

## Your Personal Details

	Applicant 1				Applicant 2			
Family Name								
Given Names								
Title								
Previous Name								
Gender	Male	Female			Male	Female		
Date of Birth								
Marital Status	Single	Married	De Facto	Other	Single	Married	De Facto	Other
Dependants	No:	Ages:			No:	Ages:		
Retirement Age								
Drivers Licence No		Expiry		State		Expiry		State
Contact Details	Mobile:				Mobile:			
	Work:				Work:			
	Home:				Home:			
	Fax:				Fax:			
	Email:				Email:			
Residential Address								
Date Moved In								
Housing Status	Own Home	Renting	With parents	Other	Own Home	Renting	With parents	Other
<i>*Previous Residential Addresses if less than 3 years</i>								
Residential Address								
Date Moved In								
Date Moved Out								
Nearest relative <i>(not living with you)</i>	Relationship:				Relationship:			
	Full Name:				Full Name:			
	Contact Number:				Contact Number:			
	Address:				Address:			

## Your Employment Details

Occupation												
Employer's Name												
Employer's Address												
Contact Person												
Contact Number												
Employment Type	PAYG	Self-Employed	Other (Details required)		PAYG	Self-Employed	Other (Details required)					
Employment Basis	Full Time	Part Time	Other (Details required)		Full Time	Part Time	Other (Details required)					
Date Commenced												
Gross Income	\$		pw	pf	pm	pa	\$		pw	pf	pm	pa

<b>Previous Employment (if less than three years)</b>						
<b>Occupation</b>						
<b>Employer's Name</b>						
<b>Employer's Address</b>						
<b>Contact Person</b>						
<b>Contact Number</b>						
<b>Employment Type</b>	PAYG	Self - Employed	Other	PAYG	Self - Employed	Other
<b>Employment Basis</b>	Full Time	Part Time	Other	Full Time	Part Time	Other
<b>Start Date</b>						
<b>Finish Date</b>						

<b>Your Business Details (if applicable)</b>						
<b>Business Name</b>			ABN			
<b>Business Address</b>						
<b>Are you a sole trader?</b>	Yes	No	<u>If Yes</u>	Applicant 1 and/or	Applicant 2	
<b>Are you the director of a company?</b>	Yes	No	<u>If Yes</u>	Applicant 1 and/or	Applicant 2	
<b>Company Name</b>			ABN/ACN			
<b>Company Address</b>						
<b>Are you the Trustee of a Trust?</b>	Yes	No	<u>If Yes</u>	Applicant 1 and/or	Applicant 2 or	Company (as above)
<b>Trust's Name</b>						
<b>Trust's Address</b>						
<b>Does the business have any borrowings?</b>			Yes	No		
<b>If so would you like these arrangements reviewed?</b>			Yes	In the future	No	

<b>Your Requirements</b>						
<b>Purchase</b>			<b>Refinance/Top Up</b>			
<b>Purchase Type:</b>	Purchase (land and improvement)		<b>Purpose of refinance:</b>	Better Rate	Restructure	
Pre-approval	Land/Construction		Consolidate Debt	Access to equity Please detail		
Are you purchasing your first home?	1	Yes	No	Home Improvements	Other	
	2	Yes	No			
Security address:			Security address:			
<b>How many years do you intend to retain the property?</b>			<b>How many years do you intend to retain the property?</b>			
Owner Occupied	Vacant Land		Owner Occupied	Vacant Land		
Investment Property	Expected Rent	\$ pw	Investment Property	Expected Rent	\$	pw
<b>Purchase Price</b>	\$		<b>Estimated Value</b>	\$		
<b>Purchase Costs</b>	\$		<b>Current Debt</b>	\$		
<b>Contribution</b>	\$		<b>Refinance Costs</b>	\$		
<b>Gifts / Grants/ Other</b>	\$		<b>Additional Funds Required</b>	\$ Please detail		
<b>Total Credit Required</b>	\$		<b>Total Credit Required</b>	\$		
<b>Name on Contract</b>	1	Other Detail Below		<b>Name on Title</b>	1	Other Please detail
	2				2	

