

# Client Fact Find

This form must be completed for all applicants and guarantors in order to enable us to properly assess the most suitable options

Version: v6[201118]

Interview	Time	Date
	Location	
Referred By:		

## Part A Loan Purpose & Objectives

What are your goals or objectives in seeking this loan?

### Primary Loan Purpose

Purchase <input type="checkbox"/>	Construction <input type="checkbox"/>	Top Up <input type="checkbox"/>	Refinance <input type="checkbox"/>	Other
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### Are you a:

First Home Buyer	Pension Card Holder	Buying to live in	Guarantor
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### If you are buying and/or building:

Estimated maximum purchase price:	\$
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### What contribution are you looking to make toward your purchase and/or build:

Holding Deposit Paid:	\$
Genuine Savings (savings held for more than 3 months)	\$
Other cash/savings	\$
First Home Owner Grant	\$
Gifts from family:	\$
Proceeds from Sale of Property	\$

If buying, do you have a family member willing to consider a <b>Family Guarantee</b> ?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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### Conveyancer Details (Buying only)

If buying, who is your conveyancer?	
If you don't have a conveyancer, we can recommend one to contact you?	Yes <input type="checkbox"/> No <input type="checkbox"/>

### If you are refinancing, why are you seeking to refinance?

Better Pricing	Better options
Convenience / Flexibility	Consolidation/Restructure
Dissatisfied with lender	Other

### Lender Preferences

Is there any banks or lenders that you specifically wish to deal with, or avoid?

### What loan features are important to you?

Repayments	Rate Type	Features	Repayment Frequency
Principal & Interest	Variable	Offset Account	Weekly
Interest Only	Fixed	Redraw	Fortnightly
Line of Credit		Branch Access	Monthly

Have you had any defaults, credit impairments, court judgments listed on your credit file? If yes, please provide details:

Have you missed or been late on any repayments on your loans or credit cards in the last 6 months? If yes, please provide details:

Do you anticipate any material changes to your financial situation? For example: changes in employment, income or expenditure?

**Part B Personal Details****Applicant 1**

Mr	Mrs	Miss	Ms	Dr
Full Name				
Marital Status			Date of Birth	
Mobile			Work Phone	
Email			Home Phone	
Current Home Address				
Suburb			Postcode	
Time at Current Address		Current Housing Situation		
Years	Months			
Previous Home Address				
Suburb			Postcode	
Time at Previous Address		Previous Housing Situation		
Years	Months			
Driver Licence No	State	Licence Expiry		
# Children	Ages			
Australian Citizen or Permanent Resident				
Mother's Maiden Name				

**Current Employment**

Current Occupation				
Self Employed			Employed	
Full Time		Part Time		
Casual		Home Duties		
Employer Name				
Employer Address				
Suburb			Postcode	
Employer Phone				
<b>Time with Current Employer</b>				
Years		Months		

**Previous Employment**

Previous Occupation				
Previous Employer				
Employer Name				
Employer Address				
Suburb			Postcode	
Employer Phone				
<b>Time with Previous Employer</b>				
Years		Months		

**Applicant 2**

Mr	Mrs	Miss	Ms	Dr
Full Name				
Marital Status			Date of Birth	
Mobile			Work Phone	
Email			Home Phone	
Current Home Address				
Suburb			Postcode	
Time at Current Address		Current Housing Situation		
Years	Months			
Previous Home Address				
Suburb			Postcode	
Time at Previous Address		Previous Housing Situation		
Years	Months			
Driver Licence No	State	Licence Expiry		
# Children	Ages			
Australian Citizen or Permanent Resident				
Mother's Maiden Name				

**Current Employment**

Current Occupation				
Self Employed			Employed	
Full Time		Part Time		
Casual		Home Duties		
Employer Name				
Employer Address				
Suburb			Postcode	
Employer Phone				
<b>Time with Current Employer</b>				
Years		Months		

**Previous Employment**

Previous Occupation				
Previous Employer				
Employer Name				
Employer Address				
Suburb			Postcode	
Employer Phone				
<b>Time with Previous Employer</b>				
Years		Months		

**Part C Income Details**

Income Gross <input type="checkbox"/> Net <input type="checkbox"/>	Annual \$
Regular Overtime Gross <input type="checkbox"/> Net <input type="checkbox"/>	Annual \$
Commissions / Bonuses Gross <input type="checkbox"/> Net <input type="checkbox"/>	Annual \$
Dividends / Interest	Annual \$
Family Tax Benefits	Annual \$
Parenting Payments	Annual \$
Child Support	Annual \$
Centrelink Pensions	Annual \$
Private Pensions	Annual \$
Other Income (description)	Annual \$

Do you have a company car? Yes  No

<b>Self Employed Applicants only</b>	Year 1	Year 2
Income Year		

Net Profit		
Addback: Depreciation		
Addback: Lease & Interest Expenses		
Addback: Director Salaries & Super		

Income Gross <input type="checkbox"/> Net <input type="checkbox"/>	Annual \$
Regular Overtime Gross <input type="checkbox"/> Net <input type="checkbox"/>	Annual \$
Commissions/Bonuses Gross <input type="checkbox"/> Net <input type="checkbox"/>	Annual \$
Dividends / Interest	Annual \$
Family Tax Benefits	Annual \$
Parenting Payments	Annual \$
Child Support	Annual \$
Centrelink Pensions	Annual \$
Private Pensions	Annual \$
Other Income (description)	Annual \$

