



Simeoni
GUIDING • ASSISTING • ACHIEVING

**Individual
Income Tax Return
2021**

Questionnaire

NAME: _____ Date: _____

Why does this questionnaire need to be completed?

- There have been numerous changes and reporting requirements introduced by the ATO
- Deductions are maximised to ensure you don't pay any more tax than necessary
- Offsets/Rebates are claimed to maximise the amount of tax refunded to you
- Your tax return can be completed promptly and effectively
- The fee to prepare your tax return will not need to be substantially increased to reflect the volume of changes and reporting requirements consistently being introduced by the ATO
- If you are randomly audited by the ATO there is a higher possibility the outcome will be a good one.

Indicate a preferred date of when you require the tax return to be completed:

Preferred date: _____ 2 to 3 weeks []

Provide reason (if less than 10 business days) _____

*Work is scheduled by priority of the following order: 1) Urgent requests 2) Lodgement deadlines 3) Requested date of completion noted on the questionnaire 4) No requested date of completion 5) Work received with incomplete information or supporting documents. (Refer to terms and conditions for details). We will do our best to schedule working on your tax return by a date requested by you and in order to maintain our excellent service we strive to keep to this strict and efficient schedule.

Send the completed questionnaire and all supporting documents to: -

- In person: Suite 101, 118 Great North Road, Five Dock
- Post: PO Box 725, Five Dock NSW 2046
- Email: simeonico@simeoni.com.au
- Appointment: Call to arrange a time

If you have any queries, please do not hesitate to call on (02) 9370 0400.

ABOUT THIS QUESTIONNAIRE

Please read the following information before answering the questions.

1	Answer All Questions	<ul style="list-style-type: none"> - When a question does not apply to you answer no or n/a - By reading all questions you may find information that you were not aware of or did not realize applied to you. <i>*we will assume the question is n/a if it has not been answered.</i>
2	Your Details (page 3)	<ul style="list-style-type: none"> - <u>Existing clients</u>: provide details only where changes occurred since preparing your last tax return - <u>New clients</u>: complete all personal information sections and other information
3	Income Test Questions (including Spouse details)	<ul style="list-style-type: none"> - The ATO requires these questions to be answered to assess your tax offset/rebate entitlements and is now necessary for the FAO and Centrelink to calculate your benefits. - Spouse details also include information for de-facto and same sex relationships.
4	Supporting Documents (S.D.)	<ul style="list-style-type: none"> - Referred to as S.D. throughout the questionnaire - Provide all documents associated to preparing your tax return (copies are acceptable) - Copies will be made to satisfy quality assurance requirements Summarised information - Provide all supporting documents associated to your summary (copies are acceptable) - Note that tax agents are now obliged to view the documents associated to the summary to verify the accuracy of the information. - Incomplete information and/or supporting documents may result in lengthy delays and will incur additional costs associated to extra time required in this instance.
5	Terms of Engagement	<ul style="list-style-type: none"> - Sign page 4 where indicated. - Signed consent is now a requirement as per Quality Assurance to ensure that you are aware of the terms and conditions of our engagement before your tax return is prepared. - Tax returns will not be prepared unless page 4 is signed.
6	Fees	<ul style="list-style-type: none"> - There have been numerous changes and reporting requirements introduced by the ATO however, the fee to prepare your tax return will not need to be substantially increased to reflect this providing you complete the questionnaire and send us all supporting documents. - A standard 5% increase p.a is applied unless circumstances have changed or you've requested additional services not provided with the last tax return lodged in which case the fee will be more. - The income tax return will be lodged upon receipt of payment of your invoice.
7	New Clients	<ul style="list-style-type: none"> - A copy of your last tax return lodged is necessary to complete the income tax return.
8	Bank Account Details	<p>- <i>If you are entitled to a refund it is compulsory for you by the ATO to provide bank account detail in order to lodge your tax return:</i></p> <p>Account name: _____</p> <p>BSB: _____ Account number: _____</p> <ul style="list-style-type: none"> - <i>The account name must be the same name on the income tax return.</i> - Mandatory as the ATO is no longer issuing cheque refunds

Details

Home address:		Postal address:	
Email Address:		Home Phone no:	
Occupation:		Work Phone no:	
D.O.B.		Mobile no:	
Tax File Number:		Australian Resident:	Yes / No If no, do you have a working visa? Yes / No
Spouse Name:	*Only provide details if we don't prepare the tax return	Spouse D.O.B.	
Spouse Tax File Number		Spouse Taxable Income:	(Close estimate is Ok if exact amount unavailable)
Dependent Children	1. _____ D.O.B _____ 2. _____ D.O.B. _____ 3. _____ D.O.B. _____	Spouse Full Year	Yes / No If no, from _____ to _____

Income Test Questions

The information requested in the following table is required by the ATO to assess your eligibility for tax rebates/offset and other benefits. It is also necessary for Centrelink to calculate your benefits as they are now crosschecking with the ATO to verify their information.

