



Client Needs Review & Preliminary Assessment

Loan Application Type

Application For: *

Application Type: *

Company / Self-Employed:

Trust:

Consumed Fields

Consumed_Real_Estate_Agent

Consumed_Accountant

Consumed_Lawyer

Personal Details - Applicant 1

Applicant Type: * Applicant Guarantor

Title:* First Name:*


Middle Name(s): Last Name:*

Also Known As: Mother's Maiden Name:

Other

Gender: * Male Female Date of Birth:*

Marital Status:* Spouse: *

No of Dependents: *  Do not include dependants already listed against another applicant.

Dependent/s Ages:

Drivers Licence No: Drivers Licence State:

Drivers Licence Expiry Date:

First Home Buyer?

Power of Attorney:

Marketing

Allow Credit Check? Allow Third Party Disclosure?

Allow Direct Marketing? Allow Telemarketing?

Permanent Residency Details

Permanent Resident of Country *

Residency Status* Citizen Non Resident

Name on Citizenship: Issue Date:

Contact Details - Applicant 1

Current Address

Current Address: *

Residential Status: *

Moved In: *

Months at Address:

Other Residential Status Desc*

Postal Address: (if different)

Previous Address (if less than 2 years at current address)

Previous Address 1

Previous Address

Moved In: *

Moved Out: *

Months at Address:

Residential Status: *

Post Settlement Address

Post Settlement Address

Residential Status

Contact details (include area codes)

Preferred Number: *

Home:

Mobile:

Fax:

Email:

Current Employment 1

Current Employment Details

Employment Type: *

Status: * Sector: *

On Benefits: Student: Home Duties:

Occupation: *

Occupation Group: *

Start Date: * Months of Service:

On Probation?

Company Car: Company Car Allowance: Company Car Value:

Current Employer's Details

Company Name: *

Title:

First Name: Last Name:

Phone: * Fax:

Mobile: Email:

Address:

Previous Employment - Applicant 1

Previous Employment 1

Previous Employment Details

Employment Type: *

Status: * Sector: * Private Public

On Benefits: Student: Home Duties:

Occupation: *

Occupation Group: *

Start Date: * End date: * Months of Service:

Previous Employer's Details (If less than 2 years)

Company Name: *

Title:

First Name: Last Name:

Phone: * Fax:

Mobile: Email:

Address:

Income and Expenses - Applicant 1

Current Self Employed Income Details

Previous Tax Year Income: *

Current Income Details

Gross Salary (\$) * Frequency: *

Overtime (\$) Frequency:

Additional Income Details

Additional Income 1

Income Type: *

Income Amount: * Frequency: *

Financial Year: * Current Previous Income Verified Date: *

Gov. Benefit Type: * Family Allowance Unemployed Allowance Widow Allowance

* Depreciation Interest on Debts refinanced/repaid Non Cash Benefits

Non Recurring Expenses

Personal Details - Applicant 2

Applicant Type: * Applicant Guarantor

Title:* First Name:*


Middle Name(s): Last Name:*

Also Known As: Mother's Maiden Name:

Other

Gender: * Male Female Date of Birth:*

Marital Status:* Spouse: *

No of Dependents: *  Do not include dependants already listed against another applicant.

Dependent/s Ages:

Drivers Licence No: Drivers Licence State:

Drivers Licence Expiry Date:

First Home Buyer?

Power of Attorney:

Marketing

Allow Credit Check? Allow Third Party Disclosure?

Allow Direct Marketing? Allow Telemarketing?

Permanent Residency Details

Permanent Resident of Country *

Residency Status* Citizen Non Resident

Name on Citizenship: Issue Date:

Contact Details - Applicant 2

Current Address

Current Address: *

Residential Status:* Moved In: * Months at Address:

Other Residential Status Desc*

Postal Address: (if different)

Previous Address (if less than 2 years at current address)

Previous Address 1

Previous Address

Moved In: * Moved Out: * Months at Address:

Residential Status:*

Post Settlement Address

Post Settlement Address

Residential Status

Contact details (include area codes)

Preferred Number: * Home: Mobile:

Fax: Email:

Current Employment 1

Current Employment Details

Employment Type: *

Status: * Sector: *

On Benefits: Student: Home Duties:

Occupation: *

Occupation Group: *

Start Date: * Months of Service:

On Probation?

