

INTRODUCER COMPANY CONSULTANT

BROKER EMAIL

NETWORK

MORTGAGE CLUB BDM

BORROWER EXPAT NON-RESIDENT

LOAN PURPOSE PURCHASE REMORTGAGE EQUITY WITHDRAWAL LIGHT REFURBISHMENT AUCTION SPV ACQUISITION

PURCHASER TYPE INDIVIDUAL LLC LLP PORTFOLIO LANDLORD ASSIGNMENT

BORROWER NAME

GUARANTOR

RELATIONSHIP BETWEEN APPLICANTS

PARTICULARS OF PROPERTY OFFERED AS SECURITY

SECURITY TYPE BUY-TO-LET MUFB HMO EX-LOCAL AUTHORITY HOLIDAY LET NEW BUILD

REGISTERED OWNER/S

ADDRESS OF SECURITY

POSTCODE

CONTACT NAME FOR PROPERTY INSPECTION

PHONE NUMBER FOR INSPECTION ACCESS

ESTIMATED RENTAL RETURN

BEDROOMS BATHROOMS BUILT IN THE LAST 24 MONTHS? YES NO

EXPECTED COMPLETION DATE

LOAN PRODUCT SELECTION

TOTAL LOAN AMOUNT

LOAN TERM (YEARS)

SPLIT A SPLIT B

SPLIT AMOUNT

INTEREST RATE p.a.

PRODUCT TRACKER 2YR 5YR
 FIXED 1YR 2YR 5YR
 BUY DOWN 5YR SWITCH A B
 BUY DOWN 5YR TRACKER A B

+ ORA

TRACKER 2YR 5YR
 FIXED 1YR 2YR 5YR
 BUY DOWN 5YR SWITCH A B
 BUY DOWN 5YR TRACKER A B

+ ORA

REPAYMENT TYPE CAPITAL & INTEREST
 INTEREST ONLY 1YR 2YR 5YR

CAPITAL & INTEREST
 INTEREST ONLY 1YR 2YR 5YR

EXPECTED SURPLUS OR SHORTFALL
 COMPLETE SECTIONS APPLICABLE TO YOUR SCENARIO. NOT ALL WILL BE RELEVANT.

PURCHASE PRICE

ASSOCIATED COSTS FOR LOAN + PURCHASE

LOAN TO BE REMORTGAGED

TOTAL FUNDS REQUIRED A

MORTGAGE LTV %

SAVINGS

OTHER GIFTS, DEPOSIT PAID

TOTAL FUNDS AVAILABLE B

SURPLUS / SHORTFALL (A - B)

CLIENT'S SOLICITOR DETAILS

NAME
COMPANY
ADDRESS
POSTCODE
EMAIL
PHONE

RESIDING IN THE UK

HAVE YOU PREVIOUSLY RESIDED IN THE UK? [] YES [] NO
IF YES, PLEASE PROVIDE ADDRESS AND DATES

SOURCE OF SAVINGS OR FUNDS TO COMPLETE DETAILED BREAKDOWN

.....
.....
.....
.....
.....
.....

DETAILS OF FUNDS TO BE COMMUNICATED TO LENDER SOLICITOR FOR VERIFICATION PURPOSES

1 BANK NAME AMOUNT
ACCOUNT TYPE [] SAVINGS [] BUSINESS [] GIFT [] TERM DEPOSIT [] SHARES [] OTHER
2 BANK NAME AMOUNT
ACCOUNT TYPE [] SAVINGS [] BUSINESS [] GIFT [] TERM DEPOSIT [] SHARES [] OTHER
3 BANK NAME AMOUNT
ACCOUNT TYPE [] SAVINGS [] BUSINESS [] GIFT [] TERM DEPOSIT [] SHARES [] OTHER

EXIT STRATEGY FOR APPLICANTS AGED OVER 55 YEARS

EXPECTED RETIREMENT AGE
HOW WILL MORTGAGE PAYMENTS BE COVERED DURING RETIREMENT

SECTION 1: APPLICANT INFORMATION

Part 1A: LLC/LLP Applicant (must be a limited company)

COMPANY NAME CRN

REGISTERED ADDRESS

DATE OF INCORPORATION SIC CODE

PRINCIPAL PLACE OF BUSINESS OWN PREMISES RENT OTHER:

DETAILS OF BENEFICIAL OWNERS <small>OWN 25% OR MORE</small>	FIRST NAME & LAST NAME	OWNERSHIP	NATIONALITY	RESIDENTIAL ADDRESS
.....
.....
.....
.....