1	Did you receive any reportable fringe benefits or RESC? If yes \$ _____	Yes/No	An employer has contributed more than 9.5% to your contribution, or you made a salary sacrifice.
2	Did any of your children get Centrelink- student payments? If yes \$ _____ (provide documentation)	Yes/No	Based on parental income.
3	Did you pay child support? If yes, provide documentation.	Yes/No	If yes, provide documentation. \$ _____
4	Do you receive a family tax benefits from the FAO?	Yes/No	Part A [] Part B []
5	<ul style="list-style-type: none"> • Did your spouse / partner receive any of the following: A) Trust Income If yes, \$ _____ B) Distribution Income If yes, \$ _____ C) Reportable Fringe Benefits If yes, \$ _____ D) Australian Government Pension/Allowance \$ _____ E) Exempt Pension Income \$ _____ F) Superannuation Contributions \$ _____ G) Foreign Income \$ _____ H) Investment Losses \$ _____ I) Superannuation Lump Sum (including taxes) \$ _____ • If the ATO determines you qualify to be liable for your spouse's FAO debt (if any), do you give consent for your refund to offset the debt? If yes, provide CRN 	Yes/No	A) If assessed under section 98 and income has not been included in their taxable income. B) If received from a family trust where tax has been paid or has been reported as assessable income if the tax had not been paid. D) Do not include exempt pension income. F) Include employer and deductible personal contributions. H) Include rental income losses and other investment losses Note - Provide documents if you are not sure what to report. CRN: _____ (the FAO will have this number)

Simeoni & Co Pty Ltd
Terms and Conditions of Engagement

Purpose and Scope

This firm will provide taxation services relating to the preparation and lodgement of your individual income tax return. Services will be conducted in accordance with relevant professional and ethical standards issued by the Accounting Professional & Ethical Standards Board Limited (APESB). The extent of our procedures and services is limited exclusively for this purpose only. As a result, no audit or review will be performed and, accordingly, no assurance will be expressed. Our engagement cannot be relied upon to disclose irregularities including fraud, other illegal acts and errors that may exist. However, we will inform you of any such matters that come to our attention. The income tax return will be prepared for the purpose of complying with Australian income tax law. There is no assumption of responsibility for any reliance on our work by any person or entity other than yourself and the Australian Taxation Office. The income tax return shall not be inferred or used for any purpose other than for which it was specifically prepared. This questionnaire is a tool used to assist in the preparation of the individual income tax return, any questions not answered are assumed not to be applicable to your circumstances for tax purposes. Under self assessment you the taxpayer is obligated to keep full and proper records in order to facilitate the preparation of accurate returns.

Responsibilities

Information acquired by Simeoni & Co in the course of the engagement is subject to strict confidentiality requirements. The information will not be disclosed by us to other parties except to employees and contractors via access to our secure server as required or allowed for by law, or with your express consent. We wish to draw your attention to our firm's system of quality control which has been established and maintained in accordance with the relevant APESB standard. As a result, our files may be subject to review as part of the quality control review program of CPA Australia which monitors compliance with professional standards by its members. We advise you that by accepting our engagement you acknowledge that, if requested, our files relating to this engagement will be made available under this program. Should this occur, we will advise you prior to any review. You are required to arrange for reasonable access any relevant information and documents, and shall be responsible for both the completeness and accuracy of the information supplied to us and any advice given is only an opinion based on our knowledge of your particular circumstances.

