

So we can recommend a loan that we think is most suitable for you we ask that you do your best to complete all parts of this form. Completing this form does not constitute an application and no credit checks or applications to a lender will be made until you have signed both the lenders forms and our formal quote and disclosure document. 04032020

A. YOUR PERSONA APPLICANT 1 – PE			APPLICANT 2	2 – PERSONAL D	FTAII S
First Home Buyer?	Permanent I		First Home Buyer?	Permanent	
☐ Yes	□ Yes	Nesidelli:	☐ Yes	□ Yes	Nesidelit:
□ No	□ No		□ No	□ No	
Surname		Title	Surname		Title
First Name		Date of Birth	First Name		Date of Birth
Middle Name/s			Middle Name/s		
Maiden Name		Gender	Maiden Name		Gender
Drivers License No. Sta	rs License No. State Issued Ex		Drivers License No.	State Issued	Expiry Date
Marital Status			Marital Status		
No. of Dependants	Ages		No. of Dependants	Ages	
Home Telephone	Mobile		Home Telephone	Mobile	
Email Address			Email Address		
ADDITIONAL INFORMATION			ADDITIONAL INFORMA		
For tax purposes, are you a re	esident of any If yes which		For tax purposes, are y  Yes	ou a resident of an If yes which	
☐ Yes ☐ No	ii yes willeii	country:	□ res	ii yes willeri	country:
Mothers Maiden Name			Mother Maiden Name		
Wothers Waldell Name			Mother Malach Hame		
B. APPLICANT 1 - AD	DRESSS DE	ΓAILS	B. APPLICANT 2	- ADDRESSS DE	TAILS
☐ Own home	☐ Boarding	1	☐ Own home	☐ Boarding	ם
☐ Mortgaged	☐ Other	,	☐ Mortgaged	☐ Other	,
☐ Renting			□ Renting		
If renting, rent paid per week: \$			If renting, rent paid per w	reek: \$	
Address			Address		
			☐ Same as applicant 1		
Suburb	State	Postcode	Suburb	State	Postcode
Country	Date m	oved in	Country	Date i	noved in
PREVIOUS ADDRESS 1	ır addrasa far	at least 2 years	PREVIOUS ADDRESS 1 Lenders require details		r at least 2 years
Lenders require details of you Date moved in	ur address for Date moved		Date moved in	Date move	
Date IIIOVeu III	Date Illoved	out	Date moved in	Date move	Jour
Address			Address		
			☐ Same as applicant 1		
PREVIOUS ADDRESS 2	ır addross for	at least 2 years	PREVIOUS ADDRESS 2 Lenders require details		r at least 3 vears
Lenders require details of you Date moved in	Date moved	-	Date moved in	Date move	-
Address			Address		
			☐ Same as applicant 1		



