

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.

A. YOUR PERSONA APPLICANT 1 – PE			APPLICANT 2	2 – PERSONAL D	FTAILS		
First Home Buyer?	Permanent I		First Home Buyer?				
☐ Yes	□ Yes	Resident?	☐ Yes	□ Yes	t Resident?		
□ No	□ No		□ No	□ No			
Surname		Title	Surname		Title		
Gurianie		Title	Garnanic		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	vers License No. State Issued		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	TION			
ADDITIONAL INFORMATION	!	- 11 0	ADDITIONAL INFORMA				
For tax purposes, are you a r	If yes which		For tax purposes, are y Yes	If yes which			
□ No	,		□ No	,	,		
Mothers Maiden Name			Mother Maiden Name				
APPLICANT 1 - AD	DRESSS DE	TAILS	APPLICANT :	2 - ADDRESSS D	ETAILS		
☐ Own home	☐ Boarding	1	☐ Own home	□ Boardin	g		
□ 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	moved in		
Country	Date III	oved III	Country	Date	noveu iii		
PREVIOUS ADDRESS 1			PREVIOUS ADDRESS 1				
Lenders require details of you	ur address for	at least 3 years	Lenders require details		or at least 3 years		
Date moved in	Date moved	-	Date moved in	Date move	d out		
Address			Address				
			☐ Same as applicant 1				
PREVIOUS ADDRESS 2 Lenders require details of you	ur address for	at least 3 years	PREVIOUS ADDRESS 2 Lenders require details		or at least 3 years		
Date moved in	Date moved	-	Date moved in				
Address			Address				
			☐ Same as applicant 1				



C. EMPLOYMENT DETAILS

APPLICANT 1 - EMF	LOYMENT	DETA	ILS	APPLICANT	2 - EMP	LOY	MENT DE	TA	ILS
☐ Full time ☐ Self Employed ☐ Part time	☐ Contract ☐ Casual ☐ Home duties			☐ Full time☐ Self Employed☐ Part time			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	.	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	= con Employed				
*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 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	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 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	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	Private Sovith 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	Private Sovith 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



E. INCOME (ONGOING IN	NATURE)				
Income types		Yearly Amounts			
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		\$			
F. DIRECT DEBIT INFORM Do you have a preferred direct debit acc		?			
□ New account □ Existing Account	Account name				
= Now decount = Externing / tesseum	Bsb	Account #			
G. YOUR REQUIREMENTS	& OBJECTIVES				
Please state your primary reason for se	eking credit or the reason	on for a review of an e	xisting credit contract:		
Desired Loan features					
☐ Variable interest rate	☐ Principal & Interest		Offset account		
☐ Fixed interest rate	☐ Extra repayments a	llowed	Packaged with credit card		
☐ Line of credit	☐ Redraw		Not sure		
Are you seeking interest only repaymen	nts?				
☐ Yes ☐ No					
If you selected Yes, please state the rea	asons why				
	·				
How long do you expect to remain in the	e contract?				
☐ Short term		Long term			
☐ Medium term		☐ Not sure			
Have you ever had any judgements, pai contract in the last 7 years?	d or unpaid defaults or l	nad any legal proceed	lings against you in respect of a credit		
☐ Yes ☐ No					
Are all credit commitment up to date an	d below their limits?				
☐ Yes ☐ No					
How concerned are you about rising int	erest rates?				
□ Not concerned		☐ Very concerned			
☐ A little concerned	Γ	☐ Not sure			
Do you expect any significant changes your ability to meet your ongoing comn		on in the foreseeable f	uture that would <u>adversely</u> affect		
☐ Yes ☐ No					
H. PROTECTING YOUR BIG	GGEST ASSET -	- YOU AND YO	UR INCOME		
Please take a minute to really consider if you will (applies to all applicants) have adequate personal risk insurances inplace after this proposal settles? Most people are underinsured. Basic cover provided inside your Super is also likely to be inadequate if you have any debts to service ongoing. To make sure you have considered cover and to discharge our duty of care obligations please choose your preference:					
Full advice referral: We will refer you t package.	o a trusted financial plann	ing professional who ca	an provide you with a tailored insurance		
 We can get you a quote for an "off the situation into account but will generally 	• • • • • • • • • • • • • • • • • • • •	•	model. This will not take your full		



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. Overstating livings costs will decrease your borrowings capacity.

		Monthly Expenses
Food and Groceries	Groceries, meat, fruit and vegetables, pet food	\$
Clothing	Clothing and footwear	\$
Utilities	Heating, power and water	\$
Housing	Maintenance, rates and taxes, body corporate fees, home insurance	\$
School Fees	Private school fees, books, uniforms, incidentals, university expenses	\$
Childcare	Childcare costs after rebates	\$
Healthcare	Medicine, natural remedies, doctor, dentist, specialists, optical, physiotherapy, massage, acupuncture, chiropractor etc.	\$
Motor vehicle	Petrol, rego, maintenance and Tolls	\$
Transport	Train, busses etc.	\$
Risk Insurances	Life, tpd, income protection	\$
Private Health Insurance	Private health insurance	\$
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	\$
	Total	\$