

Fact Find - Client Needs Analysis

Understanding you and your requirements

Agenda:

- Getting to know you, your goals and objectives
- Borrowing capacity & lender options
- Protecting lifestyle & assets
- Next steps

PERSONAL DETAILS	Applicant 1	Applicant 2
Applying as	Borrower <input checked="" type="checkbox"/> Guarantor <input type="checkbox"/>	Borrower <input checked="" type="checkbox"/> Guarantor <input type="checkbox"/>
Title	Mr <input checked="" type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Other (specify)	Mr <input type="checkbox"/> Mrs <input checked="" type="checkbox"/> Ms <input type="checkbox"/> Other (specify)
First Name		
Middle Name(s)		
Family Name		
Preferred Name (if different to above)		
Date of Birth		
Marital Status	Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Other <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Other <input type="checkbox"/>
Dependents (number & age of each)	Number: Age(s):	Number Age(s)
Driver Licence	Number Issuing State Issue date Expiry date	Number Issuing State Issue date Expiry date
Mother's Maiden Name		
Residency	Permanent Australian Resident Yes <input type="checkbox"/> No <input type="checkbox"/> Status Citizen <input type="checkbox"/> Resident <input type="checkbox"/> Non-resident <input type="checkbox"/> Country of residency	Permanent Australian Resident Yes <input type="checkbox"/> No <input type="checkbox"/> Status Citizen <input type="checkbox"/> Resident <input type="checkbox"/> Non-resident <input type="checkbox"/> Country of residency
Nearest Relative or Friend (may be required by your lender)	Name Address Phone Email	Name Address Phone Email
Home Phone Number		
Mobile Number		
Email Address		
Preferred Method of Contact		
Current Residential Details	Street address Suburb State Postcode Date moved in Status Own <input type="checkbox"/> Rent <input type="checkbox"/> Other (specify <input type="checkbox"/>	Street address Suburb State Postcode Date moved in Status Own <input type="checkbox"/> Rent <input type="checkbox"/> Other (specify <input type="checkbox"/>
Previous Address (if within last two years)	Street address Suburb State Postcode Date moved in Status Own <input type="checkbox"/> Rent <input type="checkbox"/> Other (specify <input type="checkbox"/>	Street address Suburb State Postcode Date moved in Status Own <input type="checkbox"/> Rent <input type="checkbox"/> Other (specify <input type="checkbox"/>
Other Notes		

FINANCIAL POSITION – Monthly Income & Expenses

NET INCOME		Current (\$)	After Settlement (\$)	EXPENSES		Current (\$)	After Settlement (\$)
Primary Employment				Credit Commitments			
Applicant 1:				Existing Mortgage – Primary Residence			
Applicant 2				Existing Mortgage – Other Home			
Secondary Employment				Existing Mortgage(s) – Investment - total repayments			
Applicant 1:				Proposed Mortgage(s) – Investment - total repayments		N/A	
Applicant 2				Margin Loan(s)			
Government Benefits (Centrelink/DVA)				Credit Card(s) at 3% of limit			
Investment – Property				Store Card(s) & ‘buy now pay later’ plans			
Existing – total rent received				Personal Loan(s)			
Proposed – total rent to be received		N/A		Vehicle Finance			
Investments – Other (e.g. cash, shares, managed funds)				Other e.g. ATO repayment plans, family loans			
Overseas Sources – convert to AUD				Living Expenses			
Other Sources				Childcare including nannies			
				Child maintenance			
				Clothing and personal care			
				Education – public and/or private school fees, uniforms & activities			
				HECS/HELP			
				Groceries - supermarket, meat, fruit & vegetables			
				Insurances – health, home, contents, life, income protection, pet & voluntary super			
				Investment property utilities, maintenance & other related costs			
				Medical and Health Costs – doctor, dental, optical and pharmaceutical			
				Other unique items			
				Owner occupied property maintenance, utilities, rates and related costs			
				Recreation and Entertainment - dining out, movies, gifts, memberships, pet care			
				Connections – phone, mobile, internet, cable TV, streaming services			
				Transport – public, car expenses (petrol, registration, insurance, servicing & tolls)			
				Rent or Board			
TOTAL NET INCOME (A)				TOTAL EXPENSES AFTER SETTLEMENT (B)			
NET MONTHLY SURPLUS (A – B)							

TAX RESIDENCY

	Applicant 1	Applicant 2
Are you a tax resident of a foreign country?		
If you answered 'Yes' to the above question, please provide your country of tax residency and your citizenship status. Please note: You will need to provide your Tax Identification Number to the lender as part of your application process.		

