

# Loan Application



This form may be lodged with Uniting Financial Services or posted to:

**Uniting Financial Services**  
**PO Box A2178**  
**Sydney South NSW 1235**



### Helpful hints for completing this application

Please ensure the following information is attached to this loan application.

- Two (2) recent payslips or letter from employer setting out details of your position and remuneration.
- Copy of the “Contract of Sale” for the residential property being purchased if applicable unless “home seeker”. If the loan is for the purchase of a motor vehicle or for personal use, please provide copies of relevant quotes or invoices.
- Confirmation of stipend and any allowances.
- Last three (3) months statements for accounts held with all financial institutions including credit cards and loans.
- Copies of leases for investment property held.
- Drivers licence front and back copies (required for PPRS\* registration of vehicles).

\* Personal Property Security Register



### Loan provision and eligibility

Credit is provided by The Uniting Church (NSW) Trust Association Limited ACN 000 022 480 and The Uniting Church in Australia Property Trust (NSW) ABN 77 005 284 605 (referred to in this Form as “the Lender” or “UFS” ) which have been exempted from many of the requirements of the National Consumer Credit Protection Act 2009 pursuant to ASIC instrument 11-061.

In order to be eligible to make an application for a loan please ensure that you:

- have been ordained as a Minister of the Word; or
- have been ordained as a Deacon or Deaconess; or
- are preparing for a ministry and your application for candidature has been approved in accordance with The Uniting Church in Australia Regulations; or
- have been certified to the ministry of a Lay Pastor and commissioned in recognised placement; or
- are an employee of The Uniting Church in Australia, Synod of New South Wales and the ACT; or
- are applying jointly with someone who falls within one of the above categories.

If a borrower is new to Uniting Financial Services, please complete an Identification and Verification Reference form



### Need help or have a question?

Call us on **1300 133 673**

Visit us at [unitingfinancial.com.au](http://unitingfinancial.com.au)

Email us at [contactus@unitingfinancial.com.au](mailto:contactus@unitingfinancial.com.au)

Please use **BLOCK LETTERS** in **BLACK OR BLUE PEN ONLY** and  tick required choices

## STEP 1 – YOUR DETAILS

### 1. Applicant 1

|  |                      |  |
|--|----------------------|--|
| Title  | Full name            |  |
| <input type="text"/>   | <input type="text"/> |  |
| Date of birth  | Driver's licence no. | Expiry Date  |
| <input type="text"/> / <input type="text"/> / <input type="text"/> | <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> |
| Marital status   | No. of dependants    | Calling/Occupation   |
| <input type="text"/>   | <input type="text"/> | <input type="text"/>   |

**DETAILS OF APPLICANT 1 CONTINUED NEXT PAGE ▶**

**STEP 1**  **STEP 2**  **STEP 3**  **STEP 4**  **STEP 5**  **STEP 6**  **STEP 7**  **STEP 8**  **STEP 9**

## STEP 1 CONTINUED – YOUR DETAILS

Residential Status:

Own home  Renting  Residing in manse  Other

Time at current address

months   years

Residential address

Suburb

State

Postcode

Postal address (if different from above)

State

Postcode

Business telephone

Other/home telephone

Mobile

Fax

Email

Contact Preference (indicate time and mode of contact. E.g. 9am any day by mobile.)

### Residency status:

Permanent Australia Resident?  Yes  No

### Financial judgements/attachments

Has there ever been or are there now any financial judgements, attachments or legal proceedings against the property which is the subject of the application?

No

Yes (give details)

Details of nearest relative not living with you.

Title

Full name

Residential address

Suburb

State

Postcode

Postal address (if different from above)

State

Postcode

Business telephone

Other/home telephone

Mobile

Fax

Email

### Employment Details

Employer

Placement/Employment

Term of employment

years  months

Contact Name

Contact Number

## STEP 1 CONTINUED – YOUR DETAILS

### 2. Applicant 2

Title  Full name

Date of birth  /  /  Driver's licence no.  Expiry Date  /  /

Marital status  No. of dependants  Calling/Occupation

Residential Status:  Own home  Renting  Residing in manse  Other  months  years

Residential address

Suburb  State  Postcode

Postal address (if different from above)  State  Postcode

Business telephone    Other/home telephone    Mobile

Fax    Email

Contact Preference (indicate time and mode of contact. E.g. 9am any day by mobile.)

