

1. PERSONAL DETAILS – APPLICANT ONE

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other

Surname

First Name Middle Name(s)

Date of Birth (DOB) Residency (PR/Non Resi/Aust Citizen)

Email Address

Mobile

Drivers Licence Number Drivers Licence Expiry Date

Marital Status Mothers Maiden Name

Number of Dependants Age of Dependants

Nearest Relative not Living with you (Name, Number, Relationship & Address)

PERSONAL DETAILS – APPLICANT TWO

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other

Surname

First Name Middle Name(s)

Date of Birth (DOB) Residency (PR/Non Resi/Aust Citizen)

Email Address

Mobile

Drivers Licence Number Drivers Licence Expiry Date

Marital Status Mothers Maiden Name

Number of Dependants Age of Dependants

Nearest Relative not Living with you (Name, Number, Relationship & Address)

2. ADDRESS DETAILS – APPLICANT ONE

Current Residential Address

☐ Own ☐ Mortgaged ☐ Renting ☐ Boarding ☐ Other

Start Date at Current Address Start Date at Previous Address

Previous Residential Address (if less than 3 years at current)

ADDRESS DETAILS – APPLICANT TWO

Current Residential Address

☐ Own ☐ Mortgaged ☐ Renting ☐ Boarding ☐ Other

Start Date at Current Address Start Date at Previous Address

Previous Residential Address (if less than 3 years at current)

3. EMPLOYMENT DETAILS – APPLICANT ONE

Current Employment ☐ Employee ☐ Self-Employed ☐ Full Time ☐ Part Time ☐ Casual

Start Date of Current Employment Occupation

Employer Business Name or ABN Employer Phone Number

Previous Employment (if in current for less than 3 years) ☐ Employee ☐ Self-Employed ☐ Full Time ☐ Part Time ☐ Casual

Start Date of Previous Employment Occupation

Employer Business Name or ABN

EMPLOYMENT DETAILS – APPLICANT TWO

Current Employment ☐ Employee ☐ Self-Employed ☐ Full Time ☐ Part Time ☐ Casual

Start Date of Current Employment Occupation

Employer Business Name or ABN Employer Phone Number

Previous Employment (if in current for less than 3 years) ☐ Employee ☐ Self-Employed ☐ Full Time ☐ Part Time ☐ Casual