SELF EMPLOYED APPLICANTS (if applicable)

BUSINESS DETAILS & FINANCIAL POSITION			
Name of entity		Type of entity	
ABN/ACN		Registered trading name	
Trustees (if applicable)		Beneficiaries (if applicable)	
	Latest Financial Year (\$)	Previous Financial Year (\$)	Comments
Sales			
Less cost of goods sold	()	()	
Gross profit			
Operating expenses	()	()	
Net Profit Before Tax			
Addbacks			
One off expense(s)			
Interest			
Depreciation			
Directors fees & salaries			
Superannuation contributions			
Other			
Sub Total			
Less Tax	()	()	
TOTAL NET INCOME			
Are you aware of any future changes to business income that may affect your ability to meet your financial obligations? <i>If Yes, please provide further details</i>			Yes <input type="checkbox"/> No <input type="checkbox"/>
_____ _____ _____			
Has the income been consistent in the last two years? <i>If No, please provide further details</i>			Yes <input type="checkbox"/> No <input type="checkbox"/>
_____ _____ _____			

FINANCIAL POSITION – Assets & Liabilities

CURRENT ASSETS	Description	Estimated Value (\$)	Monthly Income (\$)	Ownership
Primary Residence				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other Home				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Investment Property 1				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Investment Property 2				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Investment Property 3				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Vehicle 1				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Vehicle 2				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Boat/Caravan/Leisure				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Bank Account 1				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Bank Account 2				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Bank Account 3				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Bank Account 4				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Term Deposits				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Investments/Shares/ Managed Funds				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Superannuation				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Superannuation				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Contents & Valuables				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other (specify)				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
TOTAL ASSETS				

CURRENT LIABILITIES	Lender / Loan Type	Balance (\$)	Limit (\$)	Repayments Monthly (\$)	Interest Rate (%pa)	Remaining Term (yrs)	To be cleared
Mortgage – Primary Residence							<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage – Other Home							<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage – Investment Property 1							<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage – Investment Property 2							<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage – Investment Property 3							<input type="checkbox"/> Yes <input type="checkbox"/> No
Margin Loan							<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Card 1							<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Card 2							<input type="checkbox"/> Yes <input type="checkbox"/> No
Store Cards							<input type="checkbox"/> Yes <input type="checkbox"/> No
'Buy now pay later' Plans							<input type="checkbox"/> Yes <input type="checkbox"/> No
Personal Loan 1							<input type="checkbox"/> Yes <input type="checkbox"/> No
Personal Loan 2							<input type="checkbox"/> Yes <input type="checkbox"/> No
Vehicle Finance 1							<input type="checkbox"/> Yes <input type="checkbox"/> No
Vehicle Finance 2							<input type="checkbox"/> Yes <input type="checkbox"/> No
HECS/HELP							<input type="checkbox"/> Yes <input type="checkbox"/> No
ATO Repayment Plan							<input type="checkbox"/> Yes <input type="checkbox"/> No
Family Loans							<input type="checkbox"/> Yes <input type="checkbox"/> No
Other (specify)							<input type="checkbox"/> Yes <input type="checkbox"/> No

TOTAL LIABILITIES	
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INSURANCE

TYPE	Person/Asset Insured	Insurer & Policy No.	Value	Renewal Date
Home & Contents – Primary Residence				
Home & Contents – Other Home				
Home, Contents & Landlord – Investment Properties				
Vehicles				
Boat/Caravan/Leisure				
Income Protection				
Life/Trauma/TPD				
Private Health				
Business & Key Person				
Other (specify)				

PROTECTING LIFESTYLE AND ASSETS

❖ Do you have a **CURRENT WILL** in place? Yes No

Buying a house is a significant new asset – If you do not have a will, the court will appoint an administrator and there is no guarantee that the family's needs will be met according to their wishes.

❖ Do you have adequate home and contents insurance? Yes No

❖ In the event of a serious illness/accident that stops you from working for a prolonged period of time, how will you pay your mortgage (or rent if you were to sell the property), cover other liabilities and ongoing expenses?

