

[Date]

Head of Lending  
Credit Department

Dear Sir,

**RE: [Name of Borrower] – Loan Application**

I certify that:

1. I am a practising 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 [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 \$[Loan Amount], through Union Fidelity Capital Funding Pty.Ltd, repayable by monthly instalments of \$[Repayment Amount] over [Number of Years] at an interest rate of [Interest Rate]% per annum.
4. We are aware the borrower has stated a current taxable income of \$[-----].
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. We have reviewed the previous business earnings and advise these are consistent with the above, or report:  
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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 a 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,

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Signature of Accountant  
[Full Name]

**WARNING**

The Borrower is applying for finance and the lender is relying on your certifications in making its credit decision. Please make sure that your certifications are correct. Obtaining finance by deception, fraud or dishonesty (which includes making false statements as to income) are crimes which may be punishable by imprisonment.