Start Date of Previous Employment Occupation

Employer Business Name or ABN

4. GROSS INCOME – APPLICANT ONE

☐ Annual☐ Monthly☐ Fortnightly☐ Weekly

Employment (pre-tax)
\$

Investment/Shares
\$

Total Rent Received
\$

DSS/Other
\$

GROSS INCOME – APPLICANT TWO

☐ Annual☐ Monthly☐ Fortnightly☐ Weekly

Employment (pre-tax)
\$

Investment/Shares
\$

Total Rent Received
\$

DSS/Other
\$

5. MONTHLY EXPENSES – APPLICANT ONE & TWO

Utilities & Rent
\$

Food & Groceries
\$

Medical & Health
\$

Child Care
\$

House Purchase & Upkeep
\$

Rental Expenses
\$

Recreation & Leisure
\$

Transport
\$

Child Maintenance
\$

Insurance (Home, Car, Etc.)
\$

Telephone, Internet & Pay TV
\$

Clothing & Personal Care
\$

Education
\$

Sport & Hobbies
\$

Other
\$

6. REAL ESTATE ASSETS – APPLICANT ONE & TWO

Home

Address

Est. Value
\$

Ownership

Investment 1

Address

Est. Value
\$

Rent/Mnth
\$

Ownership

Investment 2

Address

Est. Value
\$

Rent/Mnth
\$

Ownership

Investment 3

Address

Est. Value
\$

Rent/Mnth
\$

Ownership

Investment 4

Address

Est. Value
\$

Rent/Mnth
\$

Ownership

REAL ESTATE LIABILITIES – APPLICANT ONE & TWO

Home Loan Lender

Balance
\$

Rate
%

Repayment
\$

Refinance

Home Loan Lender

Balance
\$

Rate
%

Repayment
\$

Refinance

Home Loan Lender

Balance
\$

Rate
%

Repayment
\$

Refinance

Home Loan Lender

Balance
\$

Rate
%

Repayment
\$

Refinance

Home Loan Lender

Balance
\$

Rate
%

Repayment
\$

Refinance

7. OTHER ASSETS – APPLICANT ONE & TWO

Vehicle 1

Make/Model/Year

Est. Value
\$

Ownership

Vehicle 2

Make/Model/Year

Est. Value
\$

Ownership

Savings

Account/Details

Est. Value
\$

Ownership

Savings

Account/Details

Est. Value
\$

Ownership

Savings

Account/Details

Est. Value
\$

Ownership

Savings

Account/Details

Est. Value
\$

Ownership

Home Contents

Details

Est. Value
\$

Ownership

Superfund/SMSF

Details

Est. Value
\$

Ownership

Superfund/SMSF

Details

Est. Value
\$

Ownership

Total Shares

Details

Est. Value
\$

Ownership

OTHER LIABILITIES – APPLICANT ONE & TWO

Vehicle Loan Lender

Repayment
\$

Balance
\$

Rate
%

Refinance

Vehicle Loan Lender

Repayment
\$

Balance
\$

Rate
%

Refinance

Credit Card Lender

Limit
\$

Balance
\$

Ownership
%

Refinance

Credit Card Lender

Limit
\$

Balance
\$

Ownership
%

Refinance

Credit Card Lender

Limit
\$

Balance
\$

Ownership
%

Refinance

Credit Card Lender

Limit
\$

Balance
\$

Ownership
%

Refinance

Personal Loan Lender

Repayment
\$

Balance
\$

Ownership
%

Refinance

SMSF Loan Lender

Repayment
\$

Balance
\$

Rate
%

Refinance

SMSF Loan Lender

Repayment
\$

Balance
\$

Rate
%

Refinance

HECS/HELP Debt

Repayment
\$

Balance
\$

Ownership

8. YOUR PROPOSED LOAN REQUIREMENTS – APPLICANT ONE & TWO

Property Address: _____ State _____ P/code _____

Name/s on title: _____

Check type of security - serviced apartment / inner city / rural / commercial etc _____

Property Address: _____ State _____ P/code _____

Name/s on title: _____

Check type of security - serviced apartment / inner city / rural / commercial etc _____

Property Address: _____ State _____ P/code _____

Name/s on title: _____

Check type of security - serviced apartment / inner city / rural / commercial etc _____

If lending is in company or trust name please provide details _____

IF YOU'RE PURCHASING

PURCHASE AND LOAN COSTS:	
Purchase Price:	\$
Transfer stamp duty:	\$
Transfer registration:	\$
Adjustments, rates, etc:	\$
Conveyancer estimate:	\$
Loan application fees:	\$
Valuation fees:	\$
Bank legal fees:	\$
LMI: Add to loan? YES <input type="checkbox"/> NO <input type="checkbox"/>	\$
Mortgage stamp duty: (N/A WA)	\$
Mortgage registration: (LTO search)	\$
Progress claim (construction):	\$
Property insurance:	\$
Other:	\$
SUBTOTAL COSTS	\$
LESS OWN FUNDS:	\$
TOTAL:	\$

IF YOU'RE REFINANCING

Purpose for Refinancing / Top Up	Better rate <input type="checkbox"/>	Consolidate debts <input type="checkbox"/>
Need extra cash <input type="checkbox"/>	Restructure <input type="checkbox"/>	Investing <input type="checkbox"/>
Building <input type="checkbox"/>	Renovating <input type="checkbox"/>	Other <input type="checkbox"/>
Property value (property being refinanced):	\$	
	\$	
Property status:	O/O <input type="checkbox"/>	Inv property <input type="checkbox"/> Vacant land <input type="checkbox"/>
REFINANCE AND LOAN COSTS:		
Refinance amount:	\$	
Loan application fees:	\$	
Valuation fees:	\$	
Bank legal fees:	\$	
LMI: Add to loan? YES <input type="checkbox"/> NO <input type="checkbox"/>	\$	
Mortgage stamp duty: (N/A WA)	\$	
Mortgage registration: (LTO search)	\$	
Progress claim (construction):	\$	
Property insurance:	\$	
EXIT FEES:	\$	
Discharge Costs:	\$	
Other: _____	\$	
ADDITIONAL FUNDS:	\$	
TOTAL:	\$	

ADDITIONAL DETAILS - IF YOU'RE REFINANCING / CONSOLIDATING DEBT

EXISTING LOAN/S:

	DEBT 1:		DEBT 2:		DEBT 3:		DEBT 4:		DEBT 5:		DEBT 6:	
Lender Name:												
Loan type:												
Payout amt:	\$		\$		\$		\$		\$		\$	
Penalty if applicable:	\$		\$		\$		\$		\$		\$	
Current interest rate:		%		%		%		%		%		%
Term of loan:		M		Y		M		Y		M		Y
OTHER DEBT:												

As part of the proposed consolidation of debt, are credit card limits going to reduced or cancelled? Please provid details below.

Y ☐ N ☐

9. REASONS FOR CREDIT – APPLICANT ONE & TWO

What is the loan amount you are applying for?	
What is the purpose of the loan?	Buy to live in (Owner-Occupied) Buy as an investment (Investment Property) Construction Renovation / Home improvements House and Land package Equity release Refinance Debt consolidation Multiple purposes Other (Please detail below)
If you answered the above question with refinance and debt consolidation, please provide information on what your objectives are for seeking this:	
If you answered Other or Multiple Purposes to question 2, please provide more information:	
What is the intended occupancy of the property?	Owner occupied / Investment
If the loan term exceeds retirement age, provide an explanation of how you will repay the loan:	
How long do you expect to remain in the new Credit Contract?	1-2 years / 2 - 5 years / 5 - 10 years / 10 + years / Not sure
For example - do you expect to sell the security property in a certain time frame?	
What type of loan repayment are you considering?	Principle and Interest / Interest only / Undecided

10. CREDIT HISTORY - APPLICANT ONE & TWO

Are you a tax resident of a foreign country?	YES / NO
If you answered Yes to the above question, please provide details.	
Have you ever had any defaults, judgements or legal proceedings recorded against you?	YES / NO
If you answered Yes to the above question, please provide details.	
Are all of your current credit commitments up to date?	YES / NO
If you answered No to the above question, please provide details on how you plan to bring your existing loan repayments up to date.	

11. RISK PROFILE - APPLICANT ONE & TWO

Are you concerned about rising interest rates?	YES / NO
On a scale of 1-10 how concerned are you about rising interest rates? 1 is not concerned and 10 is highly concerned:	
Would you consider taking a fixed rate (either all fixed, or a split loan with part fixed and part variable)?	YES / NO / NOT SURE
On a scale of 1-10 how would you rate your current job security? 1 is not secure, 10 is highly secure:	

12. LENDER SELECTION - APPLICANT ONE & TWO

Do you have a preference for the type of lender that you would like to deal with?	Major Bank / Regional Bank / Credit Union / Don't Mind
Are there any lenders that you do not wish to deal with?	
Are there particular lenders that you have preference to deal with?	
Are there any loan product types that you are particularly interested in?	Basic loan / Standard loan / Line of Credit / Professional Package Other / Don't know
If you answered other to the above question, please provide further information.	

13. LOAN AND LENDER FEATURES - APPLICANT ONE & TWO

Rate lock?	Must Have / Nice to Have / Don't Mind / Not Required
Fixed rate loan with ability to make extra repayments?	Must Have / Nice to Have / Don't Mind / Not Required
Fixed rate loan with ability to redraw?	Must Have / Nice to Have / Don't Mind / Not Required
Split loan (part fixed and / or part variable)	Must Have / Nice to Have / Don't Mind / Not Required
Offset Account?	Must Have / Nice to Have / Don't Mind / Not Required
Line of Credit option?	Must Have / Nice to Have / Don't Mind / Not Required
Access to Lender Branch Network?	Must Have / Nice to Have / Don't Mind / Not Required
Access to loan via ATM?	Must Have / Nice to Have / Don't Mind / Not Required
Cheque book linked to loan and / or offset account?	Must Have / Nice to Have / Don't Mind / Not Required
Portability?	Must Have / Nice to Have / Don't Mind / Not Required
Any other features? (Please provide details)	

14. ANTICIPATED CHANGES TO CIRCUMSTANCES - APPLICANT ONE & TWO

Do you anticipate any changes to your income in the next 6-12 months?	YES / NO
If you answered Yes to the above, please provide further information.	
Do you anticipate your expenses will change materially in the next 6-12 months?	YES / NO
If you answered Yes to the above, please provide futher information.	
Are there any other factors that you can think of that may materially affect your income or expenses in the next 12 months?	YES / NO
If you answered Yes to the above, please provide futher information.	

15. PROTECTING YOUR LIFESTYLE - APPLICANT ONE & TWO

Do you have adequate Life Insurance?	Yes / No / Unsure
Do you have adequate Debt Protection Insurance?	Yes / No / Unsure
Do you have adequate Income Protection?	Yes / No / Unsure
Do you have adequate House and Contents Insurance?	Yes / No / Unsure
If you answered No, or Unsure to any of the above questions, would you like us to arrange a meeting for you to discuss options regarding your Insurances?	Yes / No / Would like to discuss

16. OTHER ADVISORS - APPLICANT ONE & TWO

Accountant Business Name	Accountants Name	Contact Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Solicitor/Conveyancer Business Name	Solicitor/Conveyancer Name	Contact Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Real Estate Agency	Agent Name	Contact Number
<input type="text"/>	<input type="text"/>	<input type="text"/>

☐ I/We agree that my/our broker may keep the above parties updated about the progress of my/our loan application.

17. OTHER NOTES

18. CONFIRMATION – APPLICANT ONE	CONFIRMATION – APPLICANT TWO
Applicant One Name: _____	Applicant Two Name: _____
Signature: _____	Signature: _____
Date Signed: _____	Date Signed: _____

OFFICE USE ONLY

Name of Broker Partner: _____

Client: ☐ NEW ☐ REPEAT ☐ REFERRAL

Referral Source: _____

Actions required: _____

