

## HOW DID YOU HEAR ABOUT US?

Reply

## LOAN REQUESTED

Reason for finance:

Loan amount sought

Purchase price / property value

Are you a first home buyer?

How long will the property be retained?

- Short term - Under 5 yrs  
 Medium Term - 5 to 10 years  
 Long term - 10yrs plus

Is there a particular credit product or lender you would prefer?

If refinancing, what is the most important factor?

## PERSONAL DETAILS

	APPLICANT 1	APPLICANT 2
Mr, Mrs, Miss, Ms, Dr, etc      Surname:		
First & middle names		
Date of birth		
Australian resident		
Marital status		
Ages of dependent children		
Drivers license / State & No of Drivers License		

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**PERSONAL DETAILS**

	APPLICANT 1	APPLICANT 2
Solicitors / conveyancers details		

**RESIDENTIAL ADDRESS DETAILS - LAST 3 YEARS MINIMUM**

Current residential address				
City / State / Code				
How long at address?	FROM	TO	FROM	TO
Current residential status				
Previous residential address				
How long at address?	FROM	TO	FROM	TO
Previous residential status				
Mailing address				

**CONTACT DETAILS**

Phone - Home				
Phone - Mobile				
Phone - Work				
Email				

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**EMPLOYMENT AND INCOME**

	APPLICANT 1	APPLICANT 2		
Employers name in full				
Time with current employer	FROM	TO	FROM	TO

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**EMPLOYMENT AND INCOME**

	APPLICANT 1	APPLICANT 2
Occupation / Job title		
Permanent / PT /Casual		
Current employer address:		
Contact name (verifying employment) eg.: Paymaster.		
Contact number (for verifying employment)		
Income: Gross BASE Salary: (Before Tax)		

**PREVIOUS EMPLOYMENT (LAST 3 YEARS)**

Previous employer				
Previous occupation/job title:				
Time with previous employer:	FROM	TO	FROM	TO
Previous employer				
Previous occupation/job title:				
Time with previous employer:	FROM	TO	FROM	TO

**OTHER INCOMES**

Centrelink Benefits: Pensions / Family Asst.		
Child Support / Maintenance		
Rental Income		

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**LIABILITIES/OUTGOINGS**

<b>Mortgages &amp; personal loans</b>	LOAN 1	LOAN 2	LOAN 3
Name of financial institution(s):			
Original loan amount:			
Amount(s) currently owing:			
Please state minimum monthly repayment(s):			

## LIABILITIES/OUTGOINGS

### Mortgages & personal loans

	LOAN 1		LOAN 2		LOAN 3	
Interest rate						
Date of inception	MONTH	YEAR	MONTH	YEAR	MONTH	YEAR
Property secured by						
Remaining loan term						

### CREDIT CARDS & STORE CARDS:

	CARD 1	CARD 2	CARD 3	CARD 4	CARD 5
Name of financial institution(s):					
Credit Limit(s):					
Amount(s) currently owing:					
Current Repayment:					
Type of card(s) – Visa, MasterCard, Amex:					
Repayment at 3% of limit (Office use)					

## ASSETS

Owner occupied property	ADDRESS				
	\$VALUE			Date acquired:	M/Y
Investment property	ADDRESS				
	\$			Date acquired:	M/Y
Investment property	ADDRESS				
	\$VALUE			Date acquired:	M/Y
Saving account / Everyday account	Institution				
	Amount				
DEPOSIT available (if purchasing property):				DEPOSIT ALREADY PAID	
GIFT details (if applicable)	GIFTED BY			AMOUNT \$	

## ASSETS

		\$
MOTOR VEHICLES Make model, year built, and value:		\$
		\$
HOUSEHOLD ITEMS Hint - what is your home contents sum insured?		
INVESTMENTS	Type	
	Amount	\$
OTHER ASSETS: Value of Caravan, Boat or collections etc:		

## LIVING EXPENSES

	RENT \$	ENTERTAINMENT \$
Fixed Monthly Expenses	LIVING EXPENSES \$	INSURANCE: M/V, HOUSE, PERSONAL \$
	OTHER (SPECIFY) \$	FEES/TUITION \$

## FINANCIAL RESILIENCE

	APPLICANT 1	APPLICANT 2
LIFE INSURANCE - Amount insured for	\$	\$
- Insurer		
- Held within superannuation?	YES / NO	YES / NO
Smoking Status	SMOKER / NON-SMOKER	SMOKER / NON-SMOKER
SUPERANNUATION	Amount	\$
	Provider	
INCOME PROTECTION	YES / NO	YES / NO
How would you maintain your current lifestyle with a temporary or permanent loss of income?		

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## YOUR PREFERRED LOAN OPTIONS

### YOUR PREFERRED INTEREST RATE TYPE:

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- Variable rate** - it is important to have an interest that fluctuates over the term of the loan in line with market interest rate changes.
- Fixed rate** - it is important to have certainty about the interest rate and/or repayments for a fixed term.
- Split rate** - varibale & fixed.
- No preferred interest rate type**

### YOUR PREFERRED REPAYMENT TYPE:

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- Principle & Interest** - it is important to have repayments that include both the principal amount borrowed and the interest payable, so that the loan is repaid in full by the end of the loans term.
- Interest Only** - it is important to make interest only payments for a specific term.
- Interest Only in Advance** - it is important to have the ability to make advanced or lump sum interest only repayments.
- No preferred interest rate type**

### YOUR PREFERRED LOAN FEATURES

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Features	Required
<b>Pay off quickly / additional payments</b> It is important that the loan is paid of quickly & that additional payments are allowed without penalty	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not essential
<b>Split account</b> It is important to have more than one loan sub account/s, or a separate account for savings / investment funds, for tax, accounting or personal purposes	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not essential
<b>Re-draw</b> It is important to have access to additional repayments funds should it be required	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not essential
<b>100% Offset</b> It is important to have a separate savings account linked to the loan that offsets the savings balance against the loan balance	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not essential
<b>Line of credit</b> It is important to have a revolving facility that allows you to draw a limit via EFTPOS, ATM, Internet or Cheque	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not essential
<b>Top up</b> It is important to have access to additional funds for future use subject to sufficient equity	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not essential
<b>Product flexibility</b> It is important to have the ability to switch between a lender's mortgage products	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not essential

**YOUR PREFERRED LOAN FEATURES**

**Portability**

It is important to have the option to transfer the loan to an alternative property to save money & time

Yes  No  Not essential

**Other features sought**

Yes  No  Not essential

**List other features**