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## Client Needs Analysis & Preliminary Assessment

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**Loan Application Type**

Application For:\*  
 Application Type:\*  
 Company / Self-Employed:  
 Trust:

Application Details > 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:\*  
 Date of Birth:\*  
 Marital Status:\*  
 Spouse:\*  
 No of Dependents:  
 Dependents' 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:                                    /            /

**Applicant 2**

Applicant Type:\*            Applicant            Guarantor  
 Title:\*  
 First Name:\*  
 Middle Name(s):  
 Last Name:\*  
 Also Known As:  
 Mother's Maiden Name:

**Other**

Gender:\*  
 Date of Birth:\*  
 Marital Status:\*  
 Spouse:\*  
 No of Dependents:  
 Dependents' 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:                                    /            /

## Applicant Details > Contact Details

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### Current Address

Current Address:\*

Residential Status:\*

Moved In:\*

Months at Address:

Postal Address (if different):

Current Address:\*

Residential Status:\*

Moved In:\*

Months at Address:

Postal Address (if different):

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

Previous Address 1

Previous Address

Moved In:\*

Moved Out:\*

Month at Address:

Residential Status:\*

Post Settlement Address

Post Settlement Address:

Residential Status:

Previous Address 1

Previous Address

Moved In:\*

Moved Out:\*

Month at Address:

Residential Status:\*

Post Settlement Address

Post Settlement Address:

Residential Status:

### Contact Details (include area codes)

Preferred Number:\*

Home:

Mobile:

Fax:

Email:

Preferred Number:\*

Home:

Mobile:

Fax:

Email:

## Applicant Details > Current Employment

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### 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:

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:

Company Name:\*

Title:

First Name:

Last Name:

Phone:\*

Fax:

Email:

Address:

**Applicant Details > Previous Employment**

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**Previous Employment Details**

Employment Type:\*

Status:\*

Sector:\*

On Benefits:

Student:

Home Duties:

Occupation:\*

Occupation Group\*

Start Date\*

End Date:\*

Months of Service:

Employment Type:\*

Status:\*

Sector:\*

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:

Company Name:\*

Title:

First Name:

Last Name:

Phone:\*

Fax:

Mobile:

Email:

Address:

## Income Details

### Current Self Employed Income Details

Previous Tax Year Income:

Previous Tax Year Income:

### Current Income Details

Gross Salary (\$):

Gross Salary (\$):

Frequency:

Frequency:

Overtime (\$):

Overtime (\$):

Frequency:

Frequency:

### Additional Income Details

Income Type:

Income Type:

Income Amount:

Income Amount:

Frequency:

Frequency:

Financial Year:                      Current                      Previous

Financial Year:                      Current                      Previous

Income Verified Date:                      /                      /

Income Verified Date:                      /                      /

Gov. Benefit Type:                      Family Allowance

Gov. Benefit Type:                      Family Allowance

Unemployed Allowance                      Widow Allowance

Unemployed Allowance                      Widow Allowance

Depreciation                      Interest on Debts Refinanced

Depreciation                      Interest on Debts Refinanced

Non Cash Benefits                      Non Recurring Expenses

Non Cash Benefits                      Non Recurring Expenses

### Applicant Details > Expenses

#### Monthly Living Expenses

Value

##### Expense 1

Type

Description

Ownership:

Frequency

Value

##### Expense 2

Type

Description

Ownership:

Frequency

Value

##### Expense 3

Type

Description

Ownership:

Frequency

Value

#### Monthly Living Expenses

Value

##### Expense 1

Type

Description

Ownership

Frequency

Value

##### Expense 2

Type

Description

Ownership

Frequency

Value

##### Expense 3

Type

Description

Ownership

Frequency

Value

**Applicant Details > Financial Situation**

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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:\*

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:\*

**Applicant Details > Credit Issue**

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**Credit Issue 1**

Max 100 Characters

Amount Owed:

Monthly Repayment:

End Date:\*                                    /                    /

Legal Issue:\*

Judgement:\*

**Credit Issue 1**

Max 100 Characters

Amount Owed:

Monthly Repayment:

End Date:\*                                    /                    /

Legal Issue:\*

Judgement:\*

**Property 1**

Can be used as security?		Property already used as security?	
<b>Security</b>			
Security Address:		Transaction:*	
Ownership:*		Security Use:*	
Purchase Date:*	/	Status:*	
Holding:*	/	Off the Plan:	
Zoning:*		Property Type:*	
Estimated Value:*		Net Rental Income:	
		Net Rental Frequency:	

<b>Current Mortgage</b>	<b>Split 1</b>	<b>Split 2</b>
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Current Mortgage?

Institution:\*

Original Term in Months:

Mortgage Priority:

Limit Amount:

Unpaid Balance:\*

Repayment Type:

Interest Rate:

Repayment Amount:\*

Repayment Period:\*

Account Name:

BSB:

Account Number:

Clearing from this loan:

Exit Fess/Break Costs amount:

**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**

**Split 1**

**Split 2**

Current Mortgage?

Institution:\*

Original Term in Months:

Mortgage Priority:

Limit Amount:

Unpaid Balance:\*

Repayment Type:

Interest Rate:

Repayment Amount:\*

Repayment Period:\*

Account Name:

BSB:

Account Number:

Clearing from this loan:

Exit Fess/Break Costs amount:



**Property 3**

Can be used as security?

Property already used as security?

<b>Security</b>			
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Security Address:

Transaction:\*

Ownership:\*

Security Use:\*

Purchase Date:\*

Status:\*

Holding:\*

Off the Plan:

Zoning:\*

Property Type:\*

Estimated Value:\*

Net Rental Income:

Net Rental Frequency:

<b>Current Mortgage</b>	<b>Split 1</b>	<b>Split 2</b>
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Current Mortgage?

Institution:\*

Original Term in Months:

Mortgage Priority:

Limit Amount:

Unpaid Balance:\*

Repayment Type:

Interest Rate:

Repayment Amount:\*

Repayment Period:\*

Account Name:

BSB:

Account Number:

Clearing from this loan:

Exit Fess/Break Costs amount:

**Other Assets**

<b>Bank Accounts</b>	<b>1</b>	<b>2</b>	<b>3</b>
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Type:\*

Institution:

Account Name:\*

Current Bal \$:\*

Ownership:\*

Savings Period (Mths)\*

BSB:

Account Number:

<b>Investments</b>	<b>1</b>	<b>2</b>	<b>3</b>
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Type:\*

Institution:

Policy No:

Current Bal \$:\*

Ownership:\*

<b>Motor Vehicles</b>	<b>1</b>	<b>2</b>	<b>3</b>
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Vehicle Type:\*

Make:

Model:

Market Value:\*

Ownership:\*

Year:

<b>Other Assets</b>	<b>1</b>	<b>2</b>	<b>3</b>
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Type:\*

Description:

Market Value:\*

Ownership:\*

Total Other Assets:

Total Security Properties  
Value:

**Total Assets:**

Assets and Liabilities > Liabilities

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Liability Details	1	2	3
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Type:\*

Ownership:

Card Type:

Interest Rate:

Months Remaining:

Short Term Months Remaining:

Account Details			
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Name of Lender:\*

Other Lender:\*

BSB:

Account Number:

Account Name:

Liability Amount:			
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Owing Amount:\*

Limit Amount:\*

Payment Method:

Monthly Repayment Amount:

Amount Paid at Settlement:

Clearing from this loan?

Exit Fees (if applicable)

**Total Liabilities (amounts owing)**

Assets and Liabilities > Mortgage Protection Insurance

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**Mortgage Protection Insurance**

**Applicant 1**

**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**

Linked to Security Property: Loan Purpose:

Loan Amount Required:

**Source of Funds**

Fund Type: Description:

Amount \$

**Loan Features**

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:

**Rate Options**

**Fixed Rate**

Fixed Rate:	Fixed Rate Term (years)
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:
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**Introductory Variable**

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

**Basic Variable**

Basic Variable:	Requires lower interest with less features:
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**Additional**

**Reverse Mortgage**

Reverse Mortgage:	Client advised to discuss facility with family member:
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**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 you 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.

**Disclosure of Conflict**

Is there any conflict of interest identified with the new proposed loan?\*

No

Yes

*If "Yes", please provide details below.*

## Statement > Preliminary Assessment

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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 lenders canvasses and the information provided by me/us and that if the information is incomplete or inaccurate that I/we should consider its suitability before entering into the proposed loan arrangements.

### Client 1

### Client 2

Client Name:

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

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### Credit Representative's/Australian Credit Licensee's statement

First Name:\*

Surname:\*

Company Name:\*

Contact Number:

Fax Number:

Mobile Number:

Email Address:\*

Address:\*

Signature:

Date:                                    /                                    /

Notes\*