

**Personal Information – Applicant 1**

**For Company / Trust Applicants (DO NOT COMPLETE IF PERSONAL APPLICANTS):**

Company / Trustee	<input type="text"/>	Trust Name	<input type="text"/>
ACN/ABN	<input type="text"/>	ABN	<input type="text"/>
Directors:	<input type="text"/>	Shareholders:	<input type="text"/>
<input type="text"/>		Trust Primary Beneficiaries:	
<input type="text"/>		<input type="text"/>	

**Title**     Mr     Mrs     Ms     Miss     Other

Surname     First names

Date of Birth     Maiden name

**Marital Status**     Single     Married     De facto     Divorced     Widowed     Separated

**Dependants**

Number     Ages

**Residency Status**     Citizen     Resident     Non-Resident    Country

Home Phone     Work Phone

Mobile     Email

Divers Licence     Passport

State    Expiry DD/MM/YYYY    Expiry DD/MM/YYYY

**Current Residential Address**

Suburb

State     Postcode

**Previous Residential Address (if less than 2 years at current)**

Suburb

State     Postcode

Current Since  **(Important)**

From  to  **(Important)**

Own Home – Mortgage     Own Home – no debts

Renting     Boarding     With parents

Other (specify)

Own Home – Mortgage     Own Home – no debts

Renting     Boarding     With parents

Other (specify)

Mailing Address

**Nearest relative not living with you (Important):**

Name:     Address:

Phone/Email:      Mother     Father     Other

# Part 1

## Employment details – Applicant 1

### Current Employment Status (more than one may apply)

- Primary     Secondary     Retired     PAYG     Self Employed     Unemployed  
 Student     Home duties     Govt Benefit     Full time     Part time     Casual  
 Temporary     Public system     Private system     Other

Occupation

Since

Employer

Currently On Probation     Yes     No

### Employer or Company contact details (HR / payroll)

Contact Name

Contact number

Contact email

### Employer or Company address

Suburb

State

Postcode

### IF SELF EMPLOYED:

ABN Number

### Accountants Details (Name/Contact/Address/Phone/Fax)

Name

Contact

Address

Phone

Fax

### Previous or Secondary Employment Status if applicable (attach extra sheet if more than 3 jobs in past 3 years)

- Primary     Secondary     Retired     PAYG     Self Employed     Unemployed  
 Student     Home duties     Govt Benefit     Full time     Part time     Casual  
 Temporary     Public system     Private system     Other

Occupation

Employed

From: MM/YYYY    to: MM/YYYY

Employer

(3 years employment history required)

### Employer or Company contact details (HR / payroll)

Contact Name

Contact number

Contact email

### Employer or Company address

Suburb

State

Postcode

### IF SELF EMPLOYED:

ABN Number

### Accountants Details (Name/Contact/Address/Phone/Fax)

Name

Contact

Address

Phone

Fax

**Personal Information – Applicant 2**

**For Company / Trust Applicants (DO NOT COMPLETE IF PERSONAL APPLICANTS):**

Company / Trustee	<input type="text"/>	Trust Name	<input type="text"/>
ACN/ABN	<input type="text"/>	ABN	<input type="text"/>
Directors:	<input type="text"/>	Shareholders:	<input type="text"/>
		Trust Primary Beneficiaries:	
<input type="text"/>		<input type="text"/>	

**Title**     Mr     Mrs     Ms     Miss     Other   

Surname        First names       

Date of Birth     DD/MM/YYYY    Maiden name   

**Marital Status**     Single     Married     De facto     Divorced     Widowed     Separated

**Dependants**

Same as Applicant 1?     Yes     No        Number        Ages                   

**Residency Status**     Citizen     Resident     Non-Resident    Country   

Home Phone	<input type="text"/>	Work Phone	<input type="text"/>
Mobile	<input type="text"/>	Email	<input type="text"/>
Divers Licence	<input type="text"/>	Passport	<input type="text"/>
State	Expiry	Expiry	DD/MM/YYYY

**Current Residential Address**

<input type="text"/>
Suburb
State
Postcode

**Previous Residential Address (if less than 2 years at current)**

<input type="text"/>
Suburb
State
Postcode

Current Since     MM/YYYY    **(Important)**

From     MM/YYYY    to     MM/YYYY    **(Important)**

- Own Home – Mortgage     Own Home – no debts
- Renting     Boarding     With parents
- Other (specify)

- Own Home – Mortgage     Own Home – no debts
- Renting     Boarding     With parents
- Other (specify)

Mailing Address   

**Nearest relative not living with you (Important - cannot be same as Applicant 1):**

Name:        Address:   

Phone/Email:         Mother     Father     Other

**Employment details – Applicant 2**

**Current Employment Status (more than one may apply)**

- Primary     Secondary     Retired     PAYG     Self Employed     Unemployed  
 Student     Home duties     Govt Benefit     Full time     Part time     Casual  
 Temporary     Public system     Private system     Other

Occupation

Since

Employer

Currently On Probation     Yes     No

**Employer or Company contact details (HR / payroll)**

Contact Name   
 Contact number   
 Contact email

**Employer or Company address**

Suburb   
 State     Postcode

**IF SELF EMPLOYED:**

ABN Number

**Accountants Details (Name/Contact/Address/Phone/Fax)**

Name	Contact
Address	Phone                      Fax

**Previous or Secondary Employment Status if applicable (attach extra sheet if more than 3 jobs in past 3 years)**

- Primary     Secondary     Retired     PAYG     Self Employed     Unemployed  
 Student     Home duties     Govt Benefit     Full time     Part time     Casual  
 Temporary     Public system     Private system     Other

Occupation

Employed

Employer

(3 years employment history required)

**Employer or Company contact details (HR / payroll)**

Contact Name   
 Contact number   
 Contact email

**Employer or Company address**

Suburb   
 State     Postcode

**IF SELF EMPLOYED:**

ABN Number

**Accountants Details (Name/Contact/Address/Phone/Fax)**

Name	Contact
Address	Phone                      Fax

**Property Purchase information (if Purchasing)**

**Solicitor/Conveyancer Details (Name/Contact/Address/Phone/Fax)**

Name	Contact	
Address	Phone	Fax

**Property 1 Details**

	<input type="checkbox"/> House	<input type="checkbox"/> Unit	<input type="checkbox"/> Land	<input type="checkbox"/> Construction
Suburb	<input type="checkbox"/> Owner occupied	<input type="checkbox"/> Investment		
State	Postcode	Primary Security?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Finance Date		Settlement Date		
Purchase Price	\$	If Investment, expected weekly rent:	\$	
<b>Contact for access</b>				
Contact name	Name/s on Contract and percentage Ownership:			
Contact number				
Contact email				

**Property 2 Details**

	<input type="checkbox"/> House	<input type="checkbox"/> Unit	<input type="checkbox"/> Land	<input type="checkbox"/> Construction
Suburb	<input type="checkbox"/> Owner occupied	<input type="checkbox"/> Investment		
State	Postcode	Primary Security?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Finance Date		Settlement Date		
Purchase Price	\$	If Investment, expected weekly rent:	\$	
<b>Contact for access</b>				
Contact Name	Name/s on Contract and percentage Ownership:			
Contact number				
Contact email				

**Monthly Living Expenses**

We have standard minimum monthly benchmarks that we use for determining fair and reasonable ongoing every day expenses based on the number of family Members. This does not take into account such items as:

- Private School Fees
- Foxtel / Cable TV
- Life Insurance
- Tobacco/Alcohol
- 2<sup>nd</sup> Car Expenses (Fuel, Registration)
- And other "discretionary" expenses

When determining a reasonable figure for ongoing monthly expenses, we would recommend that you use a Budget Planner (you can find one at <http://www1.infochoice.com.au/distributions/ASIC/calculators/budgetplanner/index.asp>) to ensure that the monthly figure you are declaring is fair and reasonable and will not impact on your ability to repay the proposed loan without substantial financial hardship.

**PLEASE SPEND SOME TIME ON THIS AS THE OUTCOME MAY HAVE A SIGNIFICANT EFFECT ON THE MAXIMUM AMOUNT THAT YOU ARE ABLE TO BORROW**

**Monthly Benchmark Living Allowances**

**\$1,375 for each single adult**  
**\$1,715 for each married/de-facto couple**  
**\$375 for each dependant (child or dependant adult)**

**Estimated Monthly Living Allowance**

**We have reviewed our monthly normal expenditure and have determined that (tick one):**

The Benchmark Living Allowances as defined in the table above are a fair and reasonable estimate of our regular monthly outgoings

**OR**

We believe that the Benchmark Living Allowances as defined above are **not sufficient** to cover our regular monthly outgoings and we have determined that the figure detailed below more accurately represents our standard monthly outgoings:

\$ \_\_\_\_\_ per month

**OR**

We believe that the Benchmark Living Allowances as defined above are **too high**. We have determined that the figure detailed below more accurately represents our standard monthly outgoings:

\$ \_\_\_\_\_ per month

**Property Assets**

**Property 1 Details**

	Suburb
State	Postcode

Estimated Value \$

Name/s on Current Title and percentage Ownership:

Name/s on Current Mortgage (if under Mortgage):

**If using as Security, Contact for Valuation access:**

Contact Name

Contact number

- House     Unit     Land     Construction

- Owner occupied     Investment

To be used as Security?     Yes     No

If Investment, current weekly rent: \$

**Current Mortgage Details:**

- No Mortgage     Mortgaged (complete details below)

Who is mortgage with

Amount owed \$

Monthly Repayment \$

Interest Rate  %

If this Property is being used as Security, what do you estimate the current Loan Exit Costs to be :

\$

**Property 2 Details**

	Suburb
State	Postcode

Estimated Value \$

Name/s on Current Title and percentage Ownership:

Name/s on Current Mortgage (if under Mortgage):

**If using as Security, Contact for Valuation access:**

Contact Name

Contact number

- House     Unit     Land     Construction

- Owner occupied     Investment

To be used as Security?     Yes     No

If Investment, current weekly rent: \$

**Current Mortgage Details:**

- No Mortgage     Mortgaged (complete details below)

Who is mortgage with

Amount owed \$

Monthly Repayment \$

Interest Rate  %

If this Property is being used as Security, what do you estimate the current Loan Exit Costs to be :

\$

***Please photocopy page if more than 2 properties***

**Other Assets**

**Cheque, savings, term deposit and other accounts are:**

Name of Institution <i>e.g. name of bank, building society, etc</i>	Account Type <i>e.g. cheque, savings, etc</i>	Owner(s) or percentage of ownership if not 50/50		Current Balance
		<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	% _____ % _____	\$
		<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	% _____ % _____	\$
		<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	% _____ % _____	\$
		<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	% _____ % _____	\$

**Investments (superannuation, managed funds, life insurance, shares, unit trusts):**

Name of Institution <i>e.g. name of bank, building society, portfolio etc</i>	Investment Type <i>e.g. super, insurance, shares etc</i>	Owner(s) or percentage of ownership if not 50/50		Current cash balance
		<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	% _____ % _____	\$
		<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	% _____ % _____	\$
		<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	% _____ % _____	\$
		<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	% _____ % _____	\$
		<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	% _____ % _____	\$

**Motor Vehicles:**

Make and Model	Year Build	Owner(s) or percentage of ownership if not 50/50		Market Value
		<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	% _____ % _____	\$
		<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	% _____ % _____	\$
		<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	% _____ % _____	\$

**Other Assets (household items and personal effects, cash, boats, tools of trade, business equity):**

Brief description of assets <i>Do not provide a detailed list of assets</i>	Owner(s) or percentage of ownership if not 50/50		Market Value
Home Contents	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	% _____ % _____	\$
	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	% _____ % _____	\$
	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	% _____ % _____	\$
	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	% _____ % _____	\$

**Liabilities**

**Credit cards, store cards, unsecured overdrafts, etc:**

Include details of credit cards, store cards, etc even if you have a nil balance

Name of Lender <i>e.g. name of bank, store, etc</i>	Credit Type <i>e.g. MasterCard, Visa, etc</i>	Credit Limit	Minimum monthly repayment	Borrower	Amount owing (balance)	Refinance or consolidating this debt
			\$	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Other loans, including personal loans, vehicle leases, hire purchase**

Name of Lender <i>e.g. name of bank, store, etc</i>	Credit Type <i>e.g. MasterCard, Visa, etc</i>	Minimum monthly repayment	Borrower	Amount owing	Refinance or consolidating this loan / debt
		\$	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Other liabilities, including provisional taxation, HECS, guarantees on loans/leases**

Brief description of other liabilities	Minimum monthly repayment	Debtor / Guarantor	Amount owing	Refinance or consolidating this loan / debt
	\$	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Other****How long do you intend to keep this Loan for:**

- Less than 6 months
   
  6 to 12 months  
 12 months to 24 months
   
  For the foreseeable future

**What are your objectives with this loan (please provide as much information as possible so that we can ensure that the Loan we propose is NOT unsuitable for you).****Examples**

Home ownership: purchase of house to live in

Tax driven investment strategy: borrowing on existing equity to purchase investment property

**Are there any circumstances that you can foresee that may affect your capacity to repay any proposed loan that we may arrange for you (eg: loss of employment, illnesses etc):**

- No  
  
 Yes (provide details below):

**Type of loan sought:**

- Variable  
 Fixed for \_\_\_\_\_ Years

**Are there any Lenders that you would prefer to deal with:**

- No  
 Yes (list below):

**Are there any Lenders that you would prefer NOT to deal with:**

- No  
 Yes (list below):

**Loan Features:**

- |                          |                                       |                                    |                                       |
|--------------------------|---------------------------------------|------------------------------------|---------------------------------------|
| Internet Banking         | <input type="checkbox"/> Not Required | <input type="checkbox"/> Mandatory | <input type="checkbox"/> Nice to have |
| Offset Account           | <input type="checkbox"/> Not Required | <input type="checkbox"/> Mandatory | <input type="checkbox"/> Nice to have |
| Split Loan Facilities    | <input type="checkbox"/> Not Required | <input type="checkbox"/> Mandatory | <input type="checkbox"/> Nice to have |
| Interest Only Facilities | <input type="checkbox"/> Not Required | <input type="checkbox"/> Mandatory | <input type="checkbox"/> Nice to have |

**Anything else:**

Applicant 1 Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant 2 Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_