

Please fill this form out and return to me before our appointment. This will help speed up the whole process and we can spend our time together focusing on your requirements. If you are unsure of anything, just leave it blank.

You can type your answers in and email, or just print, write your information in and send back.

LOAN DETAILS				
Date:	Loan Amount Sought:	\$	Purchase Price/Property Value:	\$
What are the main reasons for seeking credit (how will the funds be used) or the reasons for a review of an existing credit contract?				
If purchasing property, how long are you looking to retain the property for? <2yrs 2-5yrs 5-10yrs >10yrs				
If refinancing or consolidating debts, please provide details of the debts that are being refinanced or consolidated and the resulting benefit to you.				

APPLICANT 1

APPLICANT 2

PERSONAL DETAILS										
Title:	Mr	Mrs	Miss	Ms	Dr	Mr	Mrs	Miss	Ms	Dr
First and middle names:										
Surname:										
Phone:	Home:	Mobile:			Home:	Mobile:				
	Work:	Fax:			Work:	Fax:				
Email:										
Marital Status:	Married	De Facto			Married	De Facto				
	Single	Separated			Single	Separated				
Residential Status:	Aust. Citizen	Temp. Resident			Aust. Citizen	Temp. Resident				
	Perm. Resident	Visitor			Perm. Resident	Visitor				
Date of Birth (DOB):										
DOB of Dependent Children:										
Drivers Licence:	No:	Exp. Date:			No:	Exp. Date:				
	State:				State:					

CURRENT ADDRESS

Address:										
Time at address:	Years	Months			Years	Months				
Status:	Owner	Owner with Mortgage			Owner	Owner with Mortgage			Renting	
	Living with Parents	Boarding			Living with Parents	Boarding				
Weekly rent (if applicable)	\$				\$					
Previous Address: (if less than 2yrs)										
Time at previous address:	Years	Months			Years	Months				

EMPLOYMENT DETAILS

Employers name in full:										
Time with employer:	Years	Months			Years	Months				
Status:	Full time	Permanent			Full time	Permanent			Part time	
	Casual	Self-employed			Casual	Self-employed				
Occupation/Job Title:										
Employer Address:										
Contact for verifying employment:	Name:	Phone:			Name:	Phone:				
Gross Annual Salary:	\$				\$					
Net Annual Salary:	\$				\$					
Gross Overtime/Penalties:	\$				\$					
Other Annual Gross Income: (pensions, FTB, etc)	\$				\$					
Previous Employer:										
Previous Employer Address:										
Time with previous employer:	Years	Months			Years	Months				

ASSETS										
PROPERTIES OWNED										
	Owner Occupied			Investment 1			Investment 2			
Address:										
Value:	\$			\$			\$			
In the name of:	Applicant 1		Applicant 2		Applicant 1		Applicant 2		Applicant 1 Applicant 2	
Rental Income:				\$			\$			
BANK ACCOUNTS										
Financial Institution:										
Account Number:										
In the name of:	Applicant 1		Applicant 2		Applicant 1		Applicant 2		Applicant 1 Applicant 2	
Balance:	\$			\$			\$			
MOTOR VEHICLES										
Make and Model:										
Year:										
In the name of:	Applicant 1		Applicant 2		Applicant 1		Applicant 2		Applicant 1 Applicant 2	
Value:	\$			\$			\$			
OTHER ASSETS										
Home Contents Value:	\$									
Superannuation:	\$			\$						
Other (shares, etc):	\$			\$			\$			
LIABILITIES										
MORTGAGES										
	Owner Occupied			Investment 1			Investment 2			
Financial Institution:										
Original loan amount:	\$			\$			\$			
Account Number:										
In the name of:	Applicant 1		Applicant 2		Applicant 1		Applicant 2		Applicant 1 Applicant 2	
Amount owing:	\$			\$			\$			
Monthly repayments:	\$			\$			\$			
OTHER LOANS										
Financial Institution:										
Loan Type:										
Original loan amount:	\$			\$			\$			
Account Number:										
In the name of:	Applicant 1		Applicant 2		Applicant 1		Applicant 2		Applicant 1 Applicant 2	
Amount owing:	\$			\$			\$			
Monthly repayments:	\$			\$			\$			
Is loan being paid out:	Yes No		Yes No		Yes No		Yes No		Yes No	
CREDIT CARDS										
Financial Institution:										
Credit limit:	\$			\$			\$			
Amount owing:	\$			\$			\$			
Type of card:	Visa Mastercard Amex		Visa Mastercard Amex		Visa Mastercard Amex		Visa Mastercard Amex		Visa Mastercard Amex	
MONTHLY REPAYMENTS										
Rent:	\$			Continue after settlement?			Yes		No	
Home loan:	\$			Continue after settlement?			Yes		No	
Investment loan:	\$			Continue after settlement?			Yes		No	
Credit/Store Cards:	\$			Continue after settlement?			Yes		No	
Personal/Car loan:	\$			Continue after settlement?			Yes		No	
Other loans:	\$			Continue after settlement?			Yes		No	
MONTHLY EXPENSES										
Food/Housekeeping:	\$			Education:			\$			
Insurances: (car, home, life)	\$			Dependents Support: (childcare, maintenance)			\$			
Utilities: (gas, phone, rates, etc)	\$			Entertainment:			\$			
Transport:	\$			Other:			\$			

