



Virtual Guarantor Appointment Declaration.

This declaration should be used when a Guarantor is being interviewed by a broker or lender via video conference once the guarantor pack has been received and enough time has been given to the guarantor to seek and provide confirmation of independent legal advice. If there are multiple Guarantors, complete one declaration for each Guarantor.

Video conference details.

Application number

Date

Time

Broker/lender name

Broker ID or salary ID

Guarantor name

Borrower names

Consider the possibility that the Guarantor may be providing the guarantee because he or she is under the influence of another 'benefited' person ('undue influence').

1. Are you satisfied the Guarantor was alone during your video interview with them? Yes No
2. Are you satisfied that the Guarantor is making an independent decision to be a guarantor, and is not under the influence of, or dominated by, any person benefiting from the loan? Yes No

Declaration.

I confirm that:

- I have answered the above questions honestly
- I took reasonable steps to conduct the interview following the Guarantor interview process, including completing identification
- based on my observations during the interview I am satisfied that the Guarantor speaks English and understood what I was saying to them
- the Guarantor interview was conducted in accordance with Westpac Group process

Broker/lender name

Signature

Date

This declaration should be kept on file and a copy sent for processing along with any other relevant documents as per current guarantor process.