Scheduling Policy

1) Urgent requests - We will do our best to prepare work within the urgent time required however an additional fee or surcharge will be incurred for work required within 5 working days. Why? To maintain our excellent service we keep to a strict and efficient schedule. The urgency of non-scheduled work requires the team to pull together to meet this deadline and in order to do so extra hours are worked to ensure the schedule of other client's work is not affected/delayed. 2) Lodgement deadlines - There are certain times during the year where lodgement deadlines will cause delays. The months of the year most affected include: August, November, February and April. 3) Requested date of completion noted on questionnaire - Work will be placed on the schedule accordingly (we will contact you to clarify the importance of the requested date if we foresee a delay) 4) No requested date of completion - All work noted at 1), 2) and 3) is placed ahead which may mean a lengthy wait during times associated with lodgement deadlines 5) Incomplete information or supporting documents - If ALL necessary information and supporting documents as specified in the questionnaire is not provided you may lose your position on our work schedule and all of the above will be scheduled ahead of you. (this will not apply if you provide the incomplete information / documents by close of business the following day).

Fees and Payment

The fee will start at \$225 plus GST per individual tax return and will not increase by more than the standard 5% per annum unless your circumstances have changed since the last tax return prepared, or you have requested services in addition to the previous year requirements in which case the fee will be more. An invoice will be raised and included with your completed income tax return. This invoice must be paid to proceed with lodgement of your tax return. We do not take any responsibility for late fees or penalties incurred as a result of you not paying your invoice on time and your return not being lodged by the due date as a result. If you are an individual directly associated to an entity in which we are the tax agent then the payment terms on that engagement will apply to you.

Limitation of Liability

Our liability is limited by a scheme approved under Professional Standards Legislation. Further information on the scheme is available from the Professional Standards Councils' website: <http://www.professionalstandardscouncil.gov.au>.

Ownership of documents

All original documents obtained from you for the engagement shall remain your property. However, we reserve the right to make a reasonable number of copies of the original documents for our records to satisfy quality assurance requirements. Our engagement will result in the production of an individual income tax return. Ownership of these documents will vest in you. All other documents produced by us in respect of this engagement will remain the property of Simeoni & Co. The firm has a policy of exploring a legal right of lien over any client documents in our possession in the event of a dispute.

Acceptance

Simeoni & Co is hereby authorised to communicate with my bankers, solicitors, finance companies and all government agencies such as the ATO to obtain information as required to carry out the above engagement. By signing this engagement I confirm that I have read and accept the terms and conditions of the engagement and that this agreement will be effective for future years unless I am advised of any change.

Signed by: _____

Print Name: _____

Date: ____ / ____ / ____

**PRE- QUESTIONNAIRE
CHECKLIST**

	Yes	No	S.D.encl
Page 1 – Indicated when the return needs to be completed			
Page 2 – Has been read and bank account details provided for deposit of a refund			
Page 3 – Details have been provided and Income Test Questions answered			
Page 4 – Has been read and signed			
<u>New Client</u>			
I have enclosed a copy of the last tax return lodged including schedules and copies of any other correspondence with the Tax Office e.g. Notice of assessment __, objections __, penalties __, Statement of Account __, Garnishee Notice __, Final Notice to Lodge __			

INCOME

Ref		Yes	No	S.D.encl
1	Salary or Wage			
	<ul style="list-style-type: none"> • Did you receive Income Statement during the year from your employer? S.D – Income Statement for each employer. How many statements? _____ 			
	<ul style="list-style-type: none"> • Did you receive Fringe Benefits that are not included on your Income Statement? If yes, you only need to advise if the value is over \$2,000. \$_____. 			
2	First Home Super Saver Scheme			
	<ul style="list-style-type: none"> • Did withdraw your voluntary super contributions under the FHSS scheme? 			
3-4	Employment Termination Payments (ETP) and Lump Sum Payments			
	<ul style="list-style-type: none"> • Did you receive an ETP or lump sum from an employer? e.g. Redundancy S.D – ETP Payment Summary 			
5	Australian Government Allowances and Payments			
	<ul style="list-style-type: none"> • Did you receive an Australian Government payment? e.g. Parenting payment (single/partnered) __ Newstart Youth __ Defence Force Income Support __ Sickness __ Widow __ Educational or Training __ Special Benefit __ Age pension __ Jobseeker Payment S.D - PAYG payment summary from the government or a letter from the agency that made the payments stating the amount received. Include even if the income is tax free. 			
6-7	Australian Annuities and/or Superannuation Income			
	<ul style="list-style-type: none"> • Did you receive an Australian annuity or superannuation pension? If yes, also provide the un-deducted purchase price, if any. S.D - PAYG payment summary or tax statement from the provider. 			
	<ul style="list-style-type: none"> • Have you received superannuation lump sums paid from a taxed or/and untaxed source? Note: Persons aged 60 or over – may be taxable, persons under 60 - taxable. S.D - Statement from provider indicating details of your age and amount of the lump sum payment 			

