

[Date]

XXXXXX XXXXXXXX
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XXXXXXXXXX XXXXXXXXX

To whom it may concern,

RE: XXXXXXX – Loan Application Income Verification

I certify that:

1. I am a practicing accountant and a member of the [Either of Australian Society of CPAs or Institute of Chartered Accountants in Australia or other].
2. I am the accountant to XXXX XXXXXXX XXXXX and have acted for the Borrower in that capacity for the last X XXXXX, and still act as their current accountant.
3. I understand that the Borrower has applied for a loan of \$XXXXXX through XXX XXXX XXXXXXXX , repayable by monthly instalments of \$XXXXXX over X XXXX at an interest rate of XXX% per annum.
4. I am aware the borrower has stated a current taxable income of \$XXXXXXX
5. I know the Borrower's income and expenditure and based on that knowledge and my understanding of the Borrower's financial position believe this stated income is accurate.
6. I have reviewed the Borrower's previous and current business earnings and advise these are consistent with the above,
7. I am not aware of any factors which may affect the Borrower's ability to make the repayments or which may cause substantial hardship to the Borrower to make repayments.
8. I confirm that the Borrower is a registered tax payer with the Australian Taxation Office ('ATO') and have lodged their most recent tax return for ATO assessment of income tax.
9. I understand that you are relying on this letter in agreeing to make the loan to the Borrower.
10. I do not have any conflict of interest in providing this certification and do not stand to gain financially from the making of the loan should it be granted.

Yours faithfully,

Signature of Accountant
[Full Name] print here_____

Accountant association professional membership number: [xxxxxxx]

WARNING

The Borrower is applying for finance and XX XXXXX XXXXXXXXX is relying on your certifications in making its credit decision . Please make sure that your certifications are correct to the best of your knowledge . Obtaining finance by deception , fraud or dishonesty (which includes knowingly making false statements as to income) are crimes and offenders prosecuted.