### **C. EMPLOYMENT DETAILS**

APPLICANT 1 - EMF	LOYMENT	DETA	ILS	APPLICANT	2 - EMP	LOY	MENT DE	TA	ILS
<ul><li>☐ Full time</li><li>☐ Self Employed</li><li>☐ Part time</li></ul>	☐ Contra ☐ Casua ☐ Home	ıl		<ul><li>☐ Full time</li><li>☐ Self Employed</li><li>☐ Part time</li></ul>			Contract Casual Home dut	ties	
*Note full time and part time receive holiday pay and sick pay, the rest do not.				*Note full time and pa the rest do not.	*Note full time and part time receive holiday pay and sick pay,				
Employer Company Name				Employer Company	Name				
Address				Address					
Suburb	State		Postcode	Suburb			State	,	Postcode
Country	Start o	date		Country			Start date	9	
Contact Boroon	Conta						Contact I		
Contact Person	(landlir	ne only)		Contact Person			(landline o	nly)	
Employer Type	□ Privote	e Secto	<b>.</b>	Employer Type			Private Se	4	
☐ Public Sector	□ Pilvate	e Secio	ſ	☐ Public Sector		Ш	Private Se	ector	
Your Occupation				Your Occupation					
Are you under a probationary If yes, length of probation real				Are you under a pro If yes, length of prol					
PREVIOUS EMPLOYMENT 1				PREVIOUS EMPLOY					
Only required if less than 3 y	ears with cur		mployer	Only required if less	s than 3 ye		vith currer Contract	nt en	nployer
☐ Full time ☐ Self Employed	☐ Contra			☐ Full time ☐ Self Employed			Casual		
☐ Part time	☐ Home	duties		□ Part time			Home dut	ties	
*Note full time and part time red	ceive holiday p	pay and	d sick pay,	*Note full time and pa	art time rec	eive l	noliday pay	and	l sick pay,
the rest do not.  Employer Company Name				the rest do not.  Employer Company	Name				
				proje: copuj					
Address				Address					
Address				Address					
Address Start date	End date			Address Start date		Enc	I date		
	End date Contact No	umber	(landline)				l date ntact Numi	ber (	(landline)
Start date		umber	(landline)	Start date				ber (	(landline)
Start date  Contact Person			,	Start date  Contact Person		Cor			
Start date  Contact Person  Employer Type	Contact No		,	Start date  Contact Person  Employer Type		Cor	ntact Num		
Start date  Contact Person  Employer Type  Public Sector	Contact No		,	Start date  Contact Person  Employer Type  Public Sector	(MENT 2	Cor	ntact Num		
Start date  Contact Person  Employer Type  Public Sector  Your Occupation	Contact No	e Secto	ır	Start date  Contact Person  Employer Type  Public Sector  Your Occupation		Cor	ntact Numl	ector	
Start date  Contact Person  Employer Type  Public Sector  Your Occupation  PREVIOUS EMPLOYMENT 2 Only required if less than 3 y  Full time	Contact No	e Secto	ır	Start date  Contact Person  Employer Type  Public Sector  Your Occupation  PREVIOUS EMPLOY Only required if less  Full time		Cor	Private Sovith currer	ector	
Start date  Contact Person  Employer Type  Public Sector  Your Occupation  PREVIOUS EMPLOYMENT 2 Only required if less than 3 y Full time Self Employed	Contact No  Private  Private  Contra  Contra  Casua	e Secto rrent er act	ır	Start date  Contact Person  Employer Type  Public Sector  Your Occupation  PREVIOUS EMPLOY Only required if less Full time Self Employed		Cor	Private Sovith currer Contract Casual	ector	
Start date  Contact Person  Employer Type  Public Sector  Your Occupation  PREVIOUS EMPLOYMENT 2 Only required if less than 3 y  Full time Self Employed Part time	Contact Nu  Private ears with cur Contra Casua Home	e Secto	mployer	Start date  Contact Person  Employer Type  Public Sector Your Occupation  PREVIOUS EMPLOY Only required if less Full time Self Employed Part time	s than 3 ye	cars v	Private Sovith currer Contract Casual Home dut	ector	nployer
Start date  Contact Person  Employer Type  Public Sector  Your Occupation  PREVIOUS EMPLOYMENT 2 Only required if less than 3 y  Full time  Self Employed	Contact Nu  Private ears with cur Contra Casua Home	e Secto	mployer	Start date  Contact Person  Employer Type  Public Sector  Your Occupation  PREVIOUS EMPLOY Only required if less Full time Self Employed	s than 3 ye	cars v	Private Sovith currer Contract Casual Home dut	ector	nployer