❖ In the event of a terminal illness or accident resulting in death, how would your family maintain the lifestyle they are accustomed to now (for example pay the mortgage, pay for school fees, day to day living expenses)?

❖ What stress would be placed on your family and/or personal relationships in the event you were struggling financially after a serious illness or accident?

❖ Smoker? Applicant 1 Yes No Applicant 2 Yes No

Would you like to arrange a meeting to discuss options for your current and future insurance needs? Yes No

PROFESSIONAL ADVISERS

TYPE	Firm Name	Contact Name	Contact Details	Comments
Accountant				
Financial Adviser				
Solicitor/Conveyancer				
Real Estate Agent				
Insurance Broker				
Property Buyers Agent				
Builder				
Other (specify)				

FINANCE NEEDS & OBJECTIVES

LOAN REQUIREMENTS & PURPOSE

What is the loan amount you wish to apply for?

What is the intended occupancy of the property?

What is the purpose (or multiple purposes) for obtaining finance?

- | | | |
|--|--|---|
| <input type="checkbox"/> Purchase owner occupied property | <input type="checkbox"/> Purchase an investment property | <input type="checkbox"/> Purchase land |
| <input type="checkbox"/> Construction for owner occupation | <input type="checkbox"/> Construction for investment | <input type="checkbox"/> Renovations & improvements |
| <input type="checkbox"/> Refinance | <input type="checkbox"/> Equity release/Top-up for other purchases | <input type="checkbox"/> Debt consolidation |
| <input type="checkbox"/> Other (specify) | | |

What is the loan term you wish to apply for?

years months

How long do you expect to remain in this property?

years months

CREDIT HISTORY

Applicant 1:

Have you ever had any financial judgments or legal proceedings recorded against you? Yes No

If 'yes' please provide specific details:

Are all of your current credit 'finance' commitments up to date? Yes No

If 'no' please provide details on how you plan to bring your financial position and/or loan repayments in order/up to date:

Applicant 2:

Have you ever had any financial judgments or legal proceedings recorded against you? Yes No

If 'yes' please provide specific details:

Are all of your current credit 'finance' commitments up to date? Yes No

If 'no' please provide details on how you plan to bring your financial position and/or loan repayments in order/up to date:

RISK PROFILE

Applicant 1:

Are you concerned about rising interest rates? (On a scale of 1-10: 1 is not concerned / 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

How would you rate your current job security? (On a scale of 1-10: 1 is not secure – 10 is highly secure)

Applicant 2:

Are you concerned about rising interest rates? (On a scale of 1-10: 1 is not concerned / 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

How would you rate your current job security? (On a scale of 1-10: 1 is not secure / 10 is highly secure)

LENDER PREFERENCE

Do you have a preference for the type of lender that you would like to deal with for?

Are there any lenders that you do not wish to deal with?

Are there particular lenders that you would prefer?

Are there any product types that you are interested in?

LOAN PREFERENCE		Priority	Reason for requirements
<input type="checkbox"/> Principal & interest		<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Flexibility <input type="checkbox"/> Additional repayments <input type="checkbox"/> Redraw & Offset <input type="checkbox"/> Other
<input type="checkbox"/> Interest only	I/O Term	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Preserve cash flow <input type="checkbox"/> Tax benefits <input type="checkbox"/> Construction <input type="checkbox"/> Other
<input type="checkbox"/> Fixed rate	Fixed Term	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Concerned about interest rates <input type="checkbox"/> Stability of repayments <input type="checkbox"/> Rate Lock <input type="checkbox"/> Other
<input type="checkbox"/> Split loan (part fixed and/or part variable)		<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Flexibility <input type="checkbox"/> Additional repayments <input type="checkbox"/> Advanced features <input type="checkbox"/> Other
<input type="checkbox"/> Basic variable		<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Low rate and fees with less features <input type="checkbox"/> Other
<input type="checkbox"/> Offset account		<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Pay loan off as quickly as possible <input type="checkbox"/> Other
<input type="checkbox"/> Multiple Offset accounts		<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Pay loan off as quickly as possible <input type="checkbox"/> Other
<input type="checkbox"/> Redraw		<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Availability of funds <input type="checkbox"/> Other
<input type="checkbox"/> Access to Branch network		<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Convenience
<input type="checkbox"/> Other features required (specify)			

CHANGES TO CURRENT CIRCUMSTANCES

Applicant 1:

Do you plan or anticipate changes (other than retirement) to your future financial circumstances that could ADVERSELY impact your ability to repay the loan? Yes No If 'yes' please provide specific details:

At what age are you planning to retire? If you have selected a term i.e. 25 years but you expect to retire in 15 years, please specify how you will continue to make loan repayments or have paid out the loan before you retire (what is your retirement plan)?

