

Loan Application Form

PERSONAL DETAILS - APPLICANT 1

Applicant Type	<input type="text"/>	Title	<input type="text"/>	Gender	<input type="text"/>	Date of Birth	<input type="text"/>
First Name	<input type="text"/>			Middle Name	<input type="text"/>		
Surname	<input type="text"/>			Previous Name	<input type="text"/>		

CONTACT DETAILS - APPLICANT 1

Mobile Phone	<input type="text"/>	Home Phone	<input type="text"/>	Work Phone	<input type="text"/>
Email 1	<input type="text"/>		Email 2	<input type="text"/>	
Website	<input type="text"/>		Preferred Contact	<input type="text"/>	

ADDRESS DETAILS - APPLICANT 1

Current Address	<input type="text"/>		
Residential Status	<input type="text"/>	Start Date	<input type="text"/>
Mailing Address	<input type="text"/>		Same as Current
Post Settlement Address	<input type="text"/>		Same as Current

IDENTIFICATION - APPLICANT 1

Country of Residency	<input type="text"/>	Country of Tax Residency	<input type="text"/>	
Country of Citizenship	<input type="text"/>	Residency Status	<input type="text"/>	
Country of Birth	<input type="text"/>	City of Birth	<input type="text"/>	
Drivers Licence Type	<input type="text"/>	Drivers Licence Number	<input type="text"/>	
Drivers Licence Card #	<input type="text"/>	State of Issue	<input type="text"/>	
Name on Drivers Licence	<input type="text"/>		Drivers Licence Expiry	<input type="text"/>
Passport Number	<input type="text"/>	Passport Issue Country	<input type="text"/>	
Name on Passport	<input type="text"/>		Passport Expiry Date	<input type="text"/>
Medicare Number	<input type="text"/>	Medicare Name on Card	<input type="text"/>	
Medicare Ref Number	<input type="text"/>	Medicare Card Colour	<input type="text"/>	
		Medicare Expiry Date	<input type="text"/>	
Birth Certificate Number	<input type="text"/>	Name on document	<input type="text"/>	
		Registration Date	<input type="text"/>	

FAMILY RELATIONS & NEXT OF KIN - APPLICANT 1

Mothers Maiden Name	<input type="text"/>	Marital Status	<input type="text"/>	No. of Dependents	<input type="text"/>
Next of Kin Full Name	<input type="text"/>	Next of Kin Relationship	<input type="text"/>	Next of Kin Phone	<input type="text"/>
Next of Kin Address	<input type="text"/>				

EMPLOYMENT DETAILS - APPLICANT 1

Employment 1

Employment Status	<input type="text"/>	Employment Type	<input type="text"/>	Employment Priority	<input type="text"/>
Employment Basis	<input type="text"/>	Occupation	<input type="text"/>	Start Date	<input type="text"/>
				On Probation	<input type="text"/>
Employer Name	<input type="text"/>	Employer ABN	<input type="text"/>	Employer ACN	<input type="text"/>
Employer Type	<input type="text"/>	Employer Address	<input type="text"/>		
Contact Name	<input type="text"/>	Contact Number	<input type="text"/>	Contact Email	<input type="text"/>

Employment 2

Employment Status	<input type="text"/>	Employment Type	<input type="text"/>	Employment Priority	<input type="text"/>
Employment Basis	<input type="text"/>	Occupation	<input type="text"/>	Start Date	<input type="text"/>
				On Probation	<input type="text"/>
Employer Name	<input type="text"/>	Employer ABN	<input type="text"/>	Employer ACN	<input type="text"/>
Employer Type	<input type="text"/>	Employer Address	<input type="text"/>		
Contact Name	<input type="text"/>	Contact Number	<input type="text"/>	Contact Email	<input type="text"/>

Employment 3

Employment Status	<input type="text"/>	Employment Type	<input type="text"/>	Employment Priority	<input type="text"/>
Employment Basis	<input type="text"/>	Occupation	<input type="text"/>	Start Date	<input type="text"/>
				On Probation	<input type="text"/>
Employer Name	<input type="text"/>	Employer ABN	<input type="text"/>	Employer ACN	<input type="text"/>
Employer Type	<input type="text"/>	Employer Address	<input type="text"/>		
Contact Name	<input type="text"/>	Contact Number	<input type="text"/>	Contact Email	<input type="text"/>

PERSONAL DETAILS - APPLICANT 2

Applicant Type	<input type="text"/>	Title	<input type="text"/>	Gender	<input type="text"/>	Date of Birth	<input type="text"/>
First Name	<input type="text"/>			Middle Name	<input type="text"/>		
Surname	<input type="text"/>			Previous Name	<input type="text"/>		

CONTACT DETAILS - APPLICANT 2

Mobile Phone	<input type="text"/>	Home Phone	<input type="text"/>	Work Phone	<input type="text"/>
Email 1	<input type="text"/>		Email 2	<input type="text"/>	
Website	<input type="text"/>		Preferred Contact	<input type="text"/>	

ADDRESS DETAILS - APPLICANT 2

Current Address	<input type="text"/>		
Residential Status	<input type="text"/>	Start Date	<input type="text"/>
Mailing Address	<input type="text"/>		Same as Current
Post Settlement Address	<input type="text"/>		Same as Current

