Form 8—Disclosure about guarantee

**section 55 of the Code**

**regulation 81 of the Regulations**

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| **IMPORTANT** | | |
| **BEFORE YOU SIGN**  \* READ THIS GUARANTEE AND THE CREDIT CONTRACT DOCUMENT.  \* You should also read the information statement: ‘THINGS YOU SHOULD KNOW ABOUT GUARANTEES’.  \* You should obtain independent legal advice.  \* You should also consider obtaining independent financial advice.  \* You should make your own inquiries about the credit worthiness, financial position and honesty of the debtor. |  | **THINGS YOU MUST KNOW**  \* Understand that, by signing this guarantee, you may become personally responsible instead of, or as well as, the debtor to pay the amounts which the debtor owes and the reasonable expenses of the credit provider in enforcing the guarantee.  \* If the debtor does not pay you must pay. This could mean you lose everything you own including your home.  \* You may be able to withdraw from this guarantee or limit your liability. Ask your legal adviser about this before you sign this guarantee.  \* You are not bound by a change to the credit contract, or by a new credit contract, that increases your liabilities under the guarantee unless you have agreed in writing and have been given written particulars of the change or a copy of the new credit contract document. |