**Residency status:**  
Permanent Australia Resident?  Yes  No

**Financial judgements/attachments**  
Has there ever been or are there now any financial judgements, attachments or legal proceedings against the property which is the subject of the application?

No  
 Yes (give details)

Details of nearest relative not living with you.

Title  Full name

Residential address

Suburb  State  Postcode

Postal address (if different from above)  State  Postcode

**DETAILS OF APPLICANT 2 CONTINUED NEXT PAGE ►**

## STEP 1 CONTINUED – YOUR DETAILS

Business telephone

Other/home telephone

Mobile

Fax

Email

### Employment Details

Employer

Placement/Employment

Term of employment

 years  months

Contact Name

Contact Number

## STEP 2 – NOMINATION FOR NOTICES



If you do not wish to receive statements and notifications to the postal address noted above, you can nominate an alternative signatory to receive them. All correspondence will be posted to the address held on file for the nominated signatory.

If your loan application is successful and there is more than one applicant, both you and your guarantor (if any) will be entitled to receive copies of any notices or other documents the Lender is required to provide under the National Credit Code. If you do not wish both loan applicants to receive separate statements and notifications to the postal address(es) noted above, you can consent to receive them jointly or nominate another person to receive them on your behalf.

Please note that by completing this section and signing this application form you are giving up the right to be provided with information separately and directly from the Lender. However, you can provide to the Lender in writing, at any time, a cancellation of the consent or nomination below.

FOR JOINT APPLICANTS WHO RESIDE AT THE SAME ADDRESS WHO WISH TO RECEIVE A SINGLE NOTICE OR OTHER DOCUMENTS ADDRESSED TO THEM JOINTLY AT THEIR ADDRESS:

*We consent to notices and other documents under the National Credit Code being sent jointly to us at [address for service].; or*

FOR APPLICANT(S) NOMINATING ANOTHER PERSON TO RECEIVE ALL NOTICES AND OTHER DOCUMENTS ON THEIR BEHALF:

*'I/We nominate [full name and address of person nominated] to receive notices and other documents under the National Credit Code on behalf of me/all of us.'*

Details of person to receive statements and notices on this loan

Postal address

Suburb

State

Postcode

### STEP 3 – DETAILS OF LOAN

Loan purpose

- Home Loan (20 years maximum)
- New Car Loan
- Used Car Loan
- Personal Loan (5 years maximum)

Amount of loan

|    |   |
|----|---|
| \$ | . |
| \$ | . |
| \$ | . |

Term required (years)

|  |
|--|
|  |
|  |
|  |

Home Loan Options

- Interest Only (Maximum 5 years)  Principle & Interest
- Fixed Rate (Rate available on application)  1YR  2YRS  3YRS  4YRS  5YRS
- Variable  Split

### STEP 4 – FUNDING TABLE

**Funds required**

|                                 |    |   |
|---------------------------------|----|---|
| Contract price                  | \$ | . |
| Stamp Duty on property transfer | \$ | . |
| Other establishment costs       | \$ | . |
| Payout existing                 | \$ | . |
| Other (specify)                 | \$ | . |
| Other (specify)                 | \$ | . |
| <b>Total funds required (A)</b> | \$ | . |

**Contribution**

|                                  |    |   |
|----------------------------------|----|---|
| Deposit paid                     | \$ | . |
| Funds held                       | \$ | . |
| Gifts etc.                       | \$ | . |
| Other (specify)                  | \$ | . |
| Other (specify)                  | \$ | . |
| Other (specify)                  | \$ | . |
| <b>Total funds available (B)</b> | \$ | . |