Company Car: Company Car Allowance: Company Car Value:

Current Employer's Details

Company Name: *

Title:

First Name: Last Name:

Phone: * Fax:

Mobile: Email:

Address:

Previous Employment - Applicant 2

Previous Employment 1

Previous Employment Details

Employment Type: *

Status: * Sector: * Private Public

On Benefits: Student: Home Duties:

Occupation: *

Occupation Group: *

Start Date: * End date: * Months of Service:

Previous Employer's Details (If less than 2 years)

Company Name: *

Title:

First Name: Last Name:

Phone: * Fax:

Mobile: Email:

Address:

Income and Expenses - Applicant 2

Current Self Employed Income Details

Previous Tax Year Income: *

Current Income Details

Gross Salary (\$) * Frequency: *

Overtime (\$) Frequency:

Additional Income Details

Additional Income 1

Income Type: *

Income Amount: * Frequency: *

Financial Year: * Current Previous Income Verified Date: *

Gov. Benefit Type: * Family Allowance Unemployed Allowance Widow Allowance

* Depreciation Interest on Debts refinanced/repaid Non Cash Benefits

Non Recurring Expenses

Expenses

Type*	Description	Ownership*	Frequency*	Value*
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Financial Situation - Applicant 1

Is applicant expecting any significant changes to their financial situation?

Significant Change 1

Description of Change: *

Permanency/Type of Change: *

Estimated Start Date: * Estimated End Date:

Mitigant: *

Credit Issue - Applicant 1

Credit Issue 1

(Max 100 Characters)

Amount Owed: Monthly Repayment: End Date:*

Legal Issue:*

Judgement:*

Financial Situation - Applicant 2

Is applicant expecting any significant changes to their financial situation?

Significant Change 1

Description of Change: *

Permanency/Type of Change: *

Estimated Start Date: Estimated End Date:

Mitigant:*

Credit Issue - Applicant 2

Credit Issue 1

(Max 100 Characters)

Amount Owed: Monthly Repayment: End Date:*

Legal Issue:*

Judgement:*

Properties - Property 1

Can be used as Security? Property Already Used As Security?

Security

Security Address: *

Transaction: * Ownership: *

Security Use: * Purchase Date:

Status: * Holding: *

Off The Plan?

Zoning: * Property Type: *

Estimated Value: *

Net Rental Income: Net Rental Frequency:

Current Mortgage

Current Mortgage?

Current Mortgage 1

Institution: *

Other Institution: *

Original Term in Months Mortgage Priority

Limit Amount: Unpaid Balance: *

Repayment Type: Interest Rate:

Repayment Amt: * Repayment Period: *

Account Name:

BSB: Account Number:

Clearing From This Loan Exit Fees/Break Costs Amount:

Properties - Property 2

Can be used as Security? Property Already Used As Security?

Security

Security Address: *

Transaction: * Ownership: *

Security Use: * Purchase Date:

Status: * Holding: *

Off The Plan?

Zoning: * Property Type: *

Estimated Value: *

Net Rental Income: Net Rental Frequency:

Current Mortgage

Current Mortgage?

Current Mortgage 1

Institution: *

Other Institution: *

Original Term in Months Mortgage Priority

Limit Amount: Unpaid Balance: *

Repayment Type: Interest Rate:

Repayment Amt: * Repayment Period: *

Account Name:

BSB: Account Number:

Clearing From This Loan Exit Fees/Break Costs Amount:

Properties - Property 3

Can be used as Security? Property Already Used As Security?

Security

Security Address: *

Transaction: * Ownership: *

Security Use: * Purchase Date:

Status: * Holding: *

Off The Plan?

Zoning: * Property Type: *

Estimated Value: *

Net Rental Income: Net Rental Frequency:

Current Mortgage

Current Mortgage?

Current Mortgage 1

Institution: *

Other Institution: *

Original Term in Months Mortgage Priority

Limit Amount: Unpaid Balance: *

Repayment Type: Interest Rate:

Repayment Amt: * Repayment Period: *

Account Name:

BSB: Account Number:

Clearing From This Loan Exit Fees/Break Costs Amount:

Bank Accounts

Type *	Institution	Account Name *	Current Bal \$ *	Ownership *	Savings Period (Mths) *	BSB	Account No
.....
.....
.....
.....

Investments

Type *	Institution	Policy No	Current Bal \$ *	Ownership *
.....
.....
.....
.....

Motor Vehicles

Vehicle Type *	Make	Model	Market Value *	Ownership *	Year
.....

Other Assets

Type *	Description	Market Value *	Ownership *
.....
.....
.....
.....

Total Other Assets:

Total Security Properties Value:

Total Assets:

Liabilities - Liability 1

Liability Details

Type: * Ownership: *

Card Type:

Interest Rate:

Months Remaining: Short Term Months Remaining:

Account Details

Name of Lender: *

Other Lender: *

BSB: Account No:

Account Name:

Liability Amounts

Owing Amount: * Limit Amount: *

Payment Method:

Monthly Repayment Amount: Amt Paid At Settlement:

Clearing From This Loan? Exit Fees (if Applicable):

Liabilities - Liability 2

Liability Details

Type: * Ownership: *

Card Type:

Interest Rate:

Months Remaining: Short Term Months Remaining:

Account Details

Name of Lender: *

Other Lender: *

BSB: Account No:

Account Name:

Liability Amounts

Owing Amount: * Limit Amount: *

Payment Method:

Monthly Repayment Amount: Amt Paid At Settlement:

Clearing From This Loan? Exit Fees (if Applicable):

Total Liabilities (Amounts Owing):

Mortgage Protection Insurance - Applicant 1

Do you have any arrangements in place to protect your mortgage in the event that things may go wrong (illness, injury or death)?

I would like to discuss the options available to me to protect my mortgage in the event of loss of income

I am happy with my current level of protection and I am aware of the risks associated with insufficient income protection

Mortgage Protection Insurance - Applicant 2

Do you have any arrangements in place to protect your mortgage in the event that things may go wrong (illness, injury or death)?

I would like to discuss the options available to me to protect my mortgage in the event of loss of income

I am happy with my current level of protection and I am aware of the risks associated with insufficient income protection

Total Loans Required

Settlement Date*

Loans Required

Loan Details - Loan 1

Linked to Security Property Loan Purpose Loan Amt Required

Source of Funds

Fund Type Description Amount \$

Loan Features - Loan 1

Documentation:
Mortgage Term (years): Expectation of life of mortgage (years):

Loan Structure

Interest Type: Wants to reduce debt:
Debt is tax deductible: Other:
Attitude towards interest rate fluctuations:

Lo Doc Loan

Tax returns are not available: Income has increased since last tax return was submitted:
Client advised commitment is affordable:

Line of Credit

Line Of Credit:
LVR less than 80%: Requires access to equity in property:

Non-Conforming

Has adverse credit history: Has history of arrears:

Other

Income fluctuations expected: Lump Sum inheritances expected:
Emergency Fund:

Loan Features - Rate Options - Loan 1

Fixed Rate

- Fixed Rate: Fixed Rate Term (Yrs):
- Fixed Rate Lock Facility: Break/Economic cost explained:
- Requires stability in payment: Extra pay restriction explained:

Introductory Fixed

- Introductory Fixed:
- Reversion to variable rate explained: Requires stability and a lower initial repayment:

Variable Rate

- Variable Rate Requires flexibility of variable rate:

Introductory Variable

- Introductory Variable:
- Requires lower initial payment: Requires flexibility of variable rate:

Basic Variable

- Basic Variable: Requires lower interest rate with less features

Loan Features - Additional - Loan 1

Reverse Mortgage

- Reverse Mortgage: Client advised to discuss facility with family member:

Professional Package

- Professional Package:
- Requires Offset Account: Requires redraw facility:

Loan features required:

- Offset: Redraw:
- Internet/Phone Banking Branch Network:
- Credit Card: Transaction Account:
- Direct Salary Credits: Other:

Privacy disclosure statement and consent

By signing this document you agree to its terms. It forms a legal contract between us. If you have any questions, ask before you sign.

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

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

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

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

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

I am collecting personal information about you to provide you with my 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 I may not be able to find a loan for you.

Statement ▶ Preliminary Assessment

I/ We confirm that the information supplied is true and correct to the best of our knowledge and I/ We understand that changes in our personal circumstances could result in a different recommendation being made.

I/ We understand that the proposed loan arrangements were based upon the lender's canvassed and the information provided by me/us and that if the information is incomplete or inaccurate that I/ We should consider it's suitability before entering into the proposed loan arrangements.

Preliminary Assessment - Client 1

Client Name/s:

Signature

Date:

Preliminary Assessment - Client 2

Client Name/s:

Signature

Date:

This assessment is valid for 90 days from the date below. Having regard to the information provided, I make a preliminary assessment that the following product is

Not unsuitable for the borrower(s)

- The credit product is consistent with the client's requirements or objectives; and
- The client can comply with their credit obligation without substantial hardship

* Unsuitable for the borrower(s)

- The credit Product is not consistent with the client's requirements or objectives and / or the client would be unable to comply with their obligations or could only do so with substantial hardship

Assessment Lender:*

Assessment Product:

Statement ▶ Broker Details

Credit Representative's / Australian Credit Licensee's Statement

First Name* Surname*

Company Name * Contact Number

Fax Number Mobile Number

Email Address*

Address *

Signature

Date:

