

SMSF Member contributions declaration – Individual

Attn: Credit Manager
 Think Tank Group Pty Ltd
 PO Box 6125
 North Sydney NSW 2059

Date

Acknowledgement of reliance on information provided by the SMSF Member.

To: BNY Trust Company of Australia Limited (ABN 49 050 294 052) (“Lender”)
 Think Tank Group Pty Ltd (ABN 75 117 819 084) (“TT”)

Purpose: For all Full Doc Guarantors who are natural persons and members of the SMSF.

Self-Managed Superannuation Fund name (SMSF)

Self-Managed Superannuation Fund Member name

Total Annual Self-Managed Superannuation Fund Contributions

My Annual Contribution Amount

\$

The SMSF has applied to the Lender for approval of a limited recourse borrowing arrangement through Think Tank (SMSF Loan).

Part of the consideration process will involve Think Tank assessing the expected contributions to the SMSF by all members of the SMSF for each year during the loan term of the SMSF Loan.

Think Tank requires each member of the SMSF to complete this form to assist it in making its assessment.

Think Tank itself and on behalf of the Lender will rely on this form when making its assessment as to whether to approve the SMSF Loan.

Loan application acknowledgements

1. I confirm that:
 - a. I am a member of the SMSF;
 - b. I have the capacity to make and expect to make a contribution to the SMSF each year equal to My Annual Contribution Amount specified above; and
 - c. the annual contribution to the SMSF by me referred to above will be ongoing and continue each and every year for the entire loan term of the SMSF Loan.
2. I acknowledge and confirm that:
 - a. I have considered my annual taxable income amount, annual living expenses, ongoing liabilities and the sustainability and longevity of my employment when making this declaration regarding My Annual Contribution Amount; and
 - b. Think Tank and Lender will rely upon the information contained in the loan application for the SMSF Loan (“Loan Application”) including the information which was provided by me in or contained within the Loan Application in order for Think Tank and the Lender to assess:
 - i. the ability of the SMSF to make loan repayments; and
 - ii. my ability to make My Annual Contribution Amount each year to put funds in to the SMSF to make loan repayments; when assessing whether to approve the Loan Application.
3. I declare that:
 - a. the information provided in or within the Loan Application and this document is true and correct and that I can afford to make a contribution equal to My Annual Contribution Amount to the SMSF each year so that the SMSF can make the relevant loan repayments under the SMSF Loan in accordance with the loan terms and I can do so without substantial financial hardship;
 - b. I understand and confirm that I must seek my own independent financial advice as to the suitability of the proposed level of contributions and the taxation implications of the proposed level of contributions having regard to the particular needs and financial situation of myself and the SMSF; and
 - c. I am aware that there could be serious taxation consequences in each State and Territory of Australia that are associated with contributions made into superannuation by a member. I understand these taxation issues and confirm and acknowledge that neither Think Tank or the Lender can provide me with advice on the taxation effects of the proposed level of contributions to the SMSF and in this regard I have sought my own advice and will continue to do so on an ongoing basis during the term of the SMSF Loan.

SMSF Member Name

Signature

Date