Ref		Yes	No	S.D.encl
10	Interest Income			
	<ul style="list-style-type: none"> • Did you receive interest from any source during the year? • How many bank accounts? _____ • Are any accounts jointly owned? If yes, what percentage relates to you _____ % <p>S.D – Statements for the full year to calculate total or statement showing interest received to 30th June. Downloaded statements from internet banking are acceptable. Summary - provide name of bank / Account number / Gross interest received / TFN withholding tax</p>			
11	Dividend Income			
	<ul style="list-style-type: none"> • Did you receive dividends during the year? • If yes, how many shares do you own? _____ 			
	<ul style="list-style-type: none"> • Are any shares jointly owned? If yes, what percentage relates to you _____ % 			
	<ul style="list-style-type: none"> • Did you purchase shares through a dividend reinvestment plan? 			
	<ul style="list-style-type: none"> • Did you sell shares? If yes, enclose copy of purchase and sale contracts. 			
	<ul style="list-style-type: none"> • Did you inherit shares? <p>S.D - ALL dividend statements or summary of the dividends received. Include Date of dividend / Date of payment / Name of company / Franked and Unfranked amount / Franking credits / TFN withholding.</p>			
12	Employee Share Scheme			
	<ul style="list-style-type: none"> • Were you granted any options/shares under employee share schemes? <p>S.D – ESS Certificate from employer.</p>			
13	Partnership and Trust Income			
	<ul style="list-style-type: none"> • Did you receive any income or losses from a partnership, trust or managed investment trust fund or tax distribution statement? <p>S.D - Copy of the income tax return from the partnership detailing your share of the income or loss and any year-end tax statements from funds.</p>			
18	Capital Gains or Losses			
	<ul style="list-style-type: none"> • Did you buy any capital assets during the year? E.g. shares, property, foreign assets, business 			
	<ul style="list-style-type: none"> • Did you sell any capital assets during the year that were acquired on or after 20/09/85? E.g. as above, Forestry Managed Investment Scheme <p>S.D - Sale and Purchase contracts & settlement documents, Invoices for costs e.g. legal fees, agent commission, stamp duty, advertising, etc. Summary - Include dates, amounts (excl GST), description of each item involved in the purchase or sale For the sale of property, please advise the periods when this was your main residence (if applicable).</p>			
19	Foreign Income			
	<ul style="list-style-type: none"> • Did you receive any of the following types of foreign income or loss? Pension or annuity __ Employment income __ Interest or Dividends __ Lump sum payment from a non-resident super fund __ Rent from a property __ <p>Note: Income derived from foreign service lasting greater than 91 consecutive days is no longer exempt unless the employment is related to specific activities e.g. deployment by the Australian Arms Forces. S.D - Details of the income and any foreign tax paid even if the income was not transferred to Australia.</p>			