**Total loan sought = (funds required less funds available) (A–B)** \$ .

## STEP 5 – STATEMENT OF POSITION: ASSETS

List all investments and accounts held with any financial institution. Also include any investments with Uniting Financial Services

| Financial institution | Investment/Account number | Type (Cheque, Fixed Term, etc.) | Current balance/value |
|-----------------------|---------------------------|---------------------------------|-----------------------|
|                       |                           |                                 | \$ .                  |
|                       |                           |                                 | \$ .                  |
|                       |                           |                                 | \$ .                  |
|                       |                           |                                 | \$ .                  |

List details of all shares and/or managed funds held

| ASX Code or Fund Name | Number of shares or units held | Current balance/value |
|-----------------------|--------------------------------|-----------------------|
|                       |                                | \$ .                  |
|                       |                                | \$ .                  |
|                       |                                | \$ .                  |
|                       |                                | \$ .                  |

List details of all assets you own

| Description of asset (e.g. house, car, superannuation, furnishings and other) | Estimated market value |
|---|------------------------|
|   | \$ .                   |
|   | \$ .                   |
|   | \$ .                   |
|   | \$ .                   |
|   | \$ .                   |
|   | \$ .                   |

**TOTAL ASSETS – if insufficient room for details please provide an attachment**

|      |
|------|
| \$ . |
|------|

## STEP 6 – STATEMENT OF POSITION: LIABILITIES

List all financial liabilities including any with Uniting Financial Services.

| Financial provider | Type (e.g. Interest Only Loan, Term Loan, Overdraft etc.) | Interest rate | Repayment amount and Frequency (e.g. \$500/mth) | Remaining term | Current balance/value |
|--------------------|---|---------------|---|----------------|-----------------------|
|                    |   |               |   |                | \$ .                  |
|                    |   |               |   |                | \$ .                  |
|                    |   |               |   |                | \$ .                  |
|                    |   |               |   |                | \$ .                  |

List details of all credit or store cards held

| Issuer | Card limit | Interest rate | Monthly repayments | Current balance/value |
|--------|------------|---------------|--------------------|-----------------------|
|        | \$         |               | \$                 | \$ .                  |
|        | \$         |               | \$                 | \$ .                  |
|        | \$         |               | \$                 | \$ .                  |
|        | \$         |               | \$                 | \$ .                  |

List all gifts/informal loans that are required to be repaid in part or full

| Source of gift | Terms and conditions of the gift/informal loan | Amount to be repaid | Total gift |
|----------------|--|---------------------|------------|
|                |  | \$ .                | \$ .       |
|                |  | \$ .                | \$ .       |
|                |  | \$ .                | \$ .       |
|                |  | \$ .                | \$ .       |
|                |  | \$ .                | \$ .       |
|                |  | \$ .                | \$ .       |

**TOTAL LIABILITIES – if insufficient room for details please provide an attachment**

\$ .

## STEP 7 – INCOME AND EXPENDITURE

Please detail 'other' income sources or expenditure

### Monthly income

| Sources         | \$ Amount |
|-----------------|-----------|
| Stipend         | \$ .      |
| MEF Credit      | \$ .      |
| Allowances      | \$ .      |
| Salary          | \$ .      |
| Rental income   | \$ .      |
| Family benefits | \$ .      |
| Spouse          | \$ .      |
| Other:          | \$ .      |
| Other:          | \$ .      |
| <b>TOTAL</b>    | \$ .      |

### Monthly expenditure

| Details            | \$ Amount |
|--------------------|-----------|
| Rent expenses      | \$ .      |
| Education expenses | \$ .      |
| Store accounts     | \$ .      |
| Household expenses | \$ .      |
| Loan repayments    | \$ .      |
| Credit Cards       | \$ .      |
| Other:             | \$ .      |
| Other:             | \$ .      |
| Other:             | \$ .      |
| <b>TOTAL</b>       | \$ .      |

## STEP 8 – LOAN SECURITY



Complete details of property to be secured

1. Address of property or year/make/model of motor vehicle

Suburb

State

Postcode

Market value/Insured value

Property type:

Unit

Town house

House

Motor Vehicle

2. Address of property or year/make/model of motor vehicle

Suburb

State

Postcode

Market value/Insured value

Property type:

Unit

Town house

House

Motor Vehicle

Please photocopy this page if you have more properties to list.

