



# Virtual Guarantor Appointment Declaration.

This declaration should be used when a Guarantor is being interviewed by a broker or lender via video conference prior to submitting the loan application. 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.**