IDENTIFICATION - APPLICANT 2

Country of Residency	<input type="text"/>	Country of Tax Residency	<input type="text"/>	
Country of Citizenship	<input type="text"/>	Residency Status	<input type="text"/>	
Country of Birth	<input type="text"/>	City of Birth	<input type="text"/>	
Drivers Licence Type	<input type="text"/>	Drivers Licence Number	<input type="text"/>	
Drivers Licence Card #	<input type="text"/>	State of Issue	<input type="text"/>	
Name on Drivers Licence	<input type="text"/>		Drivers Licence Expiry	<input type="text"/>
Passport Number	<input type="text"/>	Passport Issue Country	<input type="text"/>	
Name on Passport	<input type="text"/>		Passport Expiry Date	<input type="text"/>
Medicare Number	<input type="text"/>	Medicare Name on Card	<input type="text"/>	
Medicare Ref Number	<input type="text"/>	Medicare Card Colour	<input type="text"/>	
		Medicare Expiry Date	<input type="text"/>	
Birth Certificate Number	<input type="text"/>	Name on document	<input type="text"/>	
		Registration Date	<input type="text"/>	

FAMILY RELATIONS & NEXT OF KIN - APPLICANT 2

Mothers Maiden Name	<input type="text"/>	Marital Status	<input type="text"/>	No. of Dependents	<input type="text"/>
Next of Kin Full Name	<input type="text"/>	Next of Kin Relationship	<input type="text"/>	Next of Kin Phone	<input type="text"/>
Next of Kin Address	<input type="text"/>				

EMPLOYMENT DETAILS - APPLICANT 2

Employment 1

Employment Status	<input type="text"/>	Employment Type	<input type="text"/>	Employment Priority	<input type="text"/>
Employment Basis	<input type="text"/>	Occupation	<input type="text"/>	Start Date	<input type="text"/>
				On Probation	<input type="text"/>
Employer Name	<input type="text"/>	Employer ABN	<input type="text"/>	Employer ACN	<input type="text"/>
Employer Type	<input type="text"/>	Employer Address	<input type="text"/>		
Contact Name	<input type="text"/>	Contact Number	<input type="text"/>	Contact Email	<input type="text"/>

Employment 2

Employment Status	<input type="text"/>	Employment Type	<input type="text"/>	Employment Priority	<input type="text"/>
Employment Basis	<input type="text"/>	Occupation	<input type="text"/>	Start Date	<input type="text"/>
				On Probation	<input type="text"/>
Employer Name	<input type="text"/>	Employer ABN	<input type="text"/>	Employer ACN	<input type="text"/>
Employer Type	<input type="text"/>	Employer Address	<input type="text"/>		
Contact Name	<input type="text"/>	Contact Number	<input type="text"/>	Contact Email	<input type="text"/>

Employment 3

Employment Status	<input type="text"/>	Employment Type	<input type="text"/>	Employment Priority	<input type="text"/>
Employment Basis	<input type="text"/>	Occupation	<input type="text"/>	Start Date	<input type="text"/>
				On Probation	<input type="text"/>
Employer Name	<input type="text"/>	Employer ABN	<input type="text"/>	Employer ACN	<input type="text"/>
Employer Type	<input type="text"/>	Employer Address	<input type="text"/>		
Contact Name	<input type="text"/>	Contact Number	<input type="text"/>	Contact Email	<input type="text"/>

COMPANY OR TRUST DETAILS (required if there is a company or trust application attached to this application)

Entity Name	<input type="text"/>		Entity Type	<input type="text"/>
ABN	<input type="text"/>	Registration Date	<input type="text"/>	State of Registration <input type="text"/>
Trading Name	<input type="text"/>		Industry Code	<input type="text"/>
Business Type	<input type="text"/>	GST Registered	<input type="text"/>	Number of Employees <input type="text"/>
Acting on behalf of a trust	<input type="text"/>	Trust Name	<input type="text"/>	
			Trust Business Number	<input type="text"/>
Trust Structure	<input type="text"/>	Settlor	<input type="text"/>	
			Number of Beneficiaries	<input type="text"/>
Contact Phone Number	<input type="text"/>	Email	<input type="text"/>	
			Website	<input type="text"/>
Preferred Contact Method	<input type="text"/>		Number of Shares	<input type="text"/>
Principal Place of Business	<input type="text"/>			
Registered Address	<input type="text"/>			Same as Current
Mailing Address	<input type="text"/>			Same as Current

RELATED INDIVIDUAL/S DETAILS (associated with above company/trust - please include ALL trustees PLUS beneficiaries whose share is 25% or greater)

Entity Individual #1 Title	<input type="text"/>	First name	<input type="text"/>	Surname	<input type="text"/>
Mobile Number	<input type="text"/>	Email	<input type="text"/>		Role <input type="text"/>
<hr/>					
Entity Individual #2 Title	<input type="text"/>	First name	<input type="text"/>	Surname	<input type="text"/>
Mobile Number	<input type="text"/>	Email	<input type="text"/>		Role <input type="text"/>
<hr/>					
Entity Individual #3 Title	<input type="text"/>	First name	<input type="text"/>	Surname	<input type="text"/>
Mobile Number	<input type="text"/>	Email	<input type="text"/>		Role <input type="text"/>
<hr/>					
Entity Individual #4 Title	<input type="text"/>	First name	<input type="text"/>	Surname	<input type="text"/>
Mobile Number	<input type="text"/>	Email	<input type="text"/>		Role <input type="text"/>

ASSETS (including any being purchased)

Property 1

Property Use	<input type="text"/>	Owners	<input type="text"/>
Address	<input type="text"/>		
Value	\$ <input type="text"/>	Valuation type	<input type="text"/> Property type <input type="text"/>
Zoning	<input type="text"/>	Use after settlement	<input type="text"/> Rental income earned \$ <input type="text"/> <input type="text"/>
Property Running Costs	\$ <input type="text"/> <input type="text"/>	Primary residence land tax	\$ <input type="text"/> <input type="text"/>

Property 2

Property Use	<input type="text"/>	Owners	<input type="text"/>
Address	<input type="text"/>		
Value	\$ <input type="text"/>	Valuation type	<input type="text"/> Property type <input type="text"/>
Zoning	<input type="text"/>	Use after settlement	<input type="text"/> Rental income earned \$ <input type="text"/> <input type="text"/>
Property Running Costs	\$ <input type="text"/> <input type="text"/>	Primary residence land tax	\$ <input type="text"/> <input type="text"/>

Property 3

Property Use	<input type="text"/>	Owners	<input type="text"/>
Address	<input type="text"/>		
Value	\$ <input type="text"/>	Valuation type	<input type="text"/> Property type <input type="text"/>
Zoning	<input type="text"/>	Use after settlement	<input type="text"/> Rental income earned \$ <input type="text"/> <input type="text"/>
Property Running Costs	\$ <input type="text"/> <input type="text"/>	Primary residence land tax	\$ <input type="text"/> <input type="text"/>

Property 4

Property Use	<input type="text"/>	Owners	<input type="text"/>
Address	<input type="text"/>		
Value	\$ <input type="text"/>	Valuation type	<input type="text"/> Property type <input type="text"/>
Zoning	<input type="text"/>	Use after settlement	<input type="text"/> Rental income earned \$ <input type="text"/> <input type="text"/>
Property Running Costs	\$ <input type="text"/> <input type="text"/>	Primary residence land tax	\$ <input type="text"/> <input type="text"/>

Vehicle 1

Vehicle type	<input type="text"/>	Vehicle make and model	<input type="text"/>
Owner/s	<input type="text"/>		
Registration Number	<input type="text"/>	Estimated vehicle compliance date	<input type="text"/> Value \$ <input type="text"/>

Vehicle 2

Vehicle type	<input type="text"/>	Vehicle make and model	<input type="text"/>
Owner/s	<input type="text"/>		
Registration Number	<input type="text"/>	Estimated vehicle compliance date	<input type="text"/> Value \$ <input type="text"/>

Vehicle 3

Vehicle type	<input type="text"/>	Vehicle make and model	<input type="text"/>
Owner/s	<input type="text"/>		
Registration Number	<input type="text"/>	Estimated vehicle compliance date	<input type="text"/> Value \$ <input type="text"/>

ASSETS (including any being purchased)

Bank Account 1

Bank	<input type="text"/>	Owner/s	<input type="text"/>	
Bank Account Type	<input type="text"/>	BSB	<input type="text"/>	Account Number <input type="text"/> Value \$ <input type="text"/>

Bank Account 2

Bank	<input type="text"/>	Owner/s	<input type="text"/>	
Bank Account Type	<input type="text"/>	BSB	<input type="text"/>	Account Number <input type="text"/> Value \$ <input type="text"/>

Bank Account 3

Bank	<input type="text"/>	Owner/s	<input type="text"/>	
Bank Account Type	<input type="text"/>	BSB	<input type="text"/>	Account Number <input type="text"/> Value \$ <input type="text"/>

Other Assets

Asset Type	<input type="text"/>	Owner/s	<input type="text"/>	
Details	<input type="text"/>			Value \$ <input type="text"/>
Asset Type	<input type="text"/>	Owner/s	<input type="text"/>	
Details	<input type="text"/>			Value \$ <input type="text"/>
Asset Type	<input type="text"/>	Owner/s	<input type="text"/>	
Details	<input type="text"/>			Value \$ <input type="text"/>
Asset Type	<input type="text"/>	Owner/s	<input type="text"/>	
Details	<input type="text"/>			Value \$ <input type="text"/>
Asset Type	<input type="text"/>	Owner/s	<input type="text"/>	
Details	<input type="text"/>			Value \$ <input type="text"/>
Asset Type	<input type="text"/>	Owner/s	<input type="text"/>	
Details	<input type="text"/>			Value \$ <input type="text"/>
Asset Type	<input type="text"/>	Owner/s	<input type="text"/>	
Details	<input type="text"/>			Value \$ <input type="text"/>
Asset Type	<input type="text"/>	Owner/s	<input type="text"/>	
Details	<input type="text"/>			Value \$ <input type="text"/>
Asset Type	<input type="text"/>	Owner/s	<input type="text"/>	
Details	<input type="text"/>			Value \$ <input type="text"/>

LIABILITIES

Mortgage Loan 1

Mortgage type	<input type="text"/>	Mortgage owners	<input type="text"/>		
Linked asset/address	<input type="text"/>				
Lender	<input type="text"/>	Interest rate %	<input type="text"/>	BSB	<input type="text"/>
Account number	<input type="text"/>				
Limit	\$ <input type="text"/>	Balance	\$ <input type="text"/>	Monthly repayment	\$ <input type="text"/>
Repayment type	<input type="text"/>	Loan term expiry	<input type="text"/>	Fixed expiry date	<input type="text"/>
Repayment arrears	<input type="text"/>	Status	<input type="text"/>		

Mortgage Loan 2

Mortgage type	<input type="text"/>	Mortgage owners	<input type="text"/>		
Linked asset/address	<input type="text"/>				
Lender	<input type="text"/>	Interest rate %	<input type="text"/>	BSB	<input type="text"/>
Account number	<input type="text"/>				
Limit	\$ <input type="text"/>	Balance	\$ <input type="text"/>	Monthly repayment	\$ <input type="text"/>
Repayment type	<input type="text"/>	Loan term expiry	<input type="text"/>	Fixed expiry date	<input type="text"/>
Repayment arrears	<input type="text"/>	Status	<input type="text"/>		

Mortgage Loan 3

Mortgage type	<input type="text"/>	Mortgage owners	<input type="text"/>		
Linked asset/address	<input type="text"/>				
Lender	<input type="text"/>	Interest rate %	<input type="text"/>	BSB	<input type="text"/>
Account number	<input type="text"/>				
Limit	\$ <input type="text"/>	Balance	\$ <input type="text"/>	Monthly repayment	\$ <input type="text"/>
Repayment type	<input type="text"/>	Loan term expiry	<input type="text"/>	Fixed expiry date	<input type="text"/>
Repayment arrears	<input type="text"/>	Status	<input type="text"/>		

Mortgage Loan 4

Mortgage type	<input type="text"/>	Mortgage owners	<input type="text"/>		
Linked asset/address	<input type="text"/>				
Lender	<input type="text"/>	Interest rate %	<input type="text"/>	BSB	<input type="text"/>
Account number	<input type="text"/>				
Limit	\$ <input type="text"/>	Balance	\$ <input type="text"/>	Monthly repayment	\$ <input type="text"/>
Repayment type	<input type="text"/>	Loan term expiry	<input type="text"/>	Fixed expiry date	<input type="text"/>
Repayment arrears	<input type="text"/>	Status	<input type="text"/>		

LIABILITIES

Personal/Vehicle/Other Loan 1

Loan type	<input type="text"/>	Loan owner/s	<input type="text"/>		
Lender	<input type="text"/>	Loan purpose or asset	<input type="text"/>	Amount financed \$	<input type="text"/>
Balance owing	\$ <input type="text"/>	Interest rate %	<input type="text"/>	BSB	<input type="text"/> Account number <input type="text"/>
Monthly repayment	\$ <input type="text"/>	Loan term expiry	<input type="text"/>	Repayment arrears	<input type="text"/> Status <input type="text"/>

Personal/Vehicle/Other Loan 2

Loan type	<input type="text"/>	Loan owner/s	<input type="text"/>		
Lender	<input type="text"/>	Loan purpose or asset	<input type="text"/>	Amount financed \$	<input type="text"/>
Balance owing	\$ <input type="text"/>	Interest rate %	<input type="text"/>	BSB	<input type="text"/> Account number <input type="text"/>
Monthly repayment	\$ <input type="text"/>	Loan term expiry	<input type="text"/>	Repayment arrears	<input type="text"/> Status <input type="text"/>

Personal/Vehicle/Other Loan 3

Loan type	<input type="text"/>	Loan owner/s	<input type="text"/>		
Lender	<input type="text"/>	Loan purpose or asset	<input type="text"/>	Amount financed \$	<input type="text"/>
Balance owing	\$ <input type="text"/>	Interest rate %	<input type="text"/>	BSB	<input type="text"/> Account number <input type="text"/>
Monthly repayment	\$ <input type="text"/>	Loan term expiry	<input type="text"/>	Repayment arrears	<input type="text"/> Status <input type="text"/>

Personal/Vehicle/Other Loan 4

Loan type	<input type="text"/>	Loan owner/s	<input type="text"/>		
Lender	<input type="text"/>	Loan purpose or asset	<input type="text"/>	Amount financed \$	<input type="text"/>
Balance owing	\$ <input type="text"/>	Interest rate %	<input type="text"/>	BSB	<input type="text"/> Account number <input type="text"/>
Monthly repayment	\$ <input type="text"/>	Loan term expiry	<input type="text"/>	Repayment arrears	<input type="text"/> Status <input type="text"/>

Personal/Vehicle/Other Loan 5

Loan type	<input type="text"/>	Loan owner/s	<input type="text"/>		
Lender	<input type="text"/>	Loan purpose or asset	<input type="text"/>	Amount financed \$	<input type="text"/>
Balance owing	\$ <input type="text"/>	Interest rate %	<input type="text"/>	BSB	<input type="text"/> Account number <input type="text"/>
Monthly repayment	\$ <input type="text"/>	Loan term expiry	<input type="text"/>	Repayment arrears	<input type="text"/> Status <input type="text"/>

LIABILITIES

Credit Cards

Lender	<input type="text"/>	Credit card owner/s	<input type="text"/>	Credit card type	<input type="text"/>
Credit card limit	\$ <input type="text"/>	Credit card balance	\$ <input type="text"/>	Repayment arrears	<input type="text"/>
<hr/>					
Lender	<input type="text"/>	Credit card owner/s	<input type="text"/>	Credit card type	<input type="text"/>
Credit card limit	\$ <input type="text"/>	Credit card balance	\$ <input type="text"/>	Repayment arrears	<input type="text"/>
<hr/>					
Lender	<input type="text"/>	Credit card owner/s	<input type="text"/>	Credit card type	<input type="text"/>
Credit card limit	\$ <input type="text"/>	Credit card balance	\$ <input type="text"/>	Repayment arrears	<input type="text"/>
<hr/>					
Lender	<input type="text"/>	Credit card owner/s	<input type="text"/>	Credit card type	<input type="text"/>
Credit card limit	\$ <input type="text"/>	Credit card balance	\$ <input type="text"/>	Repayment arrears	<input type="text"/>
<hr/>					
Lender	<input type="text"/>	Credit card owner/s	<input type="text"/>	Credit card type	<input type="text"/>
Credit card limit	\$ <input type="text"/>	Credit card balance	\$ <input type="text"/>	Repayment arrears	<input type="text"/>
<hr/>					
Lender	<input type="text"/>	Credit card owner/s	<input type="text"/>	Credit card type	<input type="text"/>
Credit card limit	\$ <input type="text"/>	Credit card balance	\$ <input type="text"/>	Repayment arrears	<input type="text"/>
<hr/>					

Arrears

Please provide details and explanations of any liabilities that have had arrears in the past six months (include reasons, status, amount)

INCOME - APPLICANT 1

Employment Income 1 - Annual

Employer	<input type="text"/>	Gross Salary \$	<input type="text"/>	Bonus \$	<input type="text"/>	Overtime - essential \$	<input type="text"/>
Overtime - non essential \$	<input type="text"/>	Commission \$	<input type="text"/>	Allowance \$	<input type="text"/>	Salary Total - Applicant 1 \$	<input type="text"/>

Employment Income 2 (if applicable) - Annual

Employer	<input type="text"/>	Gross Salary \$	<input type="text"/>	Bonus \$	<input type="text"/>	Overtime - essential \$	<input type="text"/>
Overtime - non essential \$	<input type="text"/>	Commission \$	<input type="text"/>	Allowance \$	<input type="text"/>	Salary Total - Applicant 1 \$	<input type="text"/>

Self-Employed - Annual business figures

Tax Year	<input type="text"/>	Comments	Tax Year	<input type="text"/>	Comments
Gross Sales	\$ <input type="text"/>	<input type="text"/>	Gross Sales	\$ <input type="text"/>	<input type="text"/>
Profit Before Tax	\$ <input type="text"/>	<input type="text"/>	Profit Before Tax	\$ <input type="text"/>	<input type="text"/>
Director Salaries	\$ <input type="text"/>	<input type="text"/>	Director Salaries	\$ <input type="text"/>	<input type="text"/>
Depreciation	\$ <input type="text"/>	<input type="text"/>	Depreciation	\$ <input type="text"/>	<input type="text"/>
Interest and other addbacks	\$ <input type="text"/>	<input type="text"/>	Interest and other addbacks	\$ <input type="text"/>	<input type="text"/>
Lease rentals	\$ <input type="text"/>	<input type="text"/>	Lease rentals	\$ <input type="text"/>	<input type="text"/>
Amortisation	\$ <input type="text"/>	<input type="text"/>	Amortisation	\$ <input type="text"/>	<input type="text"/>
Loss on sale of fixed asset	\$ <input type="text"/>	<input type="text"/>	Loss on sale of fixed asset	\$ <input type="text"/>	<input type="text"/>
Profit on sale of fixed asset	\$ <input type="text"/>	<input type="text"/>	Profit on sale of fixed asset	\$ <input type="text"/>	<input type="text"/>
Non recurring expense	\$ <input type="text"/>	<input type="text"/>	Non recurring expense	\$ <input type="text"/>	<input type="text"/>
Tax paid	\$ <input type="text"/>	<input type="text"/>	Tax paid	\$ <input type="text"/>	<input type="text"/>

Other Taxable Income - Annual

Dividends \$	<input type="text"/>	Capital Gains \$	<input type="text"/>	Foreign Income \$	<input type="text"/>
DHA \$	<input type="text"/>	Carer Payment \$	<input type="text"/>	Pension \$	<input type="text"/>
Extra Super Contributions \$	<input type="text"/>	Other Income \$	<input type="text"/>		

Non-Taxable Income - Annual

Government Benefits Pension	\$ <input type="text"/>	Government Benefits Family Allowance	\$ <input type="text"/>
Government Benefit Other	\$ <input type="text"/>	Government Benefits Child Support	\$ <input type="text"/>
Child Maintenance	\$ <input type="text"/>	Private Pension	\$ <input type="text"/>
Addback Depreciation	\$ <input type="text"/>	Addback Other Non Taxable	\$ <input type="text"/>
NRAS	\$ <input type="text"/>	Other Income Non Taxable	\$ <input type="text"/>

INCOME - APPLICANT 2

Employment Income 1 - Annual

Employer	<input type="text"/>	Gross Salary \$	<input type="text"/>	Bonus \$	<input type="text"/>	Overtime - essential \$	<input type="text"/>
Overtime - non essential \$	<input type="text"/>	Commission \$	<input type="text"/>	Allowance \$	<input type="text"/>	Salary Total - Applicant 2 \$	<input type="text"/>

Employment Income 2 (if applicable) - Annual

Employer	<input type="text"/>	Gross Salary \$	<input type="text"/>	Bonus \$	<input type="text"/>	Overtime - essential \$	<input type="text"/>
Overtime - non essential \$	<input type="text"/>	Commission \$	<input type="text"/>	Allowance \$	<input type="text"/>	Salary Total - Applicant 2 \$	<input type="text"/>

Self-Employed - Annual business figures

Tax Year	<input type="text"/>	Comments	Tax Year	<input type="text"/>	Comments
Gross Sales	\$ <input type="text"/>	<input type="text"/>	Gross Sales	\$ <input type="text"/>	<input type="text"/>
Profit Before Tax	\$ <input type="text"/>	<input type="text"/>	Profit Before Tax	\$ <input type="text"/>	<input type="text"/>
Director Salaries	\$ <input type="text"/>	<input type="text"/>	Director Salaries	\$ <input type="text"/>	<input type="text"/>
Depreciation	\$ <input type="text"/>	<input type="text"/>	Depreciation	\$ <input type="text"/>	<input type="text"/>
Interest and other addbacks	\$ <input type="text"/>	<input type="text"/>	Interest and other addbacks	\$ <input type="text"/>	<input type="text"/>
Lease rentals	\$ <input type="text"/>	<input type="text"/>	Lease rentals	\$ <input type="text"/>	<input type="text"/>
Amortisation	\$ <input type="text"/>	<input type="text"/>	Amortisation	\$ <input type="text"/>	<input type="text"/>
Loss on sale of fixed asset	\$ <input type="text"/>	<input type="text"/>	Loss on sale of fixed asset	\$ <input type="text"/>	<input type="text"/>
Profit on sale of fixed asset	\$ <input type="text"/>	<input type="text"/>	Profit on sale of fixed asset	\$ <input type="text"/>	<input type="text"/>
Non recurring expense	\$ <input type="text"/>	<input type="text"/>	Non recurring expense	\$ <input type="text"/>	<input type="text"/>
Tax paid	\$ <input type="text"/>	<input type="text"/>	Tax paid	\$ <input type="text"/>	<input type="text"/>

Other Taxable Income - Annual

Dividends \$	<input type="text"/>	Capital Gains \$	<input type="text"/>	Foreign Income \$	<input type="text"/>
DHA \$	<input type="text"/>	Carer Payment \$	<input type="text"/>	Pension \$	<input type="text"/>
Extra Super Contributions \$	<input type="text"/>	Other Income \$	<input type="text"/>		

Non-Taxable Income - Annual

Government Benefits Pension	\$ <input type="text"/>	Government Benefits Family Allowance	\$ <input type="text"/>
Government Benefit Other	\$ <input type="text"/>	Government Benefits Child Support	\$ <input type="text"/>
Child Maintenance	\$ <input type="text"/>	Private Pension	\$ <input type="text"/>
Addback Depreciation	\$ <input type="text"/>	Addback Other Non Taxable	\$ <input type="text"/>
NRAS	\$ <input type="text"/>	Other Income Non Taxable	\$ <input type="text"/>

EXPENSES (for applicants living in a joint household with a spouse or partner provide the total amount for household expenses)

Applicant/s whose expenses are included below:

	Monthly Expense	Comments
Groceries	\$ <input type="text"/>	<input type="text"/>
Clothing and personal care	\$ <input type="text"/>	<input type="text"/>
Phone internet and subscriptions	\$ <input type="text"/>	<input type="text"/>
Pet care	\$ <input type="text"/>	<input type="text"/>
Public education	\$ <input type="text"/>	<input type="text"/>
Higher education and training	\$ <input type="text"/>	<input type="text"/>
Childcare	\$ <input type="text"/>	<input type="text"/>
Recreation and entertainment	\$ <input type="text"/>	<input type="text"/>
Medical and health	\$ <input type="text"/>	<input type="text"/>
Transport	\$ <input type="text"/>	<input type="text"/>
General basic insurances	\$ <input type="text"/>	<input type="text"/>
Primary residence running costs	\$ <input type="text"/>	<input type="text"/>
Total Living Expenses (in HEM)	\$ <input type="text"/>	<input type="text"/>

Other	\$ <input type="text"/>	<input type="text"/>
Private schooling and tuition	\$ <input type="text"/>	<input type="text"/>
Health insurance	\$ <input type="text"/>	<input type="text"/>
Sickness accident and life insurance	\$ <input type="text"/>	<input type="text"/>
Primary residence land tax	\$ <input type="text"/>	<input type="text"/>
Secondary residence running costs	\$ <input type="text"/>	<input type="text"/>
Investment property running costs	\$ <input type="text"/>	<input type="text"/>
Total Living Expenses (not in HEM)	\$ <input type="text"/>	<input type="text"/>

Child and spousal maintenance	\$ <input type="text"/>	<input type="text"/>
Rent	\$ <input type="text"/>	<input type="text"/>
Board	\$ <input type="text"/>	<input type="text"/>
Other Commitments (not in HEM)	\$ <input type="text"/>	<input type="text"/>

Total expenses for the applicant/s noted above: \$

NEEDS & OBJECTIVES

Primary reasons for seeking credit (i.e. your needs & objectives)

Immediate Needs & Objectives – within the next two years (e.g. holiday, purchases, renovations, savings, protect the family etc.)

Longer Term – between 2 - 10 years' time (e.g. repay mortgage, buy a new car, education expenses, purchase investment property, retirement planning)

LOAN REQUIREMENTS & OBJECTIVES

Primary loan purpose/type Security property/properties value \$ Deposit \$

Select the purpose for which the loan proceeds will be used and specify the proposed amount required for each purpose (Multiple purposes can be selected)

Purchase a property	\$	<input type="text"/>
Construction	\$	<input type="text"/>
Renovations	\$	<input type="text"/>
Investment purposes	\$	<input type="text"/>
Purchase asset (vehicle etc)	\$	<input type="text"/>
Refinance	\$	<input type="text"/>
Debt consolidation	\$	<input type="text"/>
Other Purpose (please state purpose) <input type="text"/>	\$	<input type="text"/>
Commercial (please state purpose) <input type="text"/>	\$	<input type="text"/>
Please Note – You will need to review and confirm your loan requirements with a Rate Money representative	\$	<input type="text"/>

YOUR OBJECTIVES & FINANCIAL SECURITY

Do you have plans or anticipate changes to your financial circumstances that could ADVERSELY impact your ability to repay this loan?

Do you have plans or anticipate changes to your financial circumstances that could POSITIVELY impact your ability to repay this loan?

If yes; please explain the nature of the change, period of impact, monthly financial impact (i.e. \$ cost/gain per month) and how repayments will be met

At what age/s do you plan to retire?

Please nominate how you propose to repay the loan at that time (add comments below if 'other')

What is your level of financial experience?

What is your level of concern about movements in interest rates?

How important is loan flexibility to you? (e.g. ability to redraw, having an offset account, pay off the loan faster, etc)

What is your level of concern about your current job security?

What is your level of concern about negative property value fluctuations?

Do you have an emergency fund, liquid asset or insurance to assist with repayment of debt in the event of a loss of income?

Would you be able to maintain your commitments & lifestyle if you or your partner were unable to earn an income?

Do you have adequate insurance to meet your loan repayments in the event you are unable to work? (e.g. life insurance, income protection insurance)

Do you have a will?

Are you aware of any circumstances that may impact upon your ability to meet your financial commitments?

Please provide comments to support answer/s above where applicable

YOUR CREDIT HISTORY

Has any applicant ever had any problems meeting any of your fixed commitments including mobile phone payments?	<input type="text"/>
Has any applicant ever been an officer or shareholder of a company of which a manager, receiver, and/or liquidator has been appointed?	<input type="text"/>
Does any applicant have any unsatisfied judgment(s) entered in any court against them or any company of which they are/were a Shareholder/Officer?	<input type="text"/>
Have any applicants simultaneously applied to any other Credit Provider(s) for this loan?	<input type="text"/>
Has any applicant ever been declared bankrupt?	<input type="text"/>
If yes has been selected for any of the above please provide details below:	
<input type="text"/>	

PRODUCT REQUIREMENTS

Interest type (rate importance)

Fixed rate	<input type="text"/>
Where fixed rate is important, why?	<input type="text"/>
Preferred duration of the fixed rate period	<input type="text"/>
Variable rate	<input type="text"/>
Where variable rate is important, why?	<input type="text"/>
Split loan	<input type="text"/>
Where split loan is important, why?	<input type="text"/>
Preferred duration of the fixed portion	<input type="text"/>

Repayment type (rate importance)

Principal and interest	<input type="text"/>
Preferred repayment frequency	<input type="text"/>
Where principal and interest is important, why?	<input type="text"/>
Interest only	<input type="text"/>
Preferred duration of the interest only period	<input type="text"/>
Preferred repayment frequency	<input type="text"/>
Where interest only is important, why?	<input type="text"/>
Interest in advance	<input type="text"/>
Where interest in advance is important, why?	<input type="text"/>
Line of credit	<input type="text"/>
How will you pay off the line of credit at the end of, or during, the term?	<input type="text"/>
Why is flexibility of drawdown and repayments important?	<input type="text"/>

Product type (rate importance)

Offset account	<input type="text"/>
Where having an offset account is important, why?	<input type="text"/>
Redraw	<input type="text"/>
Where having a redraw feature is important, why?	<input type="text"/>
Please state any other requirements and objectives not already rated above:	<input type="text"/>

PRODUCT REQUIREMENTS

What is most important to you

Lowest overall loan cost

Loan approved quickly

Specific loan features

Lender policy/borrowing capacity

How often do you go to a branch?

How often do you use internet banking?

Please provide any comments around the features noted as important:

Additional Requirements

Term of credit sought

 Years Months

Preferred lenders (if any)

Any lenders you do not wish to deal with?

Additional services required?

CONTACT DETAILS (external advisors/parties)

Contact 1

Role/Position

Firm/Company

Type of business entity

ABN

Title

First name

Surname

Address

Contact number

Related applicant/s or asset

Contact 2

Role/Position

Firm/Company

Type of business entity

ABN

Title

First name

Surname

Address

Contact number

Related applicant/s or asset

Contact 3

Role/Position

Firm/Company

Type of business entity

ABN

Title

First name

Surname

Address

Contact number

Related applicant/s or asset

Contact 4

Role/Position

Firm/Company

Type of business entity

ABN

Title

First name

Surname

Address

Contact number

Related applicant/s or asset

SECURITY DETAILS (please ensure property/ies are included in assets section)

Security 1

Asset address	<input type="text"/>		
Contact for valuation	<input type="text"/>	First name <input type="text"/>	Surname <input type="text"/>
Company name	<input type="text"/>	Contact type	<input type="text"/>
Mobile number	<input type="text"/>	Email address	<input type="text"/>
Title type	<input type="text"/>	Title <input type="text"/>	Volume <input type="text"/>
Plan	<input type="text"/>	Lot <input type="text"/>	Folio <input type="text"/>

Security 2

Asset address	<input type="text"/>		
Contact for valuation	<input type="text"/>	First name <input type="text"/>	Surname <input type="text"/>
Company name	<input type="text"/>	Contact type	<input type="text"/>
Mobile number	<input type="text"/>	Email address	<input type="text"/>
Title type	<input type="text"/>	Title <input type="text"/>	Volume <input type="text"/>
Plan	<input type="text"/>	Lot <input type="text"/>	Folio <input type="text"/>

Security 3

Asset address	<input type="text"/>		
Contact for valuation	<input type="text"/>	First name <input type="text"/>	Surname <input type="text"/>
Company name	<input type="text"/>	Contact type	<input type="text"/>
Mobile number	<input type="text"/>	Email address	<input type="text"/>
Title type	<input type="text"/>	Title <input type="text"/>	Volume <input type="text"/>
Plan	<input type="text"/>	Lot <input type="text"/>	Folio <input type="text"/>

Security 4

Asset address	<input type="text"/>		
Contact for valuation	<input type="text"/>	First name <input type="text"/>	Surname <input type="text"/>
Company name	<input type="text"/>	Contact type	<input type="text"/>
Mobile number	<input type="text"/>	Email address	<input type="text"/>
Title type	<input type="text"/>	Title <input type="text"/>	Volume <input type="text"/>
Plan	<input type="text"/>	Lot <input type="text"/>	Folio <input type="text"/>

LOAN DETAILS & FUNDING WORKSHEET

Total security value \$	<input type="text"/>	Transaction type	<input type="text"/>	Ownership type	<input type="text"/>
Property status	<input type="text"/>	Contract of sale date	<input type="text"/>	Purchase type	<input type="text"/>
Construction type	<input type="text"/>	Construction property type	<input type="text"/>	Purchase/Contract price \$	<input type="text"/>
Builder contract date	<input type="text"/>	Builder Company Name	<input type="text"/>		
Construction start date	<input type="text"/>	Notes	<input type="text"/>		
Expected completion	<input type="text"/>				

Funds required (A) - enter fields applicable to application

Contract Purchase price	\$	<input type="text"/>
Builders contract price	\$	<input type="text"/>
Additional works outside contract price	\$	<input type="text"/>
Existing loan balance/s being refinanced	\$	<input type="text"/>
LMI premium already paid (excluding stamp duty)	\$	<input type="text"/>
Stamp duty	\$	<input type="text"/>
Land transfer fees	\$	<input type="text"/>
Mortgage registration fees	\$	<input type="text"/>
Mortgage discharge costs	\$	<input type="text"/>
Mortgage break free	\$	<input type="text"/>
Lender fees	\$	<input type="text"/>
Legal fees	\$	<input type="text"/>
Other fees/Costs	\$	<input type="text"/>
Other debt/s being refinanced/consolidated	\$	<input type="text"/>
Funds required for other loan purpose/s	\$	<input type="text"/>
Total funds required	\$	<input type="text"/>

Funds available (B) - enter fields applicable to application

Proposed loan amount	\$	<input type="text"/>
First home owners grant (FHOG)	\$	<input type="text"/>
Sale proceed funds	\$	<input type="text"/>
Savings	\$	<input type="text"/>
Equity release from property	\$	<input type="text"/>
Deposit paid	\$	<input type="text"/>
Gift	\$	<input type="text"/>
Liquidation of shares/assets	\$	<input type="text"/>
Other funds available	\$	<input type="text"/>
Total funds available	\$	<input type="text"/>

Total Funds Required (A)

\$

Total Funds Available (B)

\$

Funds Surplus/Deficit (B - A)

\$

SETTLEMENT INFORMATION

Will the applicant/s be representing themselves? ☐ Solicitor firm ☐

Solicitor address

Contact name Phone Email

BUSINESS PURPOSE DECLARATION (if applicable)

I/We declare that the credit assistance is to be provided to me/us by Rate Money Pty Ltd ABN 92 632 468 056 is to be applied wholly or predominantly for business and/or investment purposes other than investment in residential property.

IMPORTANT

You should only sign this declaration if this loan is wholly or predominantly for business and/or investment purposes, other than investment in residential property. By signing this declaration, you may lose your protection under the National Credit Code.

Applicant 1

Full Name

Signature

Date

Applicant 2

Full Name

Signature

Date

NOTICE OF NOMINATION

This is optional. It may be completed where there is more than one applicant for a loan which is for personal purposes.

We nominate (full name of person nominated)

to receive notices and other documents under the National Credit Code on behalf of us both.

IMPORTANT

- Each applicant who has completed this fact find is entitled to receive a copy of any notice or document under the code.
- By completing this section and signing this form you are forgoing your right to be provided with information from Rate Money and our credit providers. (Notices will only be sent to the nominated party)
- Should you wish to cancel your nomination, any party who has signed this fact find may do so anytime by contacting Rate Money.

POLITICALLY EXPOSED PERSON (PEP) SELF-DECLARATION

A Politically Exposed Person (PEP) is an individual, immediate family member or close association of an individual who hold, or has held, a prominent public position (either domestically or internationally) in a government body or an internal organisations. For example, Heads of State or Head of a country or government, government minister or equivalent senior politician, judicial or high-ranking military officials, senior foreign representatives or Directors, chief Executive Officer or chief Financial Officer or a position with comparable influence, in an international organisation.

With regards to the above definition, does either/both applicant/s believe you are, or have previously been, a Politically Exposed Person?

If yes, please describe below

APPLICANT & GUARANTOR DECLARATION

By signing this application you acknowledge and declare that:

1. I/we acknowledge and agree that the information provided is accurate and current reflection of my/our requirements and objectives, income, expenses and financial position.
2. I/we hereby consent to the giving of a copy of the credit contract to any guarantors (whether named in this contract or not).
3. I/we acknowledge and agree that if valuation/s of the property/ies proposed as security has/have been commenced I/we will not be entitled to a refund of any valuation fee/s paid even if the proposed loan does not proceed.

Applicant 1

Full Name

Signature

Date

Applicant 2

Full Name

Signature

Date

BROKER DECLARATION

By signing below, you acknowledge and declare that:

1. All application information has been collected directly from the customer(s) and fully completed prior to the Rate Money Referral
2. No amendments, additions, or completions have been made to the application form without the customers consent.
3. All application requirements have been satisfied, including but not limited to the verification of all savings, income, commitments, liabilities, and other information supporting the application.
4. You have confirmed that each applicant and guarantor speak English sufficiently to understand the nature of the transaction, or where the customer(s) do not speak English, you confirm that:
 - a. You are proficient in the same language spoken by the customer(s)
 - b. You have conducted all explanations and discussions in that language and
 - c. You have flagged the application as involving a non-English speaking customer, as per Rate Money's requirements.
4. You have disclosed to the customer(s) that you may receive a referral commission or other financial benefit in connection with the application, and have provided all required disclosures in accordance with your obligations under NCCP.
5. You have submitted all required supporting documents as detailed in the Supporting Document Checklist and have sighted originals (where appropriate).

Broker Full Name ACR Mobile Email

Signature

Date