Do you have a company car? Yes  No

<b>Self Employed Applicants only</b>	Year 1	Year 2
Income Year		

Net Profit		
Addback: Depreciation		
Addback: Lease & Interest Expenses		
Addback: Director Salaries & Super		

<b>Accountant Details</b>	<b>Firm Name:</b>	<b>Contact:</b>
	<b>Email:</b>	<b>Phone</b>

**Part D Assets**

Address	Annual Rent	Value (\$)	Joint	App 1	App 2
Home					
Inv Property					
Inv Property					
Inv Property					
Inv Property					
Car/Bike Make Model Year					
Car/Bike Make Model Year					
Bank Acct Bank BSB Number					
Bank Acct Bank BSB Number					
Super [Please input an amount]					
Super					
Replacement Value Home Contents [Minimum Recommend \$35k Single / \$60k Couple + \$10k per child]					
Shares					
Other					
Other					
Other					

**Part E Liabilities**

	Existing Lender	Monthly Repayment	Amount Owing	Limit	To be Paid Out?	
Home Loan					Yes	No
Inv Loan					Yes	No
Inv Loan					Yes	No
Inv Loan					Yes	No
Inv Loan					Yes	No
Car Loan					Yes	No
Car Loan					Yes	No
Pers Loan					Yes	No
Overdrafts					Yes	No
Credit Card					Yes	No
Credit Card					Yes	No
Credit Card					Yes	No
Leases / HP					Yes	No
HECS					Yes	No

**Part F Monthly Household Living Expenses** **MANDATORY**

*List expenses continuing after settlement of your loan*

Clothing & Personal Care		Home Utilities, Rates etc	
Groceries		Investment Pty Utilities, Rates etc	
Insurance		Childcare [if Applicable]	
Medical & Health		Education [if Applicable]	
Recreation & Entertainment		Rental Exp/Board [if Continuing]	
Phone / Internet / Pay TV etc		Other	
Transport / Car Running Costs		Total Monthly Living Expense	<u>                    </u>

IT IS IMPORTANT THAT THESE EXPENSES ARE REALISTIC OF WHAT WILL BE INCURRED AFTER SETTLEMENT. IF THEY ARE NOT REFLECTIVE OF A REALISTIC EXPECTATION, THE BANK MAY ASK FOR BANK STATEMENTS AND CREDIT CARD STATEMENTS TO ASSESS ACTUAL FIGURES. THIS WILL CAUSE DELAYS IN ASSESSMENT.

**Part G Managing Risk**

**MANDATORY**

<b>Insurance</b>	<b>Applicant 1</b>		<b>Applicant 2</b>	
Life	Yes	No	Yes	No
Total Permanent Disability	Yes	No	Yes	No
<i>Income Protection</i>	Yes	No	Yes	No
Loan Protection	Yes	No	Yes	No

<b>Applicant 1</b>			<b>Applicant 2</b>		
<b>Do You Smoke?</b>	Yes	No	<b>Do You Smoke?</b>	Yes	No

**Who will be discussing the risk needs of the client in greater detail?** Risk Team Broker (Myself)

What is your PLAN B? What is your back up if you have an accident or die?

What financial impact could injury or death have on your family?

If you don't have sufficient insurance cover for income protection, trauma and/or life, is there any reason you haven't?

**Other Comments (PLEASE indicate whether they would be receptive to a conversation about risk insurance AND/OR mortgage protection IF they are not receptive to it, PLEASE INDICATE BELOW, the reason why not. This will be sent to them in a letter to confirm)**

a) Where should loan contracts be sent?

Broker                      Customer

*\* Where none is selected, be default, the loan contracts will be sent to the Customer*

b) Supporting Document Collection. Would client like us to contact any of the following for supporting documents directly?

	Name/Firm	Email (if known)
Accountant		
Rental Ppty Manager(s)		

c) Other important contacts (Purchases & Builds only)

Real Estate		Email	
Name Agent		Phone	
Firm			
Builder Name		Email	
Firm		Phone	

*Moving Hub is a free, no obligation service that compares dozens of different providers in Gas & Electricity, Phone and Internet, and many more services, and arranges connection of your new place with a single phone call.*

*I am going to arrange for a phone call once you are approved. Is this ok?                      Yes                      No*

**Funding Requirements*****If Purchase or Build***

Property Purchase Price

Construction Cost

Government Costs

Other Costs

***If refinance is involved*** Variable

Loan Balance

Fixed Loan Balance

Fixed Break Cost Est.

Current Loan Rate %

2 months Interest

***If debt consolidation***

Total Debt Payouts

Total Cash Out

**Lenders Mortgage Ins Est Total****Funds Required****Property Value**

Purchase / Total Build Value

Existing Property used as

security **Total Property Value****Loan to Value Ratio (LVR)****Funding Sources**

Deposits paid on Land/Purchase

Deposits paid to Builder

Savings to Contribute

First Home Buyers Grant

***If property has been sold***

Sale Price

Less Costs

Less Other Costs

Less Loans to Payout

**Net Proceeds of Sale****Other funds sources****Loan Amount****Total Funds Available**

Estimated Fund Shortfall/Surplus

This Loan Amount

Other loans secured not being repaid

**Total loans secured by property****Base LVR (excluding LMI)****Loan Structure:****Lender:****Product:****Repayment  
Type(s):**