

**WITNESS CERTIFICATE**

To: Yes Finance Limited

**Re:** \_\_\_\_\_ (“the Documents”)

**I,** \_\_\_\_\_ **(Witness)**

**Of** \_\_\_\_\_ **(Address)**

**Certify that:**

1. The Documents were executed in my presence by the person(s) listed in the Documents as “the Borrower(s) and Guarantors”
2. Prior to the execution of the Documents by the Borrower(s) I verified the identity of the Borrower(s).and Guarantors(s)
3. I explained generally the nature and extent of the obligations of the Borrower(s).and Guarantors(s) contained in the Documents, in particular the joint and several nature of same. (i.e. each Borrower(s).and Guarantors(s) is responsible for repayment of the loan to Yes Finance Limited).
4. The Borrower(s).and Guarantors(s) indicated to me that he/she fully understood the nature and extent of his/her liability and that he/she had read and understood the Documents, inspected the Chattels referred to in the Documents and executed the Documents relying on his/her own judgement.
5. I advised the Borrower(s).and Guarantors(s) to seek independent advice as to the obligation and rights contained in the Documents but he/she at their own volition chose not to do so.
6. I explained that the Chattels detailed in the Documents are provided by way of security to you, and cannot be sold without your consent, and that the property described as the General Security Documents is to be charged including the lodging of a PPSR Registration.
7. That immediately after execution of the Documents by the Borrower(s) I handed a copy of the Documents to him/her.

Dated \_\_\_\_\_

Signed by \_\_\_\_\_  
Witness

Confirmed by \_\_\_\_\_  
Borrower

Confirmed by \_\_\_\_\_  
Guarantor