ADDITIONAL INFORMATION

Have you had any difficulties in meeting your financial commitments in the past 2 years? If yes, please provide details:	Yes	No
Have you missed any loan or credit card payments in the past 6 months?	Yes	No

Have you received advice from an accountant, solicitor or financial planner regarding your requirements or financial objectives? If yes, please provide details:	Yes	No
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Do you have any insurance to protect your lifestyle (life, total permanent disablement, income protection etc)? How would your lifestyle needs be maintained if you and/or your partner were:	Yes	No
a) Temporarily unable to earn an income (eg. through sickness/illness)?		
b) Permanently unable to earn income (eg. through death/permanent disability)?		
Would you like someone to contact you regarding life insurance?	Yes	No
Do you have home and contents insurance?	Yes	No
Would you like someone to contact you regarding home and contents insurance?	Yes	No
Do you anticipate any material changes to your financial situation in the next 6 months (eg. change in employment, income, etc)? If yes, what are the reasons for the changes and what is the expected impact?	Yes	No

ADDITIONAL INFORMATION/COMMENTS

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YOUR PREFERRED LOAN OPTIONS**YOUR PREFERRED INTEREST RATE TYPE** (please select one)

- Variable Rate – it is important to have an interest rate 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 repayment for a fixed term.
- Fixed & Variable Rate – it is important to have a combination of fixed and variable interest rates.
- No Preferred Interest Rate Type.

YOUR PREFERRED REPAYMENT TYPE (please select one)

- Principal & 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 loan's term
- Interest Only – it is important to make interest only repayments for a specified term
- Interest Only in Advance – it is important to have the ability to make an advanced or lump sum interest only repayment
- No Preferred Repayment Type

YOUR PREFERRED LOAN FEATURES

Payoff quickly / additional payments It is important that the loan is paid off quickly and that additional payments are allowed without penalty.	Yes	No	Not Essential
Split Account It is important to have more than one loan sub account/s, or a spate account for savings/investment funds, for tax, accounting or personal expense purposes.	Yes	No	Not Essential
Re-draw It is important to have access to addition repayment funds should it be required.	Yes	No	Not Essential
100% Offset It is important to have a separate savings account linked to the loan that offsets the savings balance against the loan balance.	Yes	No	Not Essential
Line of Credit It is important to have a revolving facility that allows you to draw to a limit via EFTPOS, ATM, Internet or Cheque.	Yes	No	Not Essential
Top Up It is important to have access to additional funds for future use subject to sufficient equity.	Yes	No	Not Essential
Product Flexibility It is important to have the ability to switch between a lender's mortgage products.	Yes	No	Not Essential
Portability It is important to have the option to transfer the loan to an alternative property to save money and time.	Yes	No	Not Essential
Other Features Sought:	Yes		Not Essential