<b>Personal Questions: (If Yes please provide details)</b>		
Has either applicant ever had any problems meeting any of your fixed commitments including mobile phone payments?	<b>Yes</b>	<b>No</b>
Has either applicant ever been an officer or shareholder of any company of which a manager, receiver, and / or liquidator has been appointed?	<b>Yes</b>	<b>No</b>
Does either applicant have any unsatisfied judgement(s) entered in any court against either applicant or any company of which either applicant are or were a Shareholder or Officer?	<b>Yes</b>	<b>No</b>
Has any application in respect of this loan ever been submitted by either applicant or any other person to any other Credit Provider(s)?	<b>Yes</b>	<b>No</b>

# Your Statement of Position

Assets		Liabilities			Monthly Repayment		
Savings Accounts <i>Financial Institutions</i>		Current Value	Credit Lines - <i>Financial Institution</i>	Limit	Amount Owing	Repayment	To be paid out
1	\$		1	\$	\$	\$	
2			2				
1	\$		1	\$	\$	\$	
2			2				
1	\$		1	\$	\$	\$	
2			2				
Real Estate - <i>Addresses</i>		Current Value	Home Loans - <i>Financial Institution</i>		Limit	Amount Owing	Repayment
1	\$		1	\$	\$	\$	
2			2				
1	\$		1	\$	\$	\$	
2			2				
1	\$		1	\$	\$	\$	
2			2				
1	\$		1	\$	\$	\$	
2			2				
Motor Vehicles - <i>Make &amp; Year</i>		Current Value	Leasing - <i>Financial Institution</i>		Expiry Date	Amount Owing	Repayment
1	\$		1		\$	\$	
2			2				
1	\$		1		\$	\$	
2			2				
1	\$		1		\$	\$	
2			2				
1	\$		1		\$	\$	
2			2				
Contents Insurer		\$ <i>Insured Amount</i>	Personal Loans - <i>Financial Institution</i>		Expiry Date	Amount Owing	Repayment
Superannuation - <i>Fund</i>		Current Value	1		\$	\$	
1	\$		2				
2			1		\$	\$	
1	\$		2				
2			1		\$	\$	
Business Value		\$	2				
Shares & Investments		Current Value	Credit Card - <i>Financial Institution</i>		Limit	Amount Owing	Repayment
1	\$		1	\$	\$	\$	
2			2				
1	\$		1	\$	\$	\$	
2			2				
1	\$		1	\$	\$	\$	
2			2				
Deposit Paid		\$	Other Debts - <i>Description</i>		Expiry Date	Amount Owing	Repayment
1	\$		1		\$	\$	
2			2				
1	\$		1		\$	\$	
2			2				
1	\$		1		\$	\$	
2			2				
<b>Total Assets</b>		<b>\$</b>	<b>Total Liabilities</b>		<b>\$</b>		
			<b>Total Monthly Repayments</b>		<b>\$</b>		
Life Insurance Sum Insured		1 2	\$				

Do you expect any changes to your net asset position in the foreseeable future? Yes No If so, please provide further details below

**Notes:**

# Your Monthly Income & Expenses

	Applicant 1		Applicant 2					
<b>Net Income</b>	\$	pw pf pa	\$	pm	\$	pw pf pa	\$	pm
<b>Rental Income</b>	\$	pw pf pa	\$	pm	\$	pw pf pa	\$	pm
<b>Government Benefits</b>	\$	pw pf pa	\$	pm	\$	pw pf pa	\$	pm
<b>Investment Income</b>	\$	pw pf pa	\$	pm	\$	pw pf pa	\$	pm
<b>Other Income</b>	\$	pw pf pa	\$	pm	\$	pw pf pa	\$	pm
<b>Sub Total Net Income</b>	<b>A</b>		\$	pm	<b>A</b>		\$	pm

