

CLIENT NEEDS ANALYSIS

Credit Representative Name	ANDREW HUNTER	Interview Date	
Australian Credit Licence / Credit Representative Number	484980 / 364500	Interview Time	
CLIENT ONE			
CLIENT TWO			
Additional Clients			
<p>FACT FINDER (Consumer Lending) Under the National Consumer Credit Protection Act 2009 (NCCP), it is a requirement that prior to any request for finance, questions & a record regarding your current financial position as well as any corresponding future goals be established. This documentation is utilised to assist in the process. RESULTS & DATA TOOLS WILL THEN BE PROVIDED TO THE ENQUIRER ON THE BASIS OF:</p> <p>A) The answers provided in this document B) Additional data provided to us by clients including income records, credit reports, lending history & support documents C) Our face to face, telephone or electronic / online/email communications</p>			
Loan Purpose			
Comments / Notes			

PERSONAL DETAILS

CLIENT ONE		CLIENT TWO	
TITLE		TITLE	
GIVEN NAME/S		GIVEN NAME/S	
SURNAME		SURNAME	
RELATIONSHIP STATUS		RELATIONSHIP STATUS	
DATE OF BIRTH		DATE OF BIRTH	
PERMANENT RESIDENT		PERMANENT RESIDENT	
DRIVERS LICENCE NO		DRIVERS LICENCE NO	
LICENCE EXPIRY		LICENCE EXPIRY	
PHONE (H)		PHONE (H)	
PHONE (W)		PHONE (W)	
MOBILE		MOBILE	
EMAIL		EMAIL	
CURRENT ADDRESS		CURRENT ADDRESS	
TIME THERE		TIME THERE	
RENTING OR OWNER		RENTING OR OWNER	
POSTAL ADDRESS		POSTAL ADDRESS	
PREVIOUS ADDRESS		PREVIOUS ADDRESS	
TIME THERE		TIME THERE	
NO OF DEPENDANTS		NO OF DEPENDANTS	
DEPENDANTS AGES		DEPENDANTS AGES	
MOTHERS MAIDEN NAME		MOTHERS MAIDEN NAME	

FRIEND / RELATIVE (Not living with you)

NAME		RELATIONSHIP	
ADDRESS		PHONE	

EMPLOYMENT

CLIENT ONE		CLIENT TWO	
CURRENT POSITION		CURRENT POSITION	
EMPLOYER		EMPLOYER	
ADDRESS		ADDRESS	
HR CONTACT NAME		HR CONTACT NAME	
HR PHONE NUMBER		HR PHONE NUMBER	
START DATE		START DATE	
PROBATION COMPLETE		PROBATION COMPLETE	
PREVIOUS EMPLOYER		PREVIOUS EMPLOYER	
ADDRESS		ADDRESS	
PHONE		PHONE	
START & FINISH DATES		START & FINISH DATES	

Client has been advised that their employer will be contacted to confirm their Employment details

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ACCOUNTANT

NAME		FIRM NAME	
ADDRESS		PHONE	
FAX		EMAIL	

SOLICITOR

NAME		FIRM NAME	
ADDRESS		PHONE	
FAX		EMAIL	

INCOME

APPLICANT ONE		APPLICANT TWO	
GROSS ANNUAL		GROSS ANNUAL	
NETT MONTHLY		NETT MONTHLY	
RENTAL INCOME		RENTAL INCOME	
FAMILY BENEFITS		FAMILY BENEFITS	
OTHER INCOME		OTHER INCOME	

SELF EMPLOYED INCOME

	APPLICANT ONE		APPLICANT TWO	
	CURRENT YEAR	PREVIOUS YEAR	CURRENT YEAR	PREVIOUS YEAR
TAXABLE INCOME				
DEPRECIATION				
INTEREST ADD BACK				
OTHER				
TOTAL				

COMPANY TRUST DETAILS

COMPANY ABN / ACN		TYPE OF TRUST	
COMPANY / TRUST NAME		TRUSTEE	
REGISTERED ADDRESS		BENEFICIARIES	
BUSINESS ADDRESS		OTHER	

STATEMENT OF POSITION

ASSETS		LIABILITIES			
OWNER OCCUPIED PROPERTY					
ADDRESS	Value	Lender	Limit	Owing	Repayment
INVESTMENT PROPERTIES					
ADDRESS	Value	Lender	Limit	Owing	Repayment
DEPOSIT ACCOUNTS		CREDIT CARDS			
Lender	Value	Lender	Limit	Min Repay.	Owing
MOTOR VEHICLES		MOTOR VEHICLE DEBT			
Make and Model	Value	Lender	Limit	Min Repay.	Owing
FURNITURE / PERSONAL EFFECTS		OTHER DEBTS			
Type	Value	Lender	Limit	Min Repay.	Owing
SUPERANNUATION					
	Value				
TOTAL ASSETS	VALUE	TOTAL LIABILITIES			VALUE
NET ASSET POSITION					

INTEREST ONLY LOANS: If you have requested an interest only loan has your mortgage consultant discussed the advantages and disadvantages of interest only loans with you? YES NO (please indicate yes or no)

Some of the Advantages of Interest Only Loans	Some of the Disadvantages of Interest Only Loans
<ul style="list-style-type: none"> Extra repayments can be made to pay off the principal (fixed loans may be limited) Financial flexibility (lesser loan repayments when you need them) Lower monthly repayments May assist maximising tax deductions (seek advice from your accountant) 	<ul style="list-style-type: none"> Very few Lenders offer interest only to owner occupiers During the interest only period equity is not increasing in the property unless the value increases Once the interest only period is complete the loan will revert to principal and interest over the remaining term meaning repayments will become higher Clients could be tempted to spend more money than they actually have