Part 1B: Individual Applicants and/or Guarantors

	APPLICANT 1 / GUARANTOR 1		APPLICANT 2 / GUARANTOR 2
SURNAME	.....		.....
GIVEN NAMES <small>(Mr, Mrs, Ms, Miss)</small>	.....		.....
PREVIOUS SURNAME <small>(if applicable)</small>	.....		.....
DATE OF BIRTH	.....		.....
MARITAL STATUS	<input type="checkbox"/> SINGLE <input type="checkbox"/> DIVORCED <input type="checkbox"/> SEPARATED <input type="checkbox"/> MARRIED <input type="checkbox"/> LIVING TOGETHER <input type="checkbox"/> OTHER		<input type="checkbox"/> SINGLE <input type="checkbox"/> DIVORCED <input type="checkbox"/> SEPARATED <input type="checkbox"/> MARRIED <input type="checkbox"/> LIVING TOGETHER <input type="checkbox"/> OTHER
AGES OF ANY DEPENDANTS	..... YEARS OLD <input type="checkbox"/> NO DEPENDANTS		..... YEARS OLD <input type="checkbox"/> NO DEPENDANTS
RESIDENCY STATUS	<input type="checkbox"/> UK CITIZEN <input type="checkbox"/> NON-RESIDENT		<input type="checkbox"/> UK CITIZEN <input type="checkbox"/> NON-RESIDENT
HOME TELEPHONE	.....		.....
MOBILE	.....		.....
EMAIL	.....		.....
WeChat/SKYPE ID	.....		.....
RESIDENTIAL ADDRESS	.....		.....
	..... POST CODE N° OF YEARS .....		..... POST CODE N° OF YEARS
CURRENT RESIDENTIAL STATUS	<input type="checkbox"/> RENT <input type="checkbox"/> HOME OWNED <input type="checkbox"/> HOME MORTGAGED <input type="checkbox"/> OTHER:		<input type="checkbox"/> RENT <input type="checkbox"/> HOME OWNED <input type="checkbox"/> HOME MORTGAGED <input type="checkbox"/> OTHER:
PREVIOUS ADDRESS <small>(if current is less than 3 years)</small>	.....		.....
	..... POST CODE N° OF YEARS .....		..... POST CODE N° OF YEARS
CORRESPONDENCE ADDRESS	.....		.....
	..... POST CODE .....		..... POST CODE

Part 1C: Employment History

EMPLOYER	.....	N° OF YEARS	.....
EMPLOYER ADDRESS	.....		.....
EMPLOYER TELEPHONE	.....		.....
OCCUPATION	.....		.....
EMPLOYMENT STATUS	<input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> CASUAL <input type="checkbox"/>		<input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> CASUAL <input type="checkbox"/>
PREVIOUS OCCUPATION <small>(if current employment is less than 3 years)</small>	.....	N° OF YEARS	.....
PREVIOUS EMPLOYER NAME	.....		.....

All entities applying for the loan, whether individuals, guarantors or LLC need to complete a separate version of this page. Please duplicate.