Start date  Contact Person  Employer Type  Public Sector  Your Occupation  PREVIOUS EMPLOYMENT 2 Only required if less than 3 y  Full time Self Employed Part time  *Note full time and part time received.	Contact No  Private ears with cur Contra Casua Home	e Secto	mployer	Start date  Contact Person  Employer Type  Public Sector Your Occupation  PREVIOUS EMPLOY Only required if less Full time Self Employed Part time *Note full time and pa	s than 3 ye	cars v	Private Sovith currer Contract Casual Home dut	ector	nployer
Start date  Contact Person  Employer Type  Public Sector  Your Occupation  PREVIOUS EMPLOYMENT 2 Only required if less than 3 y Full time Self Employed Part time *Note full time and part time recthe rest do not.	Contact No  Private ears with cur Contra Casua Home	e Secto	mployer	Start date  Contact Person  Employer Type  Public Sector Your Occupation  PREVIOUS EMPLOY Only required if less Full time Self Employed Part time *Note full time and pathe rest do not.	s than 3 ye	cars v	Private Sovith currer Contract Casual Home dut	ector	nployer
Start date  Contact Person  Employer Type  Public Sector  Your Occupation  PREVIOUS EMPLOYMENT 2 Only required if less than 3 y  Full time  Self Employed  Part time  *Note full time and part time recthe rest do not.  Employer Company Name	Contact No  Private ears with cur Contra Casua Home	e Secto	mployer	Start date  Contact Person  Employer Type  Public Sector  Your Occupation  PREVIOUS EMPLOY Only required if less Full time Self Employed Part time *Note full time and pathe rest do not.  Employer Company	s than 3 ye	Cor	Private Sovith currer Contract Casual Home dut	ector	nployer
Start date  Contact Person  Employer Type  Public Sector  Your Occupation  PREVIOUS EMPLOYMENT 2 Only required if less than 3 y Full time Self Employed Part time *Note full time and part time recther rest do not.  Employer Company Name  Address	ears with cur Contra Contra Casua Home ceive holiday	e Secto rrent el act al duties pay and	mployer	Start date  Contact Person  Employer Type Public Sector Your Occupation  PREVIOUS EMPLOY Only required if less Full time Self Employed Part time *Note full time and pathe rest do not. Employer Company  Address  Start date	s than 3 ye	cor	vith currer Contract Casual Home dut noliday pay	ector	nployer
Start date  Contact Person  Employer Type  Public Sector Your Occupation  PREVIOUS EMPLOYMENT 2 Only required if less than 3 y Full time Self Employed Part time *Note full time and part time recther rest do not.  Employer Company Name  Address  Start date  Contact Person	Contact No	e Secto rrent el act al duties pay and	mployer	Start date  Contact Person  Employer Type  Public Sector Your Occupation  PREVIOUS EMPLOY Only required if less Full time Self Employed Part time *Note full time and pathe rest do not. Employer Company  Address  Start date  Contact Person	s than 3 ye	cor	vith currer Contract Casual Home dut	ector	nployer
Start date  Contact Person  Employer Type  Public Sector Your Occupation  PREVIOUS EMPLOYMENT 2 Only required if less than 3 y Full time Self Employed Part time *Note full time and part time recther rest do not.  Employer Company Name  Address  Start date  Contact Person  Employer Type	ears with cur Contra Casua Home ceive holiday	e Sector rrent el act al duties pay and	mployer d sick pay,	Start date  Contact Person  Employer Type  Public Sector Your Occupation  PREVIOUS EMPLOY Only required if less Full time Self Employed Part time *Note full time and pathe rest do not. Employer Company  Address  Start date  Contact Person  Employer Type	s than 3 ye	ars v	vith currer Contract Casual Home dut noliday pay	ector nt en ties / and	nployer I sick pay,
Start date  Contact Person  Employer Type  Public Sector Your Occupation  PREVIOUS EMPLOYMENT 2 Only required if less than 3 y Full time Self Employed Part time *Note full time and part time recther rest do not.  Employer Company Name  Address  Start date  Contact Person	ears with cur Contra Casua Home ceive holiday	e Secto rrent el act al duties pay and	mployer d sick pay,	Start date  Contact Person  Employer Type  Public Sector Your Occupation  PREVIOUS EMPLOY Only required if less Full time Self Employed Part time *Note full time and pathe rest do not. Employer Company  Address  Start date  Contact Person	s than 3 ye	cor	vith currer Contract Casual Home dut noliday pay	ector nt en ties / and	nployer I sick pay,



