

Affordability Statement

To: **St. George Bank Limited**

Please tick (✓) one box only

Low Doc Home/Portfolio Loan	<input type="checkbox"/>	▶	Complete Section 1 & sign in Section 3
Increase to existing loan	<input type="checkbox"/>	▶	Complete Section 2 & sign in Section 3

section 1—low doc home/portfolio loan

I/We the undersigned borrower/s, acknowledge that I am/we are applying to St. George Bank (the Bank) for a Low Doc Home/Portfolio Loan in the amount of:

\$

I am/We are aware that if the Bank makes the above Low Doc Home/Portfolio Loan available to me/us, the loan repayments will be approximately:

\$ per month at the interest rate that currently applies to the loan.

I/We have received and completed an Affordability Self-Assessment form. I/We have taken care to work out and record on the form my/our income and my/our expenses.

On comparing my/our income with my/our expenses, I/we consider that I/we can meet the repayments on the above Low Doc Home/Portfolio Loan without financial difficulty, even if the current interest rate on the loan increases.

Section 2—increase to existing loan

I/We the undersigned borrower/s, acknowledge that I am/we are applying to borrow an extra:

\$

on our existing loan number:

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I am/We are aware that if the Bank lends the extra amount on my/our loan, the loan repayments will be approximately

\$ per month at the interest rate that currently applies to the loan.

I/We consider that, if the Bank lends me/us the extra amount on my/our loan, I/we can meet the repayments on the loan without financial difficulty, even if the current interest rate on the loan increases.

section 3—authorisation

To be signed by Individual Borrowers

Signature Borrower 1	Date
<input style="width: 100%; height: 20px;" type="text" value="X"/>	<input style="width: 60%; height: 20px;" type="text" value="/ /"/>

Full name of Borrower 1 (please print)

Signature Borrower 2	Date
<input style="width: 100%; height: 20px;" type="text" value="X"/>	<input style="width: 60%; height: 20px;" type="text" value="/ /"/>

Full name of Borrower 2 (please print)

To be signed by Company Borrowers

The Common Seal of the borrower (Borrower's name)

was affixed in accordance with the Company's Constitution, in the presence of:

Signature of Authorised Person 1	Date
<input style="width: 100%; height: 20px;" type="text" value="X"/>	<input style="width: 60%; height: 20px;" type="text" value="/ /"/>

Full name of Authorised Person 1 (please print)

Position of Authorised Person 1

Signature of Authorised Person 2	Date
<input style="width: 100%; height: 20px;" type="text" value="X"/>	<input style="width: 60%; height: 20px;" type="text" value="/ /"/>

Full name of Authorised Person 2 (please print)

Position of Authorised Person 2

And, if only one person has signed, that person states that he/she signs in the capacity of Sole Director and Company Secretary.

OR

Executed by

in accordance with Section 127 (1) of the Corporations Law.

Signature of Authorised Person 1	Date
<input style="width: 100%; height: 20px;" type="text" value="X"/>	<input style="width: 60%; height: 20px;" type="text" value="/ /"/>

Full name of Authorised Person 1 (please print)

Position of Authorised Person 1

Signature of Authorised Person 2	Date
<input style="width: 100%; height: 20px;" type="text" value="X"/>	<input style="width: 60%; height: 20px;" type="text" value="/ /"/>

Full name of Authorised Person 2 (please print)

Position of Authorised Person 2

And, if only one person has signed, that person states that he/she signs in the capacity of Sole Director and Company Secretary.