Ref		Yes	No	S.D.encl
14-15	Business Income			
	1. Did you earn any business income including Jobkeeper and other Covid-19 grants?			
	2. Do you receive 80% or more of your income from one source?			
	3. Are you required to supply tools for the job?			
	4. Are you liable to rectify defects, if any?			
	5. Do you have a business premises that is not your residence? If yes, what is the address _____			
	6. Did you have employees performing principal activity for at least 6 months this year?			
	7. Did you purchase any new business-related assets?			
	8. Did you sell any business assets?			
	9. Did you pay any superannuation contributions for yourself?			
	Provide the value of the following items at 30th June (excluding GST) Opening Stock \$ _____ Closing Stock \$ _____ Trade Debtors \$ _____ Trade Creditors \$ _____ Bad Debts \$ _____ (only if all possible steps did not succeed) S.D – Invoices for income, receipts for expenses Summary - Include your income and expenses relating to your business (exclude GST) Expenses - refer to work related expenses on page 8 for items to include on your schedule.			
21	Rental Income			
	• Have you received rental income or was your property available for rent during the year?			
	• Do you have 100% ownership? If NO your ownership as per title is ____%			
	• Is this a commercial property? If yes do you collect GST? Yes/No			
	• Have you lived at this property? If yes, for how long _____ From Yr ____ to Yr ____			
	• Did you construct this property? Address: _____ If yes, do you intend to rent the property for a minimum of 5 consecutive years? Yes / No Note: New residential premises sold within 5 years of construction may incur GST. Please provide the following information (if relevant): - <u>General Details:</u> No. of weeks available for rent this year ____, Percentage owned by you __%, Date of purchase of the property that owned by a partnership __/__/____ Date the property first earned rental income (if purchased this year) __/__/____ - Amount of <u>rental income</u> (including reimbursement of outgoings) \$ _____ - <u>Loan details:</u> : Loan amount _____, Lender name _____, Account number _____ , Total interest paid _____, percentage of loan applied to property __%, - <u>Expenses:</u> Advertising____, Agent fees____, Assets (new)____, Bank Fees____, Security____, Body corporate / Strata fees____, Borrowing costs____, Council rates____, Gas____, Electricity____, Gardening / lawn mowing____, Insurance for building____, Quantity surveyor____, Landlord and public liability____, Land tax____, Legal Fees____ (excl' purchase / borrowing costs), Mortgage discharge____, Pest control____, Postage____, Repairs and maintenance____, Stationery____, Telephone____, Water rates____, Bookkeeping fees____, Cleaning____, S.D – Receipts and invoices for all income and expenses (exclude GST if you lodge a BAS)			
22-24	Other Income			
	• Did you receive any other income not disclosed so far on the questionnaire? E.g. Bonus __, Cash payments for services __, Commission __, Compensation __, Directors fee __, Grant __, Insurance bond __, Interest income from a company shareholder loan __, Jury duty __, Lump sum payments __, Royalty __, Scholarship __			

Ref		Yes	No	S.D.encl
D1	Work related – Motor vehicle			
	<ul style="list-style-type: none"> • Did you purchase a new car and use it for business / work purposes? S.D - Contract for purchase, finance / lease documents Note: A minimum 12 weeks log book is required to calculate the business/work percentage.			
	<ul style="list-style-type: none"> • Did you sell a car that appears on your tax return? S.D - Sale documents and receipts for costs incurred			
	<ul style="list-style-type: none"> • Did you have any work-related car expenses as an employee? _____% claimable 			
	<ul style="list-style-type: none"> • How many work-related kms travelled this year _____kms Details required: Vehicle type/model _____/ _____ Registration details _____, S.D - Receipts for expenses e.g., Fuel & oil __, Insurance __, Repairs __, Interest for loan/ hire purchase __, Lease payments __, Road tolls __, Parking __, Car wash __.			
D2	Work related – Travel			
	<ul style="list-style-type: none"> • Did you incur domestic/ international work-related travel expenses as an employee? S.D – Travel diary and receipts for costs e.g., airfares __, hotel s __, meals __, car hire __, parking __, taxi __ etc			
D3	Work related – Clothing			
	<ul style="list-style-type: none"> • Did you purchase any work related protective, occupation specific clothing or uniforms? S.D - Details of the type of clothing __, receipts for costs incurred or summary e.g., dry cleaning __, laundry __, cost to purchasing clothing __, footwear __, glasses __, hats_ etc.			
D4	Work related – Self education			
	<ul style="list-style-type: none"> • Did you incur any education expenses which related directly to your work activities? S.D - Details of course __, fees (excluding HECS-HELP payments) __, travel costs (to and from the course) __, student union fees __, cost and repairs of computers (including depreciation), _ other equipment __, textbooks __, stationery __, consumables, etc.			
D5	Work related – Other			
	<ul style="list-style-type: none"> • Did you incur any other work related expenses as an employee? If applicable, please advise the amount : e.g. Association fee____, Briefcase____, Calculator____, Conferences/Seminars____, Diary____, Home office____, Insurances: Income protection, sickness & accident____, Internet____, Interest on loans used to purchase work related items____, Journals____, Licences____, Meals(overtime)____, Mobile phone____, Postage____, Printing____, Reference books____, Software____, Stationary____, Telephone____, Training____, Tools of trade (incl' repairs)____, Trade magazines/ newspapers____, Union fees____ <ul style="list-style-type: none"> • Home office – approx' hours worked from home during the year_____ hrs S.D – Why the expense was incurred, % related to work and copies of Invoices and receipts.			
D7-8	Interest & Dividend deductions			
	<ul style="list-style-type: none"> • Did you incur expenses for interest and/or dividends earned? S.D – Details of the shares __, Receipts for costs e.g. advice to review mix of investments (note: initial planning costs are deductible upon sale) __, management fees __, journals __, bank fees __, interest paid for loan to purchase shares _ etc.			