D. ASSETS AND	LIABILITIES				
PROPERTY 1 (IF OWNER	OCCUPIED LEAVE RENT	AL PER WEE	K BLANK)		
Address			Current Value Rental per week Who owns the property	☐ Joint☐ App 2	☐ App 1 ☐ Trust/Other
Suburb	State	Postcode	Date purchased		
			Loan balances / limits		
Country	House/Townhouse/Uni	t/Other	Repayments Lender		
PROPERTY 2					
Address			Current Value Rental per week Who owns the property	☐ Joint☐ App 2	☐ App 1 ☐ Trust/Other
Suburb	State	Postcode	Date purchased		
			Loan balances / limits		
Country	House/Townhouse/Uni	t/Other	Repayments Lender		
Savings Acct Type	Bank / Institution		No. of a/c's Amount	Held by	
- Savings Acct Type	Bank / motitution		\$	☐ App 1	□ App 2
			\$	□ App 1	☐ App 2
			\$	□ App 1	☐ App 2
			\$	☐ App 1	☐ App 2
Shares Held With		No. he	ld Value	Held by	
			\$	□ App 1	□ App 2
			\$	□ App 1	☐ App 2
			\$	☐ App 1	☐ App 2
Superannuation Company	/	Value		Held by	
		\$		□ App 1	☐ App 2
		\$		☐ App 1	☐ App 2
Motor Vehicle Make	Model	Year	Value	Held by	
			\$	☐ App 1	☐ App 2
			\$	☐ App 1	☐ App 2
			\$	☐ App 1	☐ App 2
Other assets of significan	t value ie boats, caravans	s, tools of trac	le etc		Value \$
					\$
					\$
					\$
Home Contents Insurance	Company				Insured Value \$
CURRENT LOANS (EXCLUI					
Loan Type Lend	ler Owing	Repa	yment Week/Fort/ Month	Held by  ☐ App 1	□ App 2
	\$ \$	э \$		□ App 1	□ App 2 □ App 2
	\$	\$		□ App 1	□ App 2
	\$	\$		☐ App 1	☐ App 2
CREDIT CARDS / STORE C	ARDS ETC.				
Card type Lenc	ler	Limit	Owing	Held by	
		\$	\$	☐ App 1	☐ App 2
		\$	\$	☐ App 1	☐ App 2
		\$ \$	\$ \$	☐ App 1 ☐ App 1	☐ App 2 ☐ App 2
		Ψ	Ψ	□ ∠bb i	_ /\pp 2



Income types  Salary before tax applicant 1  Salary before tax applicant 2  Business profit (last financial year)  Investment income  Permanent pension's  Other i.e. child maintenance  Yearly Amounts  \$  Comparison of the permanent pension of the pension o	E. INCOME (ONGOING IN	NATURE)				
Salary before tax applicant 2 \$ Salary before tax applicant 2 \$ Subiness profit (last financial year) \$ Investment income \$ Permanent pension's \$ Cother i.e. child maintenance \$  F. DIRECT DEBIT INFORMATION  Do you have a preferred direct debit account for your new loan?    New account   Existing Account   Account name   Bsb   Account #  G. YOUR REQUIREMENTS & OBJECTIVES  Please state your primary reason for seeking credit or the reason for a review of an existing credit contract:    Desired Loan features   Principal & Interest   Offset account   Packaged with credit card   Packaged	•		Yearly Amounts			
Business profit (last financial year)   \$   Investment income   \$   \$   \$   \$   \$   \$   \$   \$   \$						
Investment income	Salary before tax applicant 2		\$			
Other i.e. child maintenance  F. DIRECT DEBIT INFORMATION  Do you have a preferred direct debit account for your new loan?    New account   Existing Account   Bsb   Account #  G. YOUR REQUIREMENTS & OBJECTIVES  Please state your primary reason for seeking credit or the reason for a review of an existing credit contract:    Desired Loan features   Principal & Interest   Offset account   Packaged with credit card   Packaged with credit card   Packaged with credit card   Not sure  Are you seeking interest only repayments?   Yes   No     How long do you expect to remain in the contract?   Short term   Long term   Not sure  Have you ever had any judgements, paid or unpaid defaults or had any legal proceedings against you in respect of a credit contract in the last 7 years?   Yes   No     Are all credit commitment up to date and below their limits?   Yes   No     How concerned are you about rising interest rates?   Not concerned   Very concerned   Not sure     Do you expect any significant changes to your financial situation in the foreseeable future that would adversely affect your ability to meet your ongoing commitments?	Business profit (last financial year)		\$			
F. DIRECT DEBIT INFORMATION  Do you have a preferred direct debit account for your new loan?    New account   Existing Account   Account ame   Bsb   Account #    G. YOUR REQUIREMENTS & OBJECTIVES  Please state your primary reason for seeking credit or the reason for a review of an existing credit contract:    Desired Loan features   Principal & Interest   Offset account   Packaged with credit card   Packaged with credit card   Not sure	Investment income		\$			
F. DIRECT DEBIT INFORMATION  Do you have a preferred direct debit account for your new loan?    New account   Existing Account   Account name   Bsb	Permanent pension's		\$			
Do you have a preferred direct debit account for your new loan?    New account   Existing Account   Account name   Bsb	Other i.e. child maintenance		\$			
New account   Existing Account   Bsb						
Bsb	Do you have a preferred direct debit ac	•	oan?			
Please state your primary reason for seeking credit or the reason for a review of an existing credit contract:    Desired Loan features	☐ New account ☐ Existing Account	Account name				
Please state your primary reason for seeking credit or the reason for a review of an existing credit contract:    Desired Loan features		Bsb	Account #	<del>¥</del>		
Please state your primary reason for seeking credit or the reason for a review of an existing credit contract:    Desired Loan features	G. YOUR REQUIREMENTS	S & OBJECTIV	ES			
Desired Loan features    Variable interest rate				n existing credit contract:		
Variable interest rate	I loude drate your primary rouden for the	ooming or our or the r		oxiding diddle dominade.		
Variable interest rate						
Fixed interest rate	Desired Loan features					
Line of credit	☐ Variable interest rate	☐ Principal & Inte	rest	☐ Offset account		
Are you seeking interest only repayments?  Yes	☐ Fixed interest rate	☐ Extra repayme	nts allowed	☐ Packaged with credit card		
Yes	☐ Line of credit	☐ Redraw		☐ Not sure		
How long do you expect to remain in the contract?  Short term Medium term Long term Not sure  Have you ever had any judgements, paid or unpaid defaults or had any legal proceedings against you in respect of a credit contract in the last 7 years?  Yes No  Are all credit commitment up to date and below their limits?  Yes No  How concerned are you about rising interest rates?  Not concerned A little concerned Not sure  Do you expect any significant changes to your financial situation in the foreseeable future that would adversely affect your ability to meet your ongoing commitments?	Are you seeking interest only repayme	nts?				
How long do you expect to remain in the contract?  Short term Medium term Long term Not sure  Have you ever had any judgements, paid or unpaid defaults or had any legal proceedings against you in respect of a credit contract in the last 7 years?  Yes No  Are all credit commitment up to date and below their limits?  Yes No  How concerned are you about rising interest rates?  Not concerned A little concerned Not sure  Do you expect any significant changes to your financial situation in the foreseeable future that would adversely affect your ability to meet your ongoing commitments?	□ Yes □ No					
□ Short term □ Long term   ■ Medium term □ Not sure    Have you ever had any judgements, paid or unpaid defaults or had any legal proceedings against you in respect of a credit contract in the last 7 years?  □ Yes □ No  Are all credit commitment up to date and below their limits?  □ Yes □ No  How concerned are you about rising interest rates?  □ Not concerned □ Very concerned  □ A little concerned □ Not sure  Do you expect any significant changes to your financial situation in the foreseeable future that would adversely affect your ability to meet your ongoing commitments?	If you selected Yes, please state the re	asons why				
□ Short term □ Long term   ■ Medium term □ Not sure    Have you ever had any judgements, paid or unpaid defaults or had any legal proceedings against you in respect of a credit contract in the last 7 years?  □ Yes □ No  Are all credit commitment up to date and below their limits?  □ Yes □ No  How concerned are you about rising interest rates?  □ Not concerned □ Very concerned  □ A little concerned □ Not sure  Do you expect any significant changes to your financial situation in the foreseeable future that would adversely affect your ability to meet your ongoing commitments?						
Medium term	How long do you expect to remain in the	ne contract?				
Have you ever had any judgements, paid or unpaid defaults or had any legal proceedings against you in respect of a credit contract in the last 7 years?  Yes No  Are all credit commitment up to date and below their limits?  No  How concerned are you about rising interest rates?  Not concerned  Not sure  Do you expect any significant changes to your financial situation in the foreseeable future that would adversely affect your ability to meet your ongoing commitments?			J			
contract in the last 7 years?  Yes No  Are all credit commitment up to date and below their limits?  Yes No  How concerned are you about rising interest rates?  Not concerned Very concerned  A little concerned Not sure  Do you expect any significant changes to your financial situation in the foreseeable future that would adversely affect your ability to meet your ongoing commitments?						
Are all credit commitment up to date and below their limits?  Yes No  How concerned are you about rising interest rates?  Not concerned Very concerned  A little concerned Not sure  Do you expect any significant changes to your financial situation in the foreseeable future that would adversely affect your ability to meet your ongoing commitments?		id or unpaid defaults	s or had any legal proce	eedings against you in respect of a credit		
<ul> <li>Yes</li> <li>No</li> <li>How concerned are you about rising interest rates?</li> <li>Not concerned</li> <li>A little concerned</li> <li>Not sure</li> <li>Do you expect any significant changes to your financial situation in the foreseeable future that would adversely affect your ability to meet your ongoing commitments?</li> </ul>	☐ Yes ☐ No					
How concerned are you about rising interest rates?  Not concerned Not sure  Do you expect any significant changes to your financial situation in the foreseeable future that would adversely affect your ability to meet your ongoing commitments?	Are all credit commitment up to date a	nd below their limits	?			
<ul> <li>Not concerned</li> <li>A little concerned</li> <li>Not sure</li> <li>Not sure</li> <li>Do you expect any significant changes to your financial situation in the foreseeable future that would adversely affect your ability to meet your ongoing commitments?</li> </ul>	☐ Yes ☐ No					
□ A little concerned □ Not sure  Do you expect any significant changes to your financial situation in the foreseeable future that would <u>adversely</u> affect your ability to meet your ongoing commitments?	How concerned are you about rising in	terest rates?				
Do you expect any significant changes to your financial situation in the foreseeable future that would <u>adversely</u> affect your ability to meet your ongoing commitments?	□ Not concerned		,			
your ability to meet your ongoing commitments?	☐ A little concerned		☐ Not sure			
☐ Yes ☐ No						
	□ Yes □ No					

