\$9,260	\$9,493	\$9,728	\$9,965	\$10,205	\$10,446	\$10,689
\$ 1,450,000	\$9,591	\$9,832	\$10,076	\$10,321	\$10,569	\$10,819	\$11,071
\$ 1,500,000	\$9,922	\$10,171	\$10,423	\$10,677	\$10,934	\$11,192	\$11,453
\$ 1,550,000	\$10,252	\$10,510	\$10,771	\$11,033	\$11,298	\$11,565	\$11,834
\$ 1,600,000	\$10,583	\$10,849	\$11,118	\$11,389	\$11,662	\$11,938	\$12,216
\$ 1,650,000	\$10,914	\$11,188	\$11,465	\$11,745	\$12,027	\$12,311	\$12,598
\$ 1,700,000	\$11,245	\$11,527	\$11,813	\$12,101	\$12,391	\$12,684	\$12,980
\$ 1,750,000	\$11,575	\$11,866	\$12,160	\$12,457	\$12,756	\$13,057	\$13,361
\$ 1,800,000	\$11,906	\$12,205	\$12,508	\$12,813	\$13,120	\$13,430	\$13,743
\$ 1,850,000	\$12,237	\$12,544	\$12,855	\$13,169	\$13,485	\$13,804	\$14,125
\$ 1,900,000	\$12,567	\$12,884	\$13,203	\$13,524	\$13,849	\$14,177	\$14,507
\$ 1,950,000	\$12,898	\$13,223	\$13,550	\$13,880	\$14,214	\$14,550	\$14,888
\$ 2,000,000	\$13,229	\$13,562	\$13,897	\$14,236	\$14,578	\$14,923	\$15,270
\$ 2,050,000	\$13,560	\$13,901	\$14,245	\$14,592	\$14,943	\$15,296	\$15,652
\$ 2,100,000	\$13,890	\$14,240	\$14,592	\$14,948	\$15,307	\$15,669	\$16,034
\$ 2,150,000	\$14,221	\$14,579	\$14,940	\$15,304	\$15,671	\$16,042	\$16,415
\$ 2,200,000	\$14,552	\$14,918	\$15,287	\$15,660	\$16,036	\$16,415	\$16,797
\$ 2,250,000	\$14,882	\$15,257	\$15,635	\$16,016	\$16,400	\$16,788	\$17,179
\$ 2,300,000	\$15,213	\$15,596	\$15,982	\$16,372	\$16,765	\$17,161	\$17,561
\$ 2,350,000	\$15,544	\$15,935	\$16,329	\$16,728	\$17,129	\$17,534	\$17,942
\$ 2,400,000	\$15,875	\$16,274	\$16,677	\$17,084	\$17,494	\$17,907	\$18,324
\$ 2,450,000	\$16,205	\$16,613	\$17,024	\$17,439	\$17,858	\$18,280	\$18,706
\$ 2,500,000	\$16,536	\$16,952	\$17,372	\$17,795	\$18,223	\$18,653	\$19,088

Please note that the information shown in the table is indicative and acts as a guide only. The repayment and interest rate figures do not represent the actual repayment or annual percentage rate for a loan. Repayments depend on a number of factors, including the amount borrowed, term of the loan, interest rate and repayment type (principal and interest or interest only). In addition, fees and charges are applicable and interest rates will vary depending on your loan type. The indicative repayment figures are based on a 30 year loan term, the loan being fully drawn and constant principal and interest repayments during the loan term.

The interest rates are expressed as a per annum rate.