<b>Total Monthly Repayments</b>	\$	pm	<b>Notes:</b>	Minimum Living Expenses	\$	pm
From Statement of Position	\$	pm		Other:	\$	pm
<b>Total monthly expenses</b>	\$	pm		Other:	\$	pm
From Budget Planning Exercise	\$	pm		Other:	\$	pm
<b>Total Expenses</b>	<b>B</b>	\$	pm	Other:	\$	pm
Exclude new commitment	\$	pm	Total monthly expenses	\$	pm	

<b>Total Net Income</b>	<b>A</b>	\$	pm	<b>Total Expenses</b>	<b>B</b>	\$	pm	<b>Surplus/Deficit</b>	<b>C</b>	\$	pm
Applicants 1 & 2								(A - B)			

<b>Do you expect any variation to your income in the foreseeable future?</b>	Yes	No
	If so please explain in Additional Information on Page 5	

## Establishing Your Needs and Objectives (Your broker to discuss)

<b>Term of loan</b>	years	months	Requested for reason of affordability		
<b>Client's attitude toward interest rate fluctuations?</b>	Concerned	Slightly concerned	Not concerned		
<b>Principal &amp; Interest</b>	Wants to reduce debt	<b>Interest Only</b>	Debt is tax deductible	Preserve Cash flow	
<b>Repayment Cycle</b>	Weekly	Fortnightly	Monthly	6 Monthly	Interest in Advance
<b>Variable</b>	Requires flexibility	Requires offset account		Extra Repayments	
<b>Basic Variable</b>	Requires lower interest rate with less features		Requires offset account		
<b>Introductory Variable</b>	Wishes to keep costs down		Requires flexibility of variable rate		
<b>Professional Package</b>	Requires discount rate		Requires fee free products		Requires offset account
<b>Fixed Rate</b>	Requires stability in payment		Rate lock facility accepted		Rate lock facility declined
No. of years					
<b>Introductory Fixed</b>	Wishes to keep costs down in first year and have stability in payment				
<b>Line of Credit</b>	Requires access to equity in property				
<b>Land &amp; Construction</b>	Progressive draw down				
<b>Low Doc Loan</b>	Income has increased since last taxation return was submitted			Taxation returns are not available	
<b>Non-Conforming</b>	Has adverse credit history			Has history of arrears	
<b>Reverse Mortgage</b>	Wishes to access equity in home & does not wish to repay debt				
<b>Other Features</b>	No ongoing fees	Redraw facility	No early repayment penalty	Other (Please explain)	

**Notes**

## Protecting your financial position

Are you aware of any circumstances that may impact upon your ability to meet your financial commitments?		Yes		No
Do you rely upon your paid employment or self-employment to cover your mortgage and expenses?		Yes		No
Upon whose income are you/ your family dependent upon to maintain the proposed commitment and your expenses?		App 1		App 2
Do you have an emergency fund, liquid asset or insurance to assist with the repayment of the debt in the event of a loss of an income?		Yes		No
Would you be able to maintain your commitments and lifestyle if you or your partner were temporarily unable to earn an income?		Yes		No
Do you have a will?		Yes		No

*Required Action:*

## Professional Advisers

	Financial Planner	Solicitor/Conveyancer	Real Estate Agent	Accountant
<b>Name</b>				
<b>Mobile:</b>	Mobile:	Mobile:	Mobile:	Mobile:
<b>Work:</b>	Work:	Work:	Work:	Work:
<b>Fax:</b>	Fax:	Fax:	Fax:	Fax:
<b>Email</b>	Email	Email	Email	Email

## Declaration & Acknowledgement

I / We declare that we have reviewed this document and confirm the information contained within is complete and accurate to the best of my / our knowledge. I / We understand that the factual information contained within this document is relied upon in making a preliminary assessment. I/We declare that we have received a copy of the Credit Guide for my/our records.

<b>Applicant 1 Name:</b> _____  <b>Signature:</b> _____  <b>Date:</b> _____  <b>Representative Name:</b> _____  <b>Signature</b> _____	<b>Applicant 2 Name:</b> _____  <b>Signature:</b> _____  <b>Date:</b> _____  <b>Credit Representative No:</b> _____  <b>Date:</b> _____
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## Additional Information: