

Loan offer to be sent to:

Details



Broker notes



Details

	Applicant 1				Applicant 2			
Name								
Other	FHB?		Guarantor?		FHB?		Guarantor?	
Resident of Aus?	Yes	No	Location if not Aus		Yes	No	Location if not Aus	
Marital status								
Dependent ages								
Mobile								
Email								
Current address								
Date moved in			Status				Status	
Previous address								
Date moved in			Status				Status	
Mother's maiden name								



Employment

Type	PAYG		Self employed		PAYG		Self employed	
Start date								
Occupation								
Current employer & address								
Previous employer & address								
	Start date		End date		Start date		End date	



Income

Base salary				
Overtime/Allowances				
Other?				

Company/Trust		Additional page			
Company	Applicant status:		Borrower	Guarantor	
Registered company name					
ACN/ABN	Registered as: Proprietary/Private			Public	
Trading name					
Nature of business					
Names of Directors	1				
	2				
Full address of Principal Place of Business					
	Time at this address:		State	P/code	
Full Registered Office address (PO Box not accepted)					
	Time at this address:		State	P/code	
Names of each beneficial owner (if proprietary company)	1			DOB	
	2			DOB	
Residential address of each beneficial owner (PO Box not accepted)	1				
	2				
Trust	Applicant status:		Borrower	Guarantor	
Full name of Trust					
Full Business/Trading name (if any) of the Trustee					
Nature of business					
Type of Trust					
Country Trust established	Australia	Other*	*Please specify		
Full name of Trustee	1			DOB	
	2			DOB	
Residential address of Trustee(s) (PO Box not accepted)	1				
	2				

Company/Trust		Additional page	
Trust (continued)			
Names of Beneficiaries in respect of Trust	1	DOB	
	2	DOB	
If Trustee is a company Registered Company Name			
ACN/ABN		Registered as: Proprietary/Private	Public
Trading name			
Nature of business			
Names of Directors	1		
	2		
Full Registered Office address (PO Box not accepted)			
	Time at this address:	State	P/code
Names of each beneficial owner (if proprietary company)	1	DOB	
	2	DOB	
Residential address of each beneficial owner (PO Box not accepted)	1		
	2		
Class of Beneficiaries			
Settlers	1. Deceased:	2. Minor Contributor (<\$10k):	
	3. Major Contributor's Full Name:		
Name of each beneficial owner	1	DOB	
	2	DOB	
Residential address of each beneficial owner (PO Box not accepted)	1		
	2		
Power of Attorney	Will the loan contract be executed under Power of Attorney?	Yes	No
Full name			DOB
Residential address (PO Box not accepted)			

Real Estate Asset(s)

Asset 1	Asset Name											
Address												
OO on INV	OO		INV		Property Type							
Value					Rental income							
Applicant	1	2	Joint		Security Property							
Liability name	1.			2.			3.					
Liability Type												
Refinance												
Lender												
Limit												
Balance												
Payment												
Interest Rate %												
Applicant	1	2	Joint		1	2	Joint		1	2	Joint	
Asset 2	Asset Name											
Address												
OO on INV	OO		INV		Property Type							
Value					Rental income							
Applicant	1	2	Joint		Security Property							
Liability name	1.			2.			3.					
Liability Type												
Refinance												
Lender												
Limit												
Balance												
Payment												
Interest Rate %												
Applicant	1	2	Joint		1	2	Joint		1	2	Joint	

Real Estate Asset(s)

Asset 3	Asset Name											
Address												
OO on INV	OO		INV		Property Type							
Value					Rental income							
Applicant	1	2	Joint		Security Property							
Liability name	1.			2.			3.					
Liability Type												
Refinance												
Lender												
Limit												
Balance												
Payment												
Interest Rate %												
Applicant	1	2	Joint		1	2	Joint		1	2	Joint	
Asset 4	Asset Name											
Address												
OO on INV	OO		INV		Property Type							
Value					Rental income							
Applicant	1	2	Joint		Security Property							
Liability name	1.			2.			3.					
Liability Type												
Refinance												
Lender												
Limit												
Balance												
Payment												
Interest Rate %												
Applicant	1	2	Joint		1	2	Joint		1	2	Joint	



Other Asset(s) – Superannuation, Savings and Home contents

Asset (Bank/Super details please)		Asset Type	Value	App. 1, 2 or Joint	Funds to complete
Bank					
BSB	Acct No				
Bank					
BSB	Acct No				
Bank					
BSB	Acct No				
Bank					
BSB	Acct No				
Motor vehicle/Boat	Vehicle Type	Make	Year	Value	App. 1, 2 or Joint
1					
2					
3					
4					
5					
6					
Security properties	1.	2.	3.		
Address					
Property value					
Finance Purpose					
Primary Type					
Density					
Primary Use					
Property Status					
Holding					

 Other Liability(ies)

Liability name	1.			2.			3.		
Linked Asset									
Liability Type									
Refinance?									
Lender									
Limit									
Balance									
Repayments			Frequency			Frequency			Frequency
Interest Rate %									
Remaining	Years		Months	Years		Months	Years		Months
Applicant	1	2	Joint	1	2	Joint	1	2	Joint
BSB & Acct No.	BSB Acct No.			BSB Acct No.			BSB Acct No.		
Liability name	4.			5.			6.		
Linked Asset									
Liability Type									
Refinance?									
Lender									
Limit									
Balance									
Repayments			Frequency			Frequency			Frequency
Interest Rate %									
Remaining	Years		Months	Years		Months	Years		Months
Applicant	1	2	Joint	1	2	Joint	1	2	Joint
BSB & Acct No.	BSB Acct No.			BSB Acct No.			BSB Acct No.		

Living expenses*

Type	Weekly	Fortnightly	Monthly	Comments
Owner Occupied Expenses				
Groceries				
Medical & Health				
Clothing & Personal Care				
Transport				
Childcare				
Education				
Insurances				
Phone & Media				
Recreation & Entertainment				
Investment Property 1 Expenses				
Investment Property 2 Expenses				
Investment Property 3 Expenses				
Rent / Board				
Other				
Other				
Totals	Annual			Monthly

*See last page for definition and whether mandatory

Notes

Comments	
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Signatures

Applicant 1 signature	
Applicant 2 signature	

⚡ Compliance

Client Needs Analysis

Amount of credit		Reason for seeing credit	
Total		Term	
If purchasing, how long intending to retain? Why?			
Details of debts being refinanced & benefits			

⚡ Expected annual rental per applicant

App 1		App 2	
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⚡ Proposed repayments

Monthly	
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⚡ Loan features

Loan Type	Full Doc	Low Doc		
Rate Type	Fixed	Variable	Combo	
Repayment Type	P&I	IO	Combo	Other
Why is variable/fixed rate important to applicant(s)				
Why is principal & interest-only important to the applicant(s)				

⚡ Compliance (continued)

Preferred features							
Pay off quickly		Redraw		Ability to split line		Line of credit	
Offset		Top up		Construction		Other	

Retirement and other circumstances				
Age applicant planning to retire	App 1		App 2	
Will applicant reach planned retirement age during term of loan?	Y	N	Y	N
If 'Yes', how does the applicant(s) intend to repay the loan during their retirement phase?				
Does the app(s) plan to anticipate changes (other than retirement) to their future financial circumstances that could ADVERSELY impact their ability to repay the loan?				

Credit proposal disclosure
Commission Group
Commission Group

Credit proposal disclosure
Referring Office
Referring Office

Quote Fee(s) or charge(s)

Protecting your lifestyle			
Do you have any insurance to protect your lifestyle For example: life, total permanent disablement insurance, income protection, etc.?		Would you like someone to contact you regarding life insurance?	
How would your lifestyle needs be maintained if you and/or your partner were temporarily unable to earn an income, for example through sickness/illness?		Do you have home and content insurance?	
		Would you like someone to contact you regarding home and contents insurance?	

Product selection
Give a concise summary of the applicant(s)'s requirements and objectives and why the particular loan product was chosen.

Summary Check

Securites		
Property name	Purpose	Estimated Value
Total		
Loan breakdown		
Reason for loan	Estimated Value	
LVR		Total
Refinance Consolidation		
Property name	Lender	Loan amount
Other liabilities		
Total		
Available funds		
Purchases		
Property name	Purchase price	
Total		

 Expenses - definitions and examples

Expense Type	Required?	Description
Clothing and personal care	Yes	Clothing, footwear, cosmetics, personal care
Groceries	Yes	Typical supermarket shop for groceries including food and toiletries
Medical and health	Yes	Medical and health costs including doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under insurance)
Owner occupied property utilities, rates and related costs	Yes per each Owner Occupied property	Housing and property expenses on owner occupied property including rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV as they are categorised separately)
Rented property utilities and related costs	Yes if customer's Post Settlement Housing situation is Rent or Board or With Parents	Housing and property expenses on renter's occupied property including repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV as they are categorised separately)
Transport	Yes	Public transport, motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under insurance)
Childcare	Mandatory based on personal circumstances	Childcare including nannies
Education	Mandatory based on personal circumstances	Public and private education fees and associated costs (preschool, primary, secondary and tertiary) including books and uniforms etc.
Insurance	Yes	All insurance including health, home and contents, motor vehicle, life, income protection
Investment property utilities, rates and related costs	Yes per each Investment property	Housing and property expenses on investment property including rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV as they are categorised separately).
Telephone, internet, pay TV and media streaming	Yes	Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions
Recreation and entertainment	Yes	Recreation and entertainment including alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays
Other	No	Unique items not covered in above categories (must be explained further)