

# Fact Finder – Your Information



ACL 370698

PERSONAL DETAILS	Applicant 1	Applicant 2
<b>Applying as</b>	Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/>	Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/>
<b>Title</b>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Other (specify)	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Other (specify)
<b>First Name</b>		
<b>Middle Name(s)</b>		
<b>Family Name</b>		
<b>Preferred Name (if different to above)</b>		
<b>Date of Birth</b>		
<b>Marital Status</b>	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"/>
<b>Dependents (number &amp; age of each)</b>	Number:      Age(s):	Number      Age(s)
<b>Driver's License</b>	Number Issue date Issuing State Expiry date	Number Issue date Issuing State Expiry date
<b>Passport</b>	Number Date of Issue Place of Birth Date of Expiry	Number Place of Birth Date of Issue Date of Expiry
<b>Residency</b>	Permanent Australian Resident    Yes <input type="checkbox"/> No <input type="checkbox"/>	Permanent Australian Resident    Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Home Phone Number</b>		
<b>Mobile Number</b>		
<b>Email Address</b>		
<b>Preferred Method of Contact</b>		
<b>Current Residential Details</b>	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"/>
<b>Previous Address (if within last two years)</b>	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"/>

**EMPLOYMENT DETAILS**

**Applicant 1**

**Applicant 2**

**CURRENT – Primary**

<b>Type &amp; Status</b>	PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract <input type="checkbox"/>	PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract <input type="checkbox"/>
<b>Occupation</b>		
<b>Employer Name</b>		
<b>Employer Address</b>	Street address Suburb State Postcode	Street address Suburb State Postcode
<b>Employer Contact Details</b>	Name Number	Name Number
<b>Date Commenced</b>		
<b>Probation Period</b>	No <input type="checkbox"/> If yes - end date	No <input type="checkbox"/> If yes - end date

**CURRENT – Secondary/Other**

<b>Type &amp; Status</b>	PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract <input type="checkbox"/>	PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract <input type="checkbox"/>
<b>Occupation</b>		
<b>Employer Name</b>		
<b>Employer Address</b>	Street address Suburb State Postcode	Street address Suburb State Postcode
<b>Employer Contact Details</b>	Name Number	Name Number
<b>Date Commenced</b>		
<b>Probation Period</b>	No <input type="checkbox"/> If yes - end date	No <input type="checkbox"/> If yes - end date

**PREVIOUS – If within last two years**

<b>Type &amp; Status</b>	PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract <input type="checkbox"/>	PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract <input type="checkbox"/>
<b>Occupation</b>		
<b>Employer Name</b>		
<b>Employer Contact Details</b>	Name Number	Name Number
<b>Period Employed</b>	From _____ To _____	From _____ To _____

## FINANCIAL POSITION – Monthly Income & Expenses

<b>GROSS INCOME</b>	<b>Current (\$)</b>	<b>After Settlement (\$)</b>	<b>EXPENSES</b>	<b>Current (\$)</b>	<b>After Settlement (\$)</b>
<b>Primary Employment</b>			<b>Living Expenses</b>		
Applicant 1:			Owner occupied property maintenance, utilities, rates and related costs		
Applicant 2			Investment property utilities, maintenance & other related costs		
<b>Secondary Employment</b>			Connections – phone, mobile, internet, cable TV, streaming services		
Applicant 1:			Groceries - supermarket, meat, fruit & vegetables		
Applicant 2			Recreation and Entertainment - dining out, movies, gifts, memberships, pet care		
<b>Government Benefits (Centrelink/DVA)</b>			Clothing and personal care		
<b>Investment – Property</b>			Medical and Health Costs – doctor, dental, optical and pharmaceutical		
Existing – total rent received			Transport – public, car expenses (petrol, registration, insurance, servicing & tolls)		
Proposed – total rent to be received			Education – public and/or private school fees, uniforms & activities		
<b>Other Sources</b>			Childcare including nannies		
			Insurances – health, home, contents, life, income protection, pet & voluntary super		
			Child maintenance		
			HECS/HELP		
			Rent or Board		

## 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
<b>TOTAL ASSETS</b>				

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
<b>TOTAL LIABILITIES</b>							

## 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)?

## CLIENT DECLARATION

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

- 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;

Name	Signature	Date
Applicant 1		
Applicant 2		