Applicant 2:

Do you plan or anticipate changes (other than retirement) to your future financial circumstances that could ADVERSELY impact your ability to repay the loan? Yes No If 'yes' please provide specific details:

At what age are you planning to retire? If you have selected a term i.e. 25 years but you expect to retire in 15 years, please specify how you will continue to make loan repayments or have paid out the loan before you retire (what is your retirement plan)?

ADDITIONAL NOTES ON REQUIREMENTS AND OBJECTIVES

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SECURITY POSITION

Security Property	Property Type / Details	Value	Source Of Value	Ownership

ESTIMATED TRANSACTION COSTS

Purchase price		Equity from existing property	
Refinance amount (including exit costs)		Proceeds from property sale	
Debts being consolidated		Deposit paid	
Lender application & valuation fee(s)		Savings	
Stamp Duty		Gift(s) – non-refundable	
Registration – mortgage & transfer		Grant – First Home Owners	
Legal fees		Sale of other assets	
Lenders mortgage insurance		Other contribution(s)	
Other fees & costs		New loan(s)	
TOTAL COSTS		TOTAL FUNDS	

CALCULATING LOAN TO VALUE RATIO (LVR)

Total amount to be borrowed	
Total security value	
LVR (loan amount / by security value x 100)	

INTERVIEW & KEY OUTCOME NOTES - (objectives & goals – e.g. short to medium term; applicants' priorities)

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CLIENT DECLARATION

By signing below, I/we agree and acknowledge that:

- I/we have received and carefully read the Credit Guide provided;
- the information provided by me/us in this document is accurate and complete and is the basis on which credit assistance will be provided to me/us;
- if I/we have not provided full and/or accurate information, my broker will not be able to fully analyse my/our current financial situation, requirements and/or needs;
- In providing credit assistance, my broker has not provided any financial, taxation or legal advice or made any enquiries about the appropriateness of any such advice that I/we may have received.

Name	Signature	Date
Applicant 1		
Applicant 2		

SUPPORTING DOCUMENTS CHECKLIST

To proceed with an application for finance, below is a list of the typical documentary requirements

Applicant 1

Applicant 2

Identification (originals to be sighted – copies to be submitted to lender)

- Current Australian driver licence
- Passport (current or < 2 years expired)
- Medicare Card
- Public utilities statements (e.g. council rates, electricity)
- Birth Certificate, Proof of Age card issued under law
- Citizenship Certificate, Visa Permit (if new to the country)

Employment Income (Tax File Numbers MUST be deleted from ALL documentation)

PAYG

- Two most recent payslips (YTD calculations included)
- Letter of Employment issued by employer: Date commenced, employment status, base salary, confirmation of regular allowances/overtime, confirmation of YTD earnings
- Latest PAYG Summary; Income Tax Return and Notice of Assessment
- Employment contract
- Confirmation of probation (if any)

Self-employed

Sole trader

- Most recent Income Tax Return and Notices of Assessment

Partnership

- Most recent partnership AND individual Income Tax Returns and Notices of Assessment

Company

- Most recent company AND directors' individual Income Tax Returns and Notices of Assessment
- Financial statements (statement of position and income statement)

Trust

- Most recent trust AND trustees' individual Income Tax Returns and Notices of Assessment
- For corporate trustees refer above for requirements

Non-employment income

Centrelink/DVA (e.g. Age Pension/Family Allowance/Disability Support/Newstart/Defence Income Support)

- Centrelink/DVA Schedule

Child Support

- Confirmation of maintenance arrangement
- Most recent 12 months bank statements confirming receipt of payments

Investment property

- Copy of rental lease or signed letter from property agent to confirm current and/or expected rental income
- Three most recent months bank statements to confirm receipt of rental

Investment other (e.g. shares, managed funds, private pensions and annuities, trusts and overseas sources)

- Copy of dividend/distribution statements
- Confirmation of portfolio and/or source of income