\* If the loan is for a vehicle, an interest will be lodged with the Personal Property Security Register (PPRS). A charge for registration is applicable. Please contact us for further information.

## STEP 9 – SOLICITOR CONTACT DETAILS



Complete only if applying for a home loan

Solicitors Firm

Contact Person

Address

Suburb

State

Postcode

Phone

Fax



## STEP 10 – CAR DEALER DETAILS



Complete and where possible attach relevant invoice/contract of sale

Name of dealership

Contact Person

Address

Suburb

State

Postcode

Phone

Registration

VIN Number

Engine Number



### APPLICATION CHECKLIST

- Have you signed this application?
- Have all new signatories and guarantors completed an *Identification and Verification Reference* form where required and provided I.D.?
- Have you attached your supporting documents, as listed on the first page?
- Have you attached additional information to support your application where necessary?
- Please ensure all steps are completed where required.

## STEP 11 – DECLARATIONS AND AUTHORITIES

### AUTHORISATIONS IN RELATION TO CREDIT INFORMATION

By signing this document you consent to Lender and its related bodies corporates and some other entities collecting, using, holding and disclosing personal and credit information about you. If you do not provide Lender with this consent or provide Lender with your personal information Lender may not be able to arrange finance for you or provide other services.

Lender may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by Lender and managing Lender's relationship with you.

*Credit information* includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. *Personal information* includes any information from which your identity is apparent.

You may gain access to the personal information that Lender holds about you by contacting Lender. A copy of Lender's privacy and credit reporting policy can be obtained at <http://unitingfinancial.com.au/privacy-policy/> or by contacting Lender on 1300 133 673. That privacy policy contains information about how you may access or seek correction of your personal information and credit information, how the Lender manages that information and Lender's complaints process.

### NOTIFIABLE MATTERS

The law requires Lender to advise you of 'notifiable matters' in relation to how Lender may use your credit information. You may request to have these notifiable matters provided to you in an alternative form.

Lender exchanges your credit information with credit reporting bodies. Lender uses the credit information that it exchanges with the credit reporting body to assess your creditworthiness, assess your application for finance and managing your finance.

If you fail to meet your payment obligations in relation to any finance that Lender has provided or arranged or you have committed a serious credit infringement then Lender may disclose this information to a credit reporting body.

You have the right to request access to the credit information that Lender holds about you and make a request for Lender to correct that credit information if needed. Please see the heading 'How you can access and correct your personal information', in Lender's Privacy Policy.

Sometimes your credit information will be used by credit reporting bodies for the purposes of 'pre-screening' credit offers on the request of other credit providers. You can contact the credit reporting body at any time to request that your credit information is not used in this way.

You may contact the credit reporting body to advise them that that you believe that you may have been a victim of fraud. For a period of 21 days after the credit reporting body receives your notification the credit reporting body must not use or disclose that credit information. You can contact any of the following credit reporting bodies for more information

- [veda.com.au](http://veda.com.au),
- [dnb.com.au](http://dnb.com.au), or
- [experian.com.au](http://experian.com.au).

### CONSUMER AND COMMERCIAL CREDIT INFORMATION

Lender may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, Lender can obtain credit information about you from a CRB providing both consumer and commercial credit information.

### EXCHANGE INFORMATION WITH CREDIT PROVIDERS

Lender may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

### EXCHANGE INFORMATION WITH YOUR JOINT APPLICANTS

Lender may exchange your personal and credit information with any applicant in the event Lender declines any application due wholly or partly on information derived from your personal credit file.

### EXCHANGE INFORMATION WITH GUARANTORS

Lender and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

### EXCHANGE INFORMATION

Lender may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see Lender's privacy policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Trade insurers
- Any person where we are authorised by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

### CUSTOMER IDENTIFICATION

Lender may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

### AUTHORITY TO GIVE INFORMATION

You authorise the below-named person to exchange personal and credit information in connection with the processing and management of your application for credit.

Insert name of Authorised person

Lender may exchange your personal and credit information with the following credit reporting bodies:

- Veda Advantage Ltd - [veda.com.au](http://veda.com.au)
- Dun & Bradstreet (Australia) Pty Ltd - [dnb.com.au](http://dnb.com.au)
- Experian - [experian.com.au](http://experian.com.au).

DECLARATIONS AND AUTHORITIES CONTINUED NEXT PAGE ►

# STEP 11 CONTINUED – DECLARATIONS AND AUTHORITIES

## OTHER ACKNOWLEDGEMENTS AND CONSENTS

I/we confirm the information contained in this application and the financial information supporting it are in all respects complete and correct. I acknowledge the Lender will rely on this information when making its decision.

I/we acknowledge the Lender has the right to confirm and/or verify the details of the information provided in this application.

I/we acknowledge this application form is not to be regarded as an offer or acceptance of credit under any legislation relating to the provision of credit.

I/we consent to the Lender giving to any guarantor(s) all information including credit reports and copies of documents which the Lender sees fit concerning me/us, the credit provided to me/us and any security.

I/we consent to the Lender exchanging information concerning my financial affairs with any person acting on my/our behalf, including my agent, accountant solicitor, or broker.

I/we acknowledge the above authorities and consents remain in force until the facility/facilities to which they relate is/are at an end.

The information I/we have provided in this form may become part of any contract for credit which may come into existence between me/us and the lender.

I/We acknowledge receipt of the Privacy Policy which is also available on [unitingfinancial.com.au](http://unitingfinancial.com.au)

## APPLICANT & GUARANTOR DECLARATION

- 1. Have you ever been bankrupt or entered into an arrangement to pay your creditors?  Yes  No
- 2. Are there any unsatisfied Court Judgements against you?  Yes  No
- 3. Have you ever been a stakeholder or an officer of any company to which a manager, receiver, administrator or liquidator has been appointed?  Yes  No
- 4. Has a mortgagee ever sold your property to recover a debt owing by you?  Yes  No
- 5. If you are seeking finance to complete the purchase of the security property, do you intend to borrow any other money for this purpose?  Yes  No
- 6. Has an application for the above loan been submitted by you or any other person to another lender?  Yes  No

### By signing below:

- I/we acknowledge that I/we have read and understand each section of this application form and the Privacy Acknowledgement & Consent form.
- I/we agree to and give each of the authorities set out in the section titled 'Declarations and Authorities' on pages 9 to 10; and
- I/We understand that by completing Step 2, either I/We will receive notices and documents jointly or that the person nominated in that section will receive notices and documents on behalf of me/all of us.

|   |   |
|---|---|
| <p><b>Signature of applicant 1</b></p> <div style="border: 1px solid #0070C0; height: 40px; width: 100%;"></div> <p><b>SIGN HERE</b> </p> <p><b>Print full name</b></p> <div style="border: 1px solid #0070C0; height: 20px; width: 100%;"></div> <p>Date <input type="text" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/></p> | <p><b>Signature of applicant 2</b></p> <div style="border: 1px solid #0070C0; height: 40px; width: 100%;"></div> <p><b>SIGN HERE</b> </p> <p><b>Print full name</b></p> <div style="border: 1px solid #0070C0; height: 20px; width: 100%;"></div> <p>Date <input type="text" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/></p> |
|---|---|

## STEP 12 – GUARANTOR



Only to be completed if Guarantor(s) have been requested or loan is to be guaranteed by a third party.

