

CLIENT FACT FIND

BROKER: _____.

Applicants:

.....

.....

Initial Appointment Date:

.....

Source / Referrer:

.....

Transaction Type:

.....

.....



ABN 87 317 269 083

Fact Find: PERSONAL DETAILS

<u>APPLICANT 1</u>	
Applicant Role:	Primary App / Co-Applicant / Other:
Applicant Type:	Company / Guarantor / Other:
If Company or Trust add further details below	
Company Type:	Industry:
A.C.N.	Registration Date:
A.B.N.	Registered Where:
Beneficial Owner(s) or Trustees:	1
	2
	3
	4
First Name	
Middle Name(s)	
Surname	Mr/Mrs/Ms/Miss/Dr
Preferred Name	
Date of Birth	Male / Female
Place of Birth	
Marital Status	Single / Married / DeFacto / Divorced / Separated / Widowed / Other
Aust Tax Resident	Yes / No
Residency	Australia / Other:
Citizenship	Australia / Other:
Home Address:	
Min 3 yrs history required	Own/ Mtg/ Rent/ Boarding/w Parents/ Other
	From: Current
Prev. Address:	
	Own/ Mtg/ Rent/ Boarding/w Parents/ Other
	From: To:
Prev. Address:	
	Own/ Mtg/ Rent/ Boarding/w Parents/ Other
	From: To:
Mailing Address	
(if different to above)	
Home Phone:	
Mobile:	
Email:	
No. Dependants	
Ages	
Mothers Maiden Name	

Date Completed:

<u>APPLICANT 2</u>	
Primary App / Co-Applicant / Other:	
Company / Guarantor / Other:	
If Company or Trust add further details below	
Company Type:	Industry:
A.C.N.	Registration Date:
A.B.N.	Registered Where:
Beneficial Owner(s) or Trustees:	1
	2
	3
	4
First Name	
Middle Name(s)	
Surname	Mr/Mrs/Ms/Miss/Dr
Preferred Name	
Date of Birth	Male / Female
Place of Birth	
Marital Status	Single / Married / DeFacto / Divorced / Separated / Widowed / Other
Aust Tax Resident	Yes / No
Residency	Australia/ Other:
Citizenship	Australia/ Other:
Home Address:	
Min 3 yrs history required	Own/ Mtg/ Rent/ Boarding/w Parents/ Other
	From: Current
Prev. Address:	
	Own/ Mtg/ Rent/ Boarding/w Parents/ Other
	From: To:
Prev. Address:	
	Own/ Mtg/ Rent/ Boarding/w Parents/ Other
	From: To:
Mailing Address	
(if different to above)	
Home Phone:	
Mobile:	
Email:	
No. Dependants	
Ages	
Mothers Maiden Name	

IDENTIFICATION - Documents on FILE / used to verify ID

ID Doc 1	
ID Doc 2	

THIRD PARTY CONTACTS

Name of nearest relative not living with you	
Contact Name:	
Relationship to you	Phone:
Address	Phone:

Accountant Details - for Self Employed

Contact Name:	Organisation:
Address:	Phone:

Solicitors details

Contact Name:	Organisation:
Address	Phone:

INCOME / EMPLOYMENT (min 3years history required)

Applicant 1		Applicant 2	
Employment Status (more than 1 may apply)	Primary / Secondary / Retired / Student / Home Duties Govt Benefits / Temporary / Public Sector / Private Sector PAYG / Self Emp / Unemployed	Primary / Secondary / Retired / Student / Home Duties Govt Benefits / Temporary / Public Sector / Private Sector PAYG / Self Emp / Unemployed	Primary / Secondary / Retired / Student / Home Duties Govt Benefits / Temporary / Public Sector / Private Sector PAYG / Self Emp / Unemployed
	Full time / Part time / Casual / Contract / Other:	Full time / Part time / Casual / Contract / Other:	Full time / Part time / Casual / Contract / Other:
Occupation			
Employer Name:			
Employer Address:			
Employer Phone:			
Contact Name:			
Employer ABN:			
Emp Start Date			

PREVIOUS or SECONDARY EMPLOYMENT

Employment Status (more than 1 may apply)	Primary / Secondary / Retired / Student / Home Duties Govt Benefits / Temporary / Public Sector / Private Sector PAYG / Self Emp / Unemployed	Primary / Secondary / Retired / Student / Home Duties Govt Benefits / Temporary / Public Sector / Private Sector PAYG / Self Emp / Unemployed	Primary / Secondary / Retired / Student / Home Duties Govt Benefits / Temporary / Public Sector / Private Sector PAYG / Self Emp / Unemployed
	Full time / Part time / Casual / Contract / Other:	Full time / Part time / Casual / Contract / Other:	Full time / Part time / Casual / Contract / Other:
Occupation			
Employer Name:			
Employer Address:			
Employer Phone:			
Contact Name:			
Employer ABN:			
Emp Start Date	End Date:	End Date:	End Date:

PREVIOUS or SECONDARY EMPLOYMENT

Employment Status (more than 1 may apply)	Primary / Secondary / Retired / Student / Home Duties Govt Benefits / Temporary / Public Sector / Private Sector PAYG / Self Emp / Unemployed	Primary / Secondary / Retired / Student / Home Duties Govt Benefits / Temporary / Public Sector / Private Sector PAYG / Self Emp / Unemployed	Primary / Secondary / Retired / Student / Home Duties Govt Benefits / Temporary / Public Sector / Private Sector PAYG / Self Emp / Unemployed
	Full time / Part time / Casual / Contract / Other:	Full time / Part time / Casual / Contract / Other:	Full time / Part time / Casual / Contract / Other:
Occupation			
Employer Name:			
Employer Address:			
Employer Phone:			
Contact Name:			
Employer ABN:			
Emp Start Date	End Date:	End Date:	End Date:

INCOME

	Applicant 1		Applicant 2	
Salary Gross	\$	monthly	\$	monthly
Salary Net	\$	monthly	\$	monthly
Rental (existing)	\$	monthly	\$	monthly
Rental (new)	\$	monthly	\$	monthly
Family Allowance	\$	monthly	\$	monthly
Pension	\$	monthly	\$	monthly
Overtime	\$	monthly	\$	monthly
Investment	\$	monthly	\$	monthly
Self Employed - profit	\$	monthly	\$	monthly
Other:	\$	monthly	\$	monthly
Other:	\$	monthly	\$	monthly
TOTAL MONTHLY:	\$		\$	
Verified using:	Payslips / PAYG Summary / ITR's / Other:		Payslips / PAYG Summary / ITR's / Other:	

ASSETS & LIABILITIES

PROPERTIES

	<u>Mthly pmt</u>	<u>Limit</u>	<u>Current Balance</u>	<u>Lender</u>	<u>Acct #</u>	<u>Using as Security</u>	<u>Refinancing</u>	<u>Ownership</u>
PROPERTY 1	\$	\$	\$			<input type="checkbox"/>	<input type="checkbox"/>	Joint/App1/App2
Value	\$	Address:				OO / INV	Term / Rate:	
PROPERTY 2	\$	\$	\$			<input type="checkbox"/>	<input type="checkbox"/>	Joint/App1/App2
Value	\$	Address:				OO / INV	Term / Rate:	
PROPERTY 3	\$	\$	\$			<input type="checkbox"/>	<input type="checkbox"/>	Joint/App1/App2
Value	\$	Address:				OO / INV	Term / Rate:	
PROPERTY 4	\$	\$	\$			<input type="checkbox"/>	<input type="checkbox"/>	Joint/App1/App2
Value	\$	Address:				OO / INV	Term / Rate:	

Other Assets & Liabilities (MONTHLY)

	<u>Approx Value:</u>	<u>Liability</u>	<u>Current Balance</u>	<u>Monthly Reprt</u>	<u>Lender</u>	<u>Account / Asset Details:</u>	<u>Refinancing</u>	<u>Ownership</u>
Home Contents	\$							Joint / Ap1 / Ap2
Savings Accounts	1	\$						Joint / Ap1 / Ap2
	2	\$						Joint / Ap1 / Ap2
	3	\$						Joint / Ap1 / Ap2
	4	\$						Joint / Ap1 / Ap2
	5	\$						Joint / Ap1 / Ap2
	6	\$						Joint / Ap1 / Ap2
Credit / Store Cards or Over draft	1		\$	\$	\$		<input type="checkbox"/>	Joint / Ap1 / Ap2
	2						<input type="checkbox"/>	Joint / Ap1 / Ap2
	3		\$	\$	\$		<input type="checkbox"/>	Joint / Ap1 / Ap2
	4		\$	\$	\$		<input type="checkbox"/>	Joint / Ap1 / Ap2
	5		\$	\$	\$		<input type="checkbox"/>	Joint / Ap1 / Ap2
Motor Vehicles	1	\$		\$	\$		<input type="checkbox"/>	Joint / Ap1 / Ap2
	2	\$		\$	\$		<input type="checkbox"/>	Joint / Ap1 / Ap2
	3	\$		\$	\$		<input type="checkbox"/>	Joint / Ap1 / Ap2
	4	\$		\$	\$		<input type="checkbox"/>	Joint / Ap1 / Ap2
Superannuation	\$						Joint / Ap1 / Ap2	
Superannuation	\$						Joint / Ap1 / Ap2	
Child maintenance	\$						Joint / Ap1 / Ap2	
Rental Expense	\$						Joint / Ap1 / Ap2	
Other: Assets, Personal Loan, ATO debts, HECS etc	1	\$	\$	\$	\$		<input type="checkbox"/>	Joint / Ap1 / Ap2
	2	\$	\$	\$	\$		<input type="checkbox"/>	Joint / Ap1 / Ap2
	3	\$	\$	\$	\$		<input type="checkbox"/>	Joint / Ap1 / Ap2
	4	\$	\$	\$	\$		<input type="checkbox"/>	Joint / Ap1 / Ap2
	5	\$	\$	\$	\$		<input type="checkbox"/>	Joint / Ap1 / Ap2
	6	\$	\$	\$	\$		<input type="checkbox"/>	Joint / Ap1 / Ap2
	7	\$	\$	\$	\$		<input type="checkbox"/>	Joint / Ap1 / Ap2
	8	\$	\$	\$	\$		<input type="checkbox"/>	Joint / Ap1 / Ap2
	9	\$	\$	\$	\$		<input type="checkbox"/>	Joint / Ap1 / Ap2