NAME OF ENTITY THIS
A&L STATEMENT IS FOR

Part 1D: Net Income

WEEKLY

MONTHLY

ANNUALLY

INCOME/SALARY

BONUSES

DIVIDENDS

OTHER SOURCES
OF INCOME

Part 1E: Statement of Assets and Liabilities

Assets

Liabilities

IF PORTFOLIO LANDLORD, PLEASE COMPLETE ANNEXURE 1 INSTEAD OF THIS SECTION

PROPERTY ADDRESS	VALUE	RENTAL INCOME	MORTGAGED?	CURRENT MORTGAGE LENDER NAME <small>related to property assets on left</small>	INTEREST RATE	MONTHLY PAYMENT	AMOUNT OWING	REMO YES	FIXED YRS
.....	NO <input type="checkbox"/> YES <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
.....	NO <input type="checkbox"/> YES <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
.....	NO <input type="checkbox"/> YES <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
.....	NO <input type="checkbox"/> YES <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
.....	NO <input type="checkbox"/> YES <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
.....	NO <input type="checkbox"/> YES <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
.....	NO <input type="checkbox"/> YES <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
.....	NO <input type="checkbox"/> YES <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

MOTOR VEHICLE/BOAT/CARAVAN

SECOND MORTGAGES/LEASE/H.P.

.....
.....

.....
.....

SAVINGS & INSTITUTION

PERSONAL LOANS

.....
.....

.....
.....

CREDIT CARDS (BANK NAME)

CREDIT LIMIT

.....

.....

PENSION (AS AT TODAY)

FURNITURE & PERSONAL EFFECTS

OTHER ASSETS

.....
.....

.....
.....

OTHER COMMITMENTS

RENT

Total Assets

£

Total Liabilities

£

SECTION 2: PRIVACY STATEMENT & CONSENT

AAA Financial Corporation Pty Ltd, the Credit Provider (and Affiliates) and the lenders mortgage insurers listed below may use the personal information about you for the purpose of arranging or providing credit, insuring credit and for direct marketing of products and services offered by the Originator, unless you tell us you would not like to receive direct marketing about the products we think might interest you.

The information provided by you will be held by the Originator and the lenders mortgage insurers. You can gain access to the information held about you by contacting the Originator.

1. Collection of your personal information and credit-related personal information

We, AAA Financial Corporation Pty Ltd (herein known as "The Originator"), collect your personal information and credit-related personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or our Affiliates. If you are a guarantor we collect your personal information and credit-related personal information to assess whether to accept you as a guarantor for credit applied for, or provided to, the borrower. Collection of some of this information is required by the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

2. Collection of personal information and credit-related personal information about third parties

We may need to collect personal information and credit-related personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information. Further details about how we process personal data can be found at www.aaafin.co.uk/gdpr, and third parties of the information we hold about them.

3. Use and disclosure of your personal information and credit-related personal information

We may use your personal information and credit-related personal information to perform our business functions (for example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details).

We treat your personal information and credit-related personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include joint account holders, account operators and account applicants, Credit Reporting Bodies (as defined below), insurers, intermediaries, valuers, debt collection agencies and government authorities. Your information may also be disclosed to our Affiliates and joint venture partners where its confidentiality is maintained at all times.

4. Disclosure of personal information and credit-related personal information to overseas organisations

Some of the organisations we disclose your personal information and credit-related personal information to may be located overseas. Where an organisation is located overseas we will ensure that it is processed in accordance with applicable data protection legislation.

5. Access to and correction of your personal information and credit-related personal information

In most cases you can gain access to and seek correction of your personal information and credit-related personal information. Should you wish to do so, or if you have any queries about your information, please contact us.

6. Opt out from Marketing Communications

We may use your personal information and credit-related personal information to communicate with you about other products and services we think you may be interested in. You have the right opt out. If you do not wish to receive offers from us unrelated to your loan products and services, please tick here

7. Collection, use and disclosure of your credit-related personal information

By signing this application you agree that we can do all of the following:

- a. Commercial credit-related personal information
Seek and use commercial credit-related personal information to assess an application for consumer credit or commercial credit.
- b. Consumer credit-related personal information
Seek and use consumer credit-related personal information to assess an application for consumer credit or commercial credit.
- c. Collection of overdue payments
Seek and use a credit report provided by a credit reporting body to collect overdue payments.
- d. Exchange of information between credit providers
Seek from and use or give to another credit provider (including a credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.
- e. Exchange of information with intermediaries
Seek from and use any consumer or commercial credit-related information from or disclose that information to, any introducer, financial adviser, accountant, originator, lawyer, or other intermediary (including any intermediary mentioned on the front page of this application form) acting in connection with any credit applied for or provided.
- f. Provide credit information to credit reporting bodies