Authority to obtain credit information (to be completed by individual guarantor/s) under the Privacy Act 1988 ('the Act')

### Guarantor 1

|  |  |                      |  |
|--|--|----------------------|--|
| Title  | Full name  |                      |  |
| <input type="text"/>                                   | <input type="text"/>   |                      |  |
| Address  |  |                      |  |
| <input type="text"/>                                   |  |                      |  |
| Suburb   | State  | Postcode             |  |
| <input type="text"/>                                   | <input type="text"/>   | <input type="text"/> |  |
| Time at current address                                | Date of birth  | Driver's licence no. | Expiry Date  |
| <input type="text"/> months <input type="text"/> years | <input type="text"/> / <input type="text"/> / <input type="text"/> | <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> |

### Guarantor 2

|  |  |                      |  |
|--|--|----------------------|--|
| Title  | Full name  |                      |  |
| <input type="text"/>                                   | <input type="text"/>   |                      |  |
| Address  |  |                      |  |
| <input type="text"/>                                   |  |                      |  |
| Suburb   | State  | Postcode             |  |
| <input type="text"/>                                   | <input type="text"/>   | <input type="text"/> |  |
| Time at current address                                | Date of birth  | Driver's licence no. | Expiry Date  |
| <input type="text"/> months <input type="text"/> years | <input type="text"/> / <input type="text"/> / <input type="text"/> | <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> |

- a. In accordance with Section 18E(8)(c) of the Act, I/we authorise you to give to a credit reporting agency such permitted particulars about me/us to be identified, and to inform the agency that I/we have offered to act as guarantor in respect of a loan or an application for a loan to or by another person.
- b. In accordance with Section 18K(1)(c) of the Act, I/we authorise you to obtain from a credit reporting agency a credit report containing personal credit information about me/us to assess whether to accept me/us as guarantor credit applied for, or provided to, the borrower/s who are making this loan application.
- c. In accordance with Section 18N(1)(b) of the Act, I/we authorise you to give to and obtain from my/our bank and/or other credit provider any record that has any bearing on my/our creditworthiness, credit standing, credit history or credit capacity for the purpose of (i) assessing whether to accept me/us as guarantor for credit applied for or provided to the borrower/s named in this loan application; (ii) for any purpose related to the subsequent management of the credit guarantee by me/us; (iii) for any purpose related to the enforcement or proposed enforcement of my/our guarantee/s, and/or (iv) for the purpose of assessing the risk in purchasing any credit facility (being a credit facility given to or applied for by the borrower/s named in this loan application) from you and/or the risk in undertaking credit enhancement of any such credit facility, each as the case may be.
- d. If you approve the borrower's application, I/we acknowledge that this authority remains in force for so long as you provide credit to the borrower/s named in this application.
- e. I/we acknowledge having received and read the UFS Privacy Policy.

|                  |  |                  |  |
|------------------|--|------------------|--|
| <b>SIGN HERE</b> | <b>Signature of guarantor 1</b><br><input type="text"/><br>Date <input type="text"/> / <input type="text"/> / <input type="text"/> | <b>SIGN HERE</b> | <b>Signature of guarantor 2</b><br><input type="text"/><br>Date <input type="text"/> / <input type="text"/> / <input type="text"/> |
|------------------|--|------------------|--|

Financial services are provided by The Uniting Church (NSW) Trust Association Limited ACN 000 022 480, ABN 89 725 654 978, AFSL 292186 ("UCTAL") and by The Uniting Church in Australia Property Trust (NSW) ABN 77 005 284 605 ("UCAPT") (together and separately "Uniting Financial Services"), for The Uniting Church in Australia, Synod of NSW and the ACT ("Synod"), under s.911A Corporations Act 2001 (Cth.) authorisation and pursuant to APRA Banking Exemption No. 1 of 2017 and ASIC Regulatory Guide 87 and ASIC Corporations (Charitable Investment Fundraising) Instrument 2016/813 exemptions. Uniting Financial Services® is a registered trademark of UCTAL used with permission by UCAPT. None of The Uniting Church in Australia, UCAPT and UCTAL is prudentially supervised by APRA. Therefore, investments with and contributions to these Uniting Church organisations will not receive the benefit of the financial claims scheme or the depositor protection provisions in the Banking Act 1959 (Cth.). All financial services and products are designed for investors who wish to promote the religious and charitable purposes of Uniting Financial Services and The Uniting Church in Australia and for whom profit considerations are not of primary importance in their decision to invest.