LIVING EXPENSES (monthly)

<u>Personal</u>	<u>Housing</u>	<u>Transport</u>	<u>Education</u>	<u>Utilities/Other</u>
Clothing	Land rates	Petrol	School Fees	Health Ins
Hairdresser/Cosmetics	Water Rates	Maintenance	Uniforms	Electricity
Groceries	House & content	Rego	Self Education	Gas
Restaurants	Repairs	Insurance	Excursions	Phones
Sport/ club fees	Strata Levies	License	Tutoring/Books	Internet
Magazines etc		Other Transport	Pre-School	Pay TV
Holidays		Parking	Child Care	Garden/Pool
Gifts / Pocket money				
Alcohol / Cigarettes				
Doctor/dentist/ chemist				
Pets				
TOTAL:	TOTAL:	TOTAL:	TOTAL:	TOTAL:

Requirements & Objectives for this loan

Minimum enquiries to include:

- * the purpose for which the credit is sought and the benefit to the consumer.
- * the amount of credit needed or the max. amount of credit sought
- * the timeframe for which the credit is required
- * the term of the loan relative to the likely useful life of the asset
- * The type of product, interest rate and special conditions applying to the credit contract & the relative fees
- * whether the consumer seeks particular product features or flexibility
- * whether the consumer understands the costs of those features and any additional risks

Example: Purchase of house for owner occupation purposes. Plan to conduct some renovations and require additional funds for design / decoration. Plan to remain in property for 10+ years. Would prefer consistency in repayments in the medium term and then plan to start additional repayments.

Loan & Product Information

Repayment Type

- P&I
- Int. Only -Term:
- Line of Credit
- Interest in Adv

Repmnt Frequency

- Weekly
- Fortnightly
- Monthly

Rate Type

- Variable
- Fixed -Term:

Features

- Offset
- Redraw
- Intro Rate
- Secure Rate Lock
- Debit Card

Product Type

- Std Variable
- Basic Variable
- Equity/ LOC
- Intro/discount
- Reverse Mtg

Primary Purpose

- Purchase OO
- Purchase Land
- Purchase INV
- Refi OO
- Refi INV
- Refi Land
- Construction OO
- Construction INV
- Bridging
- PRE APPROVAL

Requested Loan Term (years)

10 / 15 / 20 / 25 / 30
Other:

Refinancing /Consolidation:

- Consolidating or Restructuring
- More Competitive pricing
- Convenience & Flexibility
- Specific features & products
- Unhappy with current bank

Approx Payout figure - \$
Approx Costs: \$
TOTAL: \$

Applicant Funding Information

Eligible for FHOG? YES / NO - \$ _____
Any FHB Bonuses? YES / NO - \$ _____
Stamp Duty Concession? YES / NO _____
Expected LVR (approx) _____ %
LMI (approx if applicable) \$ _____

Client Contribution / deposit funds

- Savings: \$ _____
- Gifted Funds: \$ _____
- Deposits Paid: \$ _____
- Servicing Guarantor
- Equity (no deposit)
- Other _____

BASE LOAN AMOUNT \$ _____

Security Property Details

Address: _____ Postcode: _____

Est Value: \$ _____ Purch Price: \$ _____ Build Price: \$ _____

Contact for Access: _____

Address: _____ Postcode: _____

Est Value: \$ _____ Purch Price: \$ _____ Build Price: \$ _____

Contact for Access: _____

Address: _____ Postcode: _____

Est Value: \$ _____ Purch Price: \$ _____ Build Price: \$ _____

Contact for Access: _____

General Considerations - Financial Circumstances

List any significant financial / credit history that has impacted on the applicants

Has there been any financial stress or applications for hardship from any existing loan debt? If YES, Yes
please describe: NO

Have there been any defaults on any loans or debts? If YES, Yes
how long ago and what details: NO

Is there a record of genuine savings in the last 12 months? Yes
 NO

Address any significant changes to financial circumstances that are reasonably foreseeable

such as changes in employment, family structure, family relationships, significant sickness, expenses changing due to geographical location

Are there any circumstances that you are aware of that could affect your ability to repay this loan? Yes
 NO

What type of change is expected

Please describe the change

How will these changes be overcome (in order to meet the repayments)?

Would you like a comparison quote on your insurances? YES / NO

Do you have a Financial Advisor? YES / NO

If NO, would you like to speak to a Financial Planner? YES / NO



Client Acknowledgement & Declaration

I / we acknowledge that the information given in this Client Fact find is true and correct.

Applicant 1
Signature: _____

Name (PRINT) _____

Date: _____

Applicant 1
Signature: _____

Name (PRINT) _____

Date: _____