

Date: \_\_\_\_\_

**Customer Name: \_\_\_\_\_ – Loan Application Income Verification**

To whom it may concern,

I certify that:

1. I am the accountant to [Name of Applicant] ('Applicant') and have acted for the Applicant in that capacity for the last [X Years], and I continue to act in this capacity as at the date of this letter.
2. I am a practicing accountant and a member of the [insert Professional Accounting Body].
3. I am aware that the Applicant(s) have applied for a loan, repayable by monthly installments of \$ \_\_\_\_\_ over \_\_\_\_\_ years at a variable interest rate of \_\_\_\_\_ % p.a.
4. I confirm that the Applicant(s) are registered taxpayer(s) with the Australian Taxation Office ('ATO') and I have lodged their most recent tax return for ATO assessment of income tax.
5. I understand that you are relying on this letter in agreeing to make the loan to the Applicant and may want to discuss aspects of the Applicant's business and/or declared income with me.
6. I am not aware of any factors which may affect the Applicant's ability to make the above repayments, or which may cause substantial hardship to the Applicant to make the repayments.
7. I confirm I am not related to the Applicant (personally or professionally), nor do I 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.

\_\_\_\_\_  
Signature of Accountant

[Full Name] \_\_\_\_\_

[Professional Body member number: [\_\_\_\_\_]]