Expenditure

Living expenses

- Three most recent months transactional bank and/or credit card account statements to confirm outgoings

Loans and other credit commitments

- Six most recent months loan account statements for all loans, credit cards, debts and payment plans being refinanced
- Three most recent months loan account statements for all loans, credit cards, debts and payment plans NOT being refinanced
- Credit Card cancellation or Limit Reduction letter
- Child Support – confirmation of maintenance arrangement
- Private and family debts – confirmation of arrangements

Assets

Property

- Council rates notice or documentary evidence of ownership for all existing properties

Savings and investments

- Three most recent months savings and investment account statements
- Term deposit or investment account certificate
- Share/managed funds portfolio documentation (most recent statement)
- Superannuation fund documentation (most recent statement)

Purpose of lending

Purchase

- Executed Purchase/Sale Contract (all pages) plus any additional requirements as per relevant State
- Confirmation of deposit paid

Refinance

- Most recent six months loan account statements

Construction

- Council approved plans and specifications
- Executed builder's contract (all pages) plus any additional requirements as per relevant State
- Confirmation of builder's indemnity insurance plus any additional requirements as per relevant State
- Confirmation of deposit paid

Evidence of funds to complete

- Confirmation of source(s) of funds to complete:
 - Own savings – bank statements
 - Gift – letter/declaration from source confirming non-refundable gift
 - Sale proceeds – bank statements and/or relevant document verifying sale

PRIVACY DISCLOSURE STATEMENT AND CONSENT

In handling your personal information,Pty Ltd ABN and its individual representatives are authorised credit representatives of Connective Credit Services Pty Ltd ACN 143 651 496 (Australian Credit Licence 389328) Level

20, 567 Collins Street, Melbourne VIC 3000 Phone: 1300 656 637 is committed to complying with the Privacy Act 1988 and the Australian Privacy Principles.

How and why we collect your personal information - We collect personal information from you when you apply for or use our products and services, in particular the products and services you require. 'Personal information' may include any sensitive information (including health information) and may include any information you tell us about any vulnerability you may have.

Providing Your Personal Information to Other Organisations - In providing products and services to you it may be necessary for us to retain your personal information and provide it to other organisations with which we conduct business. We may exchange the information with the following types of entities, some of which may be located overseas:

- Organisations which provide finance or other products to you or to whom an application has been made
- Finance consultants, accountants and auditors, conveyancers, legal advisers, insurers and mailing services
- Any associates, related entities, contractors and our mortgage aggregator (Connective)
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services
- Any person where we are required by law to do so
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity.

Your rights - You may gain access to the personal information that we hold about you by contacting us. You can also contact us to obtain a copy of our privacy policy. The policy contains information about how you can access or seek correction of the information we hold about you, how we manage that information and our complaints process.

If your personal information is not provided - If you do not provide us with all of the information we request we may be unable to supply to you the product or service that you require.

Consent to provide your personal information to a credit reporting body (CRB) - we can act as your agent to obtain a report or information about your consumer or commercial credit worthiness from a (CRB), we may disclose personal information such as your name, date of birth and address to the CRB to obtain an assessment of whether that personal information matches information held by it.

<input type="checkbox"/> Yes - I/we appoint of to obtain a credit report on my/our behalf.
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Consent to receive marketing Information - you consent to us doing so & we may provide you with information from time to time about new products and services available to you from us or other businesses with whom we have a relationship. Your consent to our providing this information to you will be implied unless you notify us that you do not wish to receive this information.

I/we do not wish to receive marketing information: <input type="checkbox"/> (please tick to confirm)
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Consent to receive documents electronically - you consent to us providing you with documents by electronic communication, you confirm that paper documents may no longer be given and electronic communications must be regularly checked for documents. Consent to the giving of documents by electronic communication may be withdrawn at any time.

I/we do not wish to receive documents electronically: <input type="checkbox"/> (please tick to confirm)

By signing this consent you agree that we may collect, use and disclose your information:

Name: _____	Signature: _____	Date: _____
-	-	-
Address: _____	Date of Birth: _____	Drivers Licence: _____
_____	-	-
Name: _____	Signature: _____	Date: _____
-	-	-
Address: _____	Date of Birth: _____	Drivers Licence: _____
_____	-	-

Bulbul Ahmed
Gen Y Advisory Services
Phone: 02-97583352