REFINANCES: If you have requested to refinance your existing loan has your mortgage consultant discussed the advantages and disadvantages of refinancing with you? YES NO (please indicate yes or no)

Some of the Advantages of Refinancing	Some of the Disadvantages of Refinancing
<ul style="list-style-type: none"> Reduce monthly repayment Acquire better loan features Use equity in your home to get additional cash Save money by paying a lower interest rate Allows you to consolidate multiple debts into one repayment 	<ul style="list-style-type: none"> If getting cash out this will increase your mortgage repayment and the size of your mortgage and reduce the equity in your home May increase or extend the length / term of your mortgage (often resetting to 30 years) There may be fees or costs to refinance Short term debts consolidated into refinances are paid out over a longer period of time Potentially higher long-term costs of repayment of a loan resulting from extending the loan term Default risk on unsecured loans is transferred onto family home if consolidating debts

Living Expenses Worksheet

Income		Complete any column					
Income		Weekly	Fortnightly	Monthly	Quarterly	Annually	Total PA
Nett Salary Applicant 1							
Nett Salary Applicant 2							
Bonuses/Overtime Applicant 1							
Bonuses/Overtime Applicant 2							
Rent from Investment Properties							
Family Benefits							
Child support Income							
Other							
						Sub Total	
Expenses							
Debt	Discretionary? Y or N	Weekly	Fortnightly	Monthly	Quarterly	Annually	Total PA
Mortgage							
Mortgage 2							
Mortgage 3							
Mortgage Protection Insurance							
Credit Card							
Credit Card 2							
Credit Card 3							
Personal Loan							
Child support Expenses							
Other debts							
						Sub Total	
Household Expenses	Discretionary? Y or N	Weekly	Fortnightly	Monthly	Quarterly	Annually	Total PA
Rent							
Maintenance/repairs							
Electricity							
Gas							
Water							
Phone (including Mobiles)							
Internet							
Cable T.V							
Council rates							
Water rates							
Body Corporate							
Home/Contents insurance							
House fixtures (Appliances)							
Security System							
Remodelling/Renovations							
Other							
						Sub Total	
Shopping Expenses	Discretionary? Y or N	Weekly	Fortnightly	Monthly	Quarterly	Annually	Total PA
Groceries/Food (Staple items)							
Groceries/Food (Luxury items)							
Personal care (Nails, Hair)							
Clothes							
Books/magazines							
Cigarettes							
Pets							
						Sub Total	

FEATURES AND FACILITIES (please indicate which product types were discussed with you)

FIXED RATES	Loan type features discussed.	Yes <input type="checkbox"/> No <input type="checkbox"/>
INTRODUCTORY FIXED RATE	Loan type features discussed.	Yes <input type="checkbox"/> No <input type="checkbox"/>
BASIC VARIABLE RATE	Loan type features discussed.	Yes <input type="checkbox"/> No <input type="checkbox"/>
LINE OF CREDIT	Loan type features discussed.	Yes <input type="checkbox"/> No <input type="checkbox"/>
COMBINATION LOAN	Loan type features discussed.	Yes <input type="checkbox"/> No <input type="checkbox"/>
VARIABLE RATE	Loan type features discussed.	Yes <input type="checkbox"/> No <input type="checkbox"/>
INTRODUCTORY VARIABLE	Loan type features discussed.	Yes <input type="checkbox"/> No <input type="checkbox"/>
NON CONFORMING	Loan type features discussed.	Yes <input type="checkbox"/> No <input type="checkbox"/>
LOW DOC LOAN	Loan type features discussed.	Yes <input type="checkbox"/> No <input type="checkbox"/>
SENIORS LOAN	Loan type features discussed.	Yes <input type="checkbox"/> No <input type="checkbox"/>
OTHER	Redraw <input type="checkbox"/> Offset <input type="checkbox"/> Switching <input type="checkbox"/> Top ups <input type="checkbox"/> Interest Only <input type="checkbox"/> Portability <input type="checkbox"/> Extra Repayments <input type="checkbox"/> Other <input type="checkbox"/>	

SUITABILITY STATEMENT

CURRENT FINANCIAL HEALTH	APPLICANT ONE	APPLICANT TWO
In relation to current enquiries & goals, is the applicant aware of anything which will adversely affect their ability to meet their current & future financial obligations?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do the applicants anticipate any changes to their income in the next 12 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Has the applicant ever had any credit defaults, judgements or previously been made bankrupt?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
ESTATE & PLANNING	APPLICANT ONE	APPLICANT TWO
Do you have a legal will in place? (If no, encourage to seek advice or review with change in circumstances?)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
What is your anticipated retirement date?		
How do you plan to reduce/clear your debt prior to retirement?		
PERSONAL INSURANCES	APPLICANT ONE	APPLICANT TWO
I / we understand that the loss of income will affect my ability to repay my existing or proposed debt. I/we understand that there are insurances available that are designed to help protect my financial position in the event of illness, injury or death.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have any arrangements in place to protect your mortgage/debt existing or concurrent to this application in the event that things go wrong (injury/illness)? (If no, encourage to seek advice or review with change in circumstances?)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have adequate Life Protection insurance in the event of accidental death?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
I / we require further information to be provided in relation to insurances to enable us to make an informed decision.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Insurance Needs Analysis

I agree that my mortgage adviser has discussed the fact that I should consider looking at covering the debts I currently have through the following:

- Life Insurance
 Income Protection Insurance
 Trauma and Total and Permanent Disability

Knowing this, I would request the following:