

## Accountant's Letter Certification

Dear Sir,

{Name of Borrower} – Loan Application

Dear Sir,

I certify that:

1. I am a practicing accountant and a member of the [ Australian Society of CPA's or Institute of Chartered Accountants in Australia ]
2. I am the accountant for {Name of Borrower} ("Borrower") and have acted for the Borrower in that capacity for the last [number of years], and still act as their current accountant.
3. I understand that the Borrower has applied for a loan of [\$ ], through Union Fidelity Capital Funding Pty.Ltd, repayable by monthly installments of [\$ ] over {number of years} at an interest rate of % per annum
4. I know the Borrower's income and expenditure and based on that knowledge and my understanding of the Borrower's financial position I am of the opinion that the Borrower is able to repay the loan in accordance with its term and can do so without substantial hardship.
5. I am not aware of any factors which may effect the Borrower's ability to make repayments or which may cause substantial hardship to the Borrower to make repayments.
6. 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.

Yours faithfully

Signature of Accountant  
Print Name