

## Fact Find Form

### Broker Details

Name		
Referral Source		Referral form held? Yes <input type="checkbox"/> No <input type="checkbox"/>

### Applicant Details & Objectives

#### INDIVIDUALS

	Individual Applicant 1	Individual Applicant 2
Please circle	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/>
Family Name		
Given Name (s)		
Capacity of Applicant	Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/>	Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/>
Residential Status – please tick	Own <input type="checkbox"/> Mortgage <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Family <input type="checkbox"/>	Own <input type="checkbox"/> Mortgage <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Family <input type="checkbox"/>
Present Home Address		<input type="checkbox"/> same as
Duration: yrs Mths		applicant 1
Previous Home Address		
If less than 3 years at current		
Phone Numbers	Work: Home: Mob:	Work: Home: Mob:
Email Address		
Marital Status	Sex: Male <input type="checkbox"/> Female <input type="checkbox"/>	Sex: Male <input type="checkbox"/> Female <input type="checkbox"/>
No of dependants & Ages	/ / / /	/ / / /
Date of Birth		
Drivers Licence No		
Occupation / Position		
Employer's Name		
Employment Contact & Phone		
Time with employer	yrs mths	yrs mths
Employment Status	PAYG <input type="checkbox"/> Self Employed <input type="checkbox"/> Family Business <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contract <input type="checkbox"/>	PAYG <input type="checkbox"/> Self Employed <input type="checkbox"/> Family Business <input type="checkbox"/> Full time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contract <input type="checkbox"/>
Annual Income	\$ Probation? Yes <input type="checkbox"/> No <input type="checkbox"/>	\$ Probation? Yes <input type="checkbox"/> No <input type="checkbox"/>
Previous Employer's Name If less than 3 years at current		for yrs
Occupation / Position		
Time with employer	yrs mths	yrs mths
	Do you intend to change employment in the short term? Yes <input type="checkbox"/> No <input type="checkbox"/>	Do you intend to change employment in the short term? Yes <input type="checkbox"/> No <input type="checkbox"/>

#### COMPANIES/TRUSTS (If purchasing/refinancing in a Company/Trust name)

Company/Trustee/Trust name	
Registered Address	State P/Code
Name of Trustees / Directors	

## PURPOSE FOR SEEKING CREDIT

What are the primary reasons for seeking credit/ how will the funds be used?

- 1.
- 2.
- 3.

If purchasing property, how long will the property be retained? Short term – < than 5 years  Medium term - 5-10 years  Long term – 10 years plus

If refinancing, what is the main reason for this? \_\_\_\_\_

What is important in terms of debt management? Reduce principal  Minimise monthly commitments  Minimum exposure to interest rate increase

Amount of credit required? \$ \_\_\_\_\_ / Loan term \_\_\_\_\_ years

### PREFERRED FEATURES

FEATURES (Please tick)	Yes or No	Must have	Nice to Have	Optional	Comments
Fixed Rate/Repayments	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Fixed and Variable combination	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Interest Only	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Pay off Quickly / Additional Payments allowed	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Split Account	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Re-Draw / Offset	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Manage to a Credit Limit / Line of Credit	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Product Flexibility	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Lender Package – savings & credit product integrated	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Stand Alone Security	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

### COSTS AND RISKS OF PRODUCT FEATURES BEING SOUGHT

Disclose any significant costs and/or risks associated with above choices:

Has the applicant received any professional advice (such as accountant or Financial planner) with respect to obtaining credit? Yes  No

If yes, provide details...

## FINANCIAL POSITION

### ASSETS & LIABILITIES

Liabilities		Assets	
Mortgage with: Payment/mth \$	\$	Property at: Rent per week \$	\$
Mortgage with: Payment/mth \$	\$	Property at: Rent per week \$	\$
Mortgage with: Payment/mth \$	\$	Property at: Rent per week \$	\$
Car Leasing with: Payment/mth \$	\$	Cash Bank Name:	\$
Overdraft pmt: \$	\$	Deposit Paid on Property	\$
Personal Loans with: Payment/mth \$	\$	Motor Vehicles - Make: Motor Vehicles - Make:	\$ \$
Credit Card with: Limit \$ Payment/mth \$	\$	Personal Effects Superannuation	\$ \$
Credit Card with: Limit \$ Payment/mth \$	\$	Business Value	\$
Other Loans with: Payment/mth \$	\$	Shares and Investments	\$
<b>Total Liabilities</b>	\$	<b>Total Assets</b>	\$
		<b>Surplus Assets</b>	\$

### CREDIT HISTORY

Has there ever been or are there now any current financial judgements or legal proceedings against any of the applicants?

Yes  No

Are any of the applicants experiencing financial stress from existing commitments?

Yes  No

If Yes to financial stress, are any of the applicants in arrears with respect to existing debt?

Yes  No

Has the applicant/s made an application for hardship with their existing lender?