Ref		Yes	No	S.D.encl
D9	Gifts or Donations			
	<ul style="list-style-type: none"> • Did you make any donations during the year? <p>S.D – Receipts from charities __, school building fund __, fund-raising events __</p> <p>Note: \$10 can be claimed without receipts, you can't claim a donation if something was received in return</p>			
D10	Cost of managing tax affairs			
	<ul style="list-style-type: none"> • Existing clients - Did you incur costs (excluding our fee)? 			
	<ul style="list-style-type: none"> • New clients: Did you pay tax agent fees and incur any other costs? <p>Examples: Postage____, Travel expenses to see the tax agent ____</p> <p>S.D - Include any receipts, note the kilometers travelled to and from the tax agent</p>			
D12	Superannuation contributions			
	<ul style="list-style-type: none"> • Did you make any personal superannuation contributions in addition to super paid by your employer? 			
	<ul style="list-style-type: none"> • Do you want to claim a tax deduction for your personal super contributions? <p>If yes, you must provide a valid notice of intent to your superfund and must have this notice acknowledged (in writing) by your fund.</p>			
	<ul style="list-style-type: none"> • Did you make any personal superannuation contributions for your spouse? <p>S.D - Include details of the contributions such as; Name of fund _____, Funds ABN or TFN _____ - _____ , Account number _____ Date and Amount contributed \$_____</p>			
TAX OFFSETS				
T9	Private health insurance			
	<ul style="list-style-type: none"> • Did you have private health insurance during the year? <p>S.D - Copy of the statement from your health fund and note the number of dependants on the policy.</p> <p>Note – A surcharge of up to 1.5% will be incurred if you do not have private health insurance when taxable income and reportable fringe benefits exceed \$90,000 for individuals and \$180,000 for families.</p>			
	Medicare levy exemption			
	<ul style="list-style-type: none"> • Do you have a Medicare levy exemption certificate? <p>S.D – Copy of the certificate and note how many dependent children are included.</p>			
OTHER OFFSETS			Yes	No
	<ul style="list-style-type: none"> • Do you have parent or relative who resides in Australia and is dependant in your care? <p>If yes, provide the period when they are in your care and the taxable income of the person in your care \$____</p>			
	<ul style="list-style-type: none"> • Did you live or work in a remote/isolated area of Australia for more than 6 months? 			
	<ul style="list-style-type: none"> • Did you work overseas as a member of Australia's Defence Forces? 			
	<ul style="list-style-type: none"> • Do you get any FAO benefits for the above dependants? 			

GENERAL QUESTIONS

<p>• Would you like a free review of your Insurances?</p> <p>To ensure:</p> <p>a) you have the best possible rate</p> <p>b) you and your family are sufficiently covered</p> <p>c) To ensure you are aware of any limitations the current policy has.</p>	<p>Yes</p> <p>Yes</p> <p>Yes</p>	<p>No</p> <p>No</p> <p>No</p>
<p>Would you like a review of your financial situation, to ensure that on retirement your investment strategy will be sufficient to support you and your family's expected lifestyle upon your retirement?</p>	<p>Yes</p>	<p>No</p>
<p>Would you like an obligation free review of your superannuation funds:</p> <p>a) performance</p> <p>b) fees and charges</p> <p>c) benefits</p> <p>To ensure it is compatible with your personal expectations and needs.</p>	<p>Yes</p> <p>Yes</p> <p>Yes</p>	<p>No</p> <p>No</p> <p>No</p>
<p>Would you like us to contact you to have a talk about anything that is bothering you or have queries about your financial situation?</p>	<p>Yes</p>	<p>No</p>
<p>Have you had your loans and finance facilities review in the past 2 years?</p>	<p>Yes</p>	<p>No</p>
<p>Would you like a free review of your loans to ensure you have the best possible rates and condition facility?</p>	<p>Yes</p>	<p>No</p>

COMMENTS OR QUERIES