### H. PROTECTING YOUR BIGGEST ASSET - YOU AND YOUR INCOME

Please take a minute to really consider if you will (applies to all applicants) have adequate personal risk insurances in place after this proposal settles? Most people are under insured. Basic cover provided inside your Super is also likely to be inadequate if you have any debts to service ongoing.

Please ensure you make appropriate arrangements before your loan settles. We do not offer advice on insurance but can refer you to people who do if you ask us.



#### LIVING EXPENSES

#### Instructions:

Please complete all boxes with an estimate of your average monthly expenditure per item. If not applicable, please write \$0. Please be mindful that while we do not want to place you into hardship by underestimating your living expenses to your chosen lender we also do not want to include discretionary expenses that can easily be removed from your budget without hardship.

		Monthly Expenses
Food and Groceries	Groceries, meat, fruit and vegetables, pet food	\$
Clothing	Clothing and footwear	\$
Utilities	Heating, power and water (include future cost estimate)	\$
Owner Occupied	Maintenance, rates and taxes, strata fees.	\$
Education	Private School fees, books, uniforms, university costs	\$
Childcare	Childcare costs after rebates	\$
Healthcare	Medicine, natural remedies, doctor, dentist, specialists, optical, physiotherapy, massage, acupuncture, chiropractor etc.	\$
Motor vehicle & Transport	Petrol, rego, maintenance, tolls, bus fares, train fares, uber	\$
Insurances 1 (general)	Building, contents, vehicles, pets	\$
Insurances 2	Private health, Risk eg Life, TPD, Income (outside of super)	\$
Investment Property Costs	Rates, water, land tax (excluding loan repayments)	\$
Entertainment/ leisure	Eating out, takeaways, lunches and coffees, cinema, theatre, concerts, holidays	\$
Sports/ gym	Sports cost and related expenses	\$
Subscriptions	Netflix, Spotify, Foxtel etc.	\$
Phone/internet	Ongoing phone and internet plans	\$
Other	Any other ongoing expenses not included. Please describe	\$
	Total	\$