Yes  No

What strategies do the applicants have to satisfy the outstanding amount/s?



### CHANGES TO CURRENT CIRCUMSTANCES

Does the applicant/s anticipate any change to their income over the next 12 months?

Yes  No

Does the applicant/s anticipate any change to their expenditure in the next 12 months? (apart from credit being sought here)

Yes  No

Are there any geographical factors which may contribute to higher living expenses?

Yes  No

**INCOME & EXPENDITURE**

**PAYG Applicants only**

Monthly Income	Monthly Expenses
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Applicant 1:

Gross Base Incomes / Salaries	\$
Bonuses	\$
Regular Overtime	\$
Rental income	\$
Government allowance	\$
Other:	\$

Applicant 2:

Gross Base Incomes / Salaries	\$
Bonuses	\$
Regular Overtime	\$
Rental income	\$
Government allowance	\$
Other:	\$
<b>Total Income</b>	<b>\$</b>

Remains after settlement? 

Rent	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>
Existing Home Loan	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>
Existing investment Loan/s	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>
Credit / store cards (Combined)	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>
Savings	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>
Living expenses	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>
Other(Family Debt, Savings, Tuition, Insurance, , Entertainment)	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>
New Proposed Credit / Loan/s	\$	
<b>Total Expenses</b>	<b>\$</b>	

Net Surplus / Total Useable Funds	\$	
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In relation to current Employment, Income and Expenses, is the applicant/s aware of anything which may adversely affect the ability to meet current and future financial obligation? Yes (provide details below)  No

**Self Employed Applicants only**

Monthly Income	Monthly Income
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PREVIOUS FINANCIAL YEAR

Sales	\$
Less Cost of Goods sold	\$
Gross Profit	\$
Operating Expenses	\$
<b>NET PROFIT BEFORE TAX</b>	<b>\$</b>

ADD BACKS:

One Off Expenses	\$
Interest	\$
Depreciation	\$
Director Fees	\$
Other(Family Debt, Savings, Tuition, Insurance, Entertainment)	\$
<b>SUB TOTAL</b>	<b>\$</b>
Less TAX	\$
<b>TOTAL</b>	<b>\$</b>

CURRENT FINANCIAL YEAR

Sales	\$
Less Cost of Goods sold	\$
Gross Profit	\$
Operating Expenses	\$
<b>NET PROFIT BEFORE TAX</b>	<b>\$</b>

ADD BACKS:

One Off Expenses	\$
Interest	\$
Depreciation	\$
Director Fees	\$
Other(Family Debt, Savings, Tuition, Insurance, Entertainment)	\$
<b>SUB TOTAL</b>	<b>\$</b>
Less TAX	\$
<b>TOTAL</b>	<b>\$</b>

## PROTECTING LIFESTYLE / ASSETS

Does the applicant/s have any insurance to protect their lifestyle? (eg Life, TPD, Income protection, etc)

Yes  No

Details \_\_\_\_\_

Would the applicant/s like someone to contact them regarding Life insurance?

Yes  No

Does the applicant have any Home and Contents Insurance?

Yes  No

If no, does the applicant/s wish to be contacted to discuss Home and Contents Insurance?

Yes  No

## ADVISORS DETAILS

SOLICITOR		ACCOUNTANT	
Name of firm:		Name of firm:	
Address:		Address:	
Post Code:		Post Code:	
Telephone:	Fax:	Telephone:	Fax:
Contact name:		Contact name:	
Email:	Location:	Email:	

## PRIVACY DISCLOSURE STATEMENT AND CONSENT

We are collecting personal information about you to provide you with our broking services. The information is required to assist you in preparing the loan application and locating an appropriate lender. If your information is not provided we may not be able to find a loan for you.

The Federal Government has introduced on the 1st July 2010 a series of reforms through the 'National Consumer Credit Protection legislation (NCA) to provide additional consumer protection in relation to credit contracts.

The key concept credit licensees must not enter into a credit contract with a consumer, suggest a credit contract to a consumer or assist a consumer to apply for a credit contract if the credit contract is unsuitable for the consumer.

In order to fulfil our obligations in line with the NCA we will conduct a loan and suitability assessment based on the information you have provided in this Fact Find

Unless you tell us not to, we may use your information to provide you with offers or information of other goods or services we or a third party can provide you with.

We may disclose your information to other organisations to help us provide our services and arrange the loan. The types of organisations we may disclose your information to include lenders, mortgage insurers, other mortgage intermediaries, valuers, and other organisations which assist us (such as printers, mailing houses, lawyers, and accountants).

In addition, we may disclose your personal information to any other organisation that may wish to, or has acquired, an interest in your loan, or in our business.

You can gain access to the information we hold about you by contacting us at the above address.

You agree that we may collect and use your personal information as specified above.

## APPLICANT/S SIGNATURE/S

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_