In this privacy disclosure statement, the "Credit Reporting Body" means each of the organisations (whether acting individually or together) listed in the "Schedule", we give to a Credit Reporting Body credit information. Credit information includes, to the extent applicable:

- identification information;
- consumer credit liability information;
- repayment history information;
- a statement that an information request has been made in relation to you by us, or a mortgage insurer or trade insurer;
- the type of consumer credit or commercial credit, and the amount of credit, sought in an application:
 - that has been made by you to us; and
 - in connection with which we have made an information request in relation to you;
- default information;
- payment information;
- new arrangement information;
- court proceedings information;
- personal insolvency information;
- publicly available information:
- that relates to your activities in Australia or the external Territories and your credit worthiness; and
- that is not court proceedings information about you or information about you that is entered or recorded on the National Personal Insolvency Index;

- in our opinion that you have committed, in circumstances specified by us, a serious credit infringement in relation to consumer credit provided by us to you.
The Credit Reporting Body may include the information given by us in reports provided to other credit providers to assist them to assess your credit worthiness. The Credit Reporting Body has a policy for managing your credit information that you may access by contacting them. In some cases a Credit Reporting Body may use your information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a Credit Reporting Body to do this contact the Credit Reporting Body.
Where you believe on reasonable grounds that you have been or are likely to be a victim of fraud you may request a Credit Reporting Body not to use or disclose your information.
- g. Provide information for securitisation
Disclose any report or information to another person in connection with funding by means of an arrangement involving securitisation.
- h. Provide information to guarantors
Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

8. Privacy Policy and Credit Reporting Policy

You can refer to the Privacy Policy and Credit Reporting Policy of your Originator, Lender, Credit Reporting Body on the links provided in the "Schedule". Our Privacy Policy contains information about:

- a. how you can access and seek correction of your personal information;
- b. how you can complain about a breach of the privacy laws by us and how we will deal with a complaint;
- c. if we will disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.

Our Credit Reporting Policy contains information about:

- a. how you can access and seek correction of your credit eligibility information;
- b. how you can seek correction of your credit information;
- c. how you can complain about a breach of the credit reporting laws by us and how we will deal with a complaint;
- d. if we disclose your credit information or credit eligibility information to overseas entities, and where practicable, which countries those recipients are located in.

Our Privacy Policy and Credit Reporting Policy is available upon request or can be found on the website noted below.

Schedule

In this Notice, the "Lender" means each and every one of the following organisations (whether acting individually or together):

Lender (and their associated entities)	RCN	Its privacy policy is set out at...
ColCap Financial UK Limited	14127877	https://colcap.com.au/colcap-uk-privacy-policy/
Molo Tech Ltd	10510180	https://molofinance.com/about-molo/terms/privacy

In this Notice, the "Credit Reporting Body" means each and every one of the following organisations (whether acting individually or together):

Credit Reporting Body	RCN	Its privacy policy is set out at...
Experian	00653331	https://www.experian.co.uk/privacy/
Originator	ABN	Its privacy policy is set out at...
AAA Financial Corporation Pty Ltd	83 065 481 505	www.aaafin.co.uk/privacy.html

8. Protection of Personal Data

We will take reasonable steps to protect your personal information by storing it in a secure environment. We may store your personal information in a paper and electronic form. We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure. Measures are taken to ensure the integrity, prudence, and competence of persons having access to personal data. Data is only transmitted by secure means to prevent unauthorized or accidental access.

9. Outsourcing Arrangements:

We may engage with local third-party service providers to maintain some of our IT systems and websites. All our service providers are bound by contractual duty to keep confidential any data they come into contact with against unauthorized access, use and retention.

10. GDPR Statement

To see our GDPR Statement please go to www.aaafin.co.uk/gdpr

Section 2 Signature – IMPORTANT – All applicants must sign

The Customer(s)/Debtor(s) and Guarantor(s) acknowledge and agree that they have read, understood and agree with each and every part of this application (including the Privacy Disclosure Statement and Loan Purpose Checklist).

APPLICANT 1 SIGNATURE..... APPLICANT 2 SIGNATURE

NAME..... NAME

DATE..... DATE

SECTION 3: CUSTOMER IDENTIFICATION CHECKLIST

To be completed with Loan Consultant.
Please complete a separate form for each applicant

The Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 requires the information in this form to be collected and verified for EACH customer application. Please ensure that you follow the relevant lender's procedures and that all photocopies of customer documents provided to your lender are clear and legible.

CUSTOMER NAME

SELECT ONE BORROWER OR GUARANTOR

CUSTOMER TYPE + SECTIONS TO BE COMPLETED	
Individual	<input type="checkbox"/> Section A + B
Company (Pty and Ltd)	<input type="checkbox"/> Section C + A + B + Section 1A of App Form (pg2)
BROKER/INTRODUCER DECLARATION	
I declare...	
The documentation provided is current or within acceptable time frames	<input type="checkbox"/>
All photographic identification is a "reasonable likeness" to the individual	<input type="checkbox"/>
Nothing in my dealings with the customer have raised any suspicions concerning the proposed transaction	<input type="checkbox"/>
Face to face verification of the customer was carried out by me	<input type="checkbox"/>
or, Face to face verification was not possible because (state reason):	<input type="checkbox"/>
(If Option 2 is used) verification against primary photographic documentation was not possible because (state reason):	
ORIGINATOR /INTRODUCER SIGNATURE	.....
ORIGINATOR /INTRODUCER NAME	.....
ADDRESS OF INTERVIEWER	.....
ADDRESS WHERE INTERVIEW IS HELD	.....
DATE	..... AML/CTF N°

A CUSTOMER – INDIVIDUAL	
A1 Personal Information	
Full Name (including middle names)	
Date of Birth	
Residential Address	
Any other names known by	
Country of Citizenship	
Occupation / Business Activities	
A2 Documentation to verify information.	
Satisfy either... TWO of Type 1 or ONE Type 1 & TWO Type 2 and Type 3 if relevant	
Type 1 Primary Photographic Documentation – at least ONE of the following:	
Driver's license (current & photographic)	<input type="checkbox"/>
Country	Number Expiry
Passport (current passport - not expired by more than two years):	<input type="checkbox"/>
Country	Number Expiry
Government Issued Photo Identity Card	<input type="checkbox"/>
Type of Card	Issued by
Number	Expiry

A2 continued	
Type 2 Primary Non-Photographic Documentation plus Secondary Non-Photographic Documentation – TWO of the following required if only one Type 1 is provided.	
Birth Certificate	<input type="checkbox"/>
Citizenship Certificate	<input type="checkbox"/>
Pension Card or Health Care Card issued by Centrelink	<input type="checkbox"/>
Type 3 Only required if there has been a name change	
Change of Name Certificate or Marriage Certificate	<input type="checkbox"/>

B TRANSACTION INFORMATION	
Location of asset being purchased/ refinanced with the loan	
Address of all security properties (if any)	
Source of funds for repayment or investment (provide details of account)	
What is the expected nature and level of transaction behaviour, including future transactions?	

C CUSTOMER – COMPANY (LLC, BUT NOT LISTED COMPANIES)	
Collect the name of ALL directors	<input type="checkbox"/>
Collect information and verify the identity of each director as per Part A1 and A2	<input type="checkbox"/>
Collect the Transaction Information as per Part B	<input type="checkbox"/>
Complete Application Form Page 2 (Part 1A) regarding Beneficial Owners	<input type="checkbox"/>
AND collect the following (no need to verify)	
Full registered name of company	
ACN issued to the company	
Full address of the company's registered office	
Full address of the company's principal place of business	

To be signed by the Originator:

AUTHORISED PARTY

We have complied with the requirements of the AML/CTF legislation

CERTIFIED COPIES OF ALL DOCUMENTS USED FOR IDENTIFICATION
TO BE SENT TO AAA FINANCIAL CORPORATION

SECTION 4: LIVING EXPENSES

Household Living Expenses: Monthly

	HOUSEHOLD 1		HOUSEHOLD 2	
	<input type="checkbox"/> APPLICANT 1	<input type="checkbox"/> APPLICANT 2	<input type="checkbox"/> APPLICANT 1	<input type="checkbox"/> APPLICANT 2
	<input type="checkbox"/> APPLICANT 3	<input type="checkbox"/> APPLICANT 4	<input type="checkbox"/> APPLICANT 3	<input type="checkbox"/> APPLICANT 4
	ESSENTIALS	DISCRETIONARY	ESSENTIALS	DISCRETIONARY
GROCERIES
CLOTHING / PERSONAL CARE / FOOTWEAR / COSMETICS ETC.
RECREATION (DINING OUT, ENTERTAINMENT, HOLIDAYS)
MEMBERSHIPS (GYMS, CLUBS)
COMMUNICATIONS (INTERNET, TELEPHONE, PAY TV, STREAMING MEDIA)
TRANSPORT (PUBLIC, CARS, FUEL)
MEDICAL / HEALTH COSTS (MEDICATIONS, AID, CARE)
INSURANCES (HEALTH, CAR, INCOME)
CHILDCARE / NANNIES
PRIVATE EDUCATION (PRIVATE SCHOOL FEES / TUITION)
GOVERNMENT OR PUBLIC EDUCATION (PUBLIC SCHOOL FEES, BOOKS, ETC)
RESIDENTIAL HOME EXPENSES (STRATA, UTILITIES, WEAR & TEAR)
INVESTMENT PROPERTY EXPENSES (STRATA, UTILITIES, WEAR & TEAR)
CHILD / SPOUSE MAINTENANCE
LIFE INSURANCE (LIFE, SICKNESS, PERSONAL ACCIDENT)
OTHER LIVING EXPENSES (DETAIL BELOW)
TOTAL MONTHLY LIVING EXPENSES
	ESSENTIALS	DISCRETIONARY	ESSENTIALS	DISCRETIONARY

申请表附件4: 中国公民个人免税额申请表 App Form Annexure 4: Personal Allowance Declaration for Chinese citizens

由持有中华人民共和国境内账户资金的中国公民填写
To be completed by Chinese citizens who are using funds from accounts held within People's Republic of China.
表格必须由每位申请人填写, 而不是由代表或中介填写。
The form must be completed by each applicant and not by a representative or intermediary.

申请人全名 APPLICANTS NAME IN FULL
(真实姓名 LEGAL NAME)

出生日期
DATE OF BIRTH

出生城镇/城市
TOWN/CITY OF BIRTH

出生国家
COUNTRY OF BIRTH

中国护照号码/身份证号码
CHINESE PASSPORT NUMBER / RIC

当前居住地址
CURRENT RESIDENTIAL ADDRESS

邮政编码
POST CODE

国家
COUNTRY

抵押房产
SECURITY PROPERTY

邮政编码
POST CODE

我声明我不需要获得任何来自中华人民共和国监管机构就我对上述担保财产的投资所作出的批准, 或者就此投资实行备案或者注册。我用于投资担保财产的资金来源和用途符合中华人民共和国所有法律规定 (包括任何外汇管制法律法规)。

I declare that I am not required to obtain or make any approvals, filings or registrations with the competent People's Republic of China regulatory authorities in connection with my investment in the Security Property stated above. The source and use of my funds for investment in the Security Property complies with all applicable People's Republic of China laws (including any foreign exchange control laws and regulations).

证件全名
FULL NAME (AS PER ID)

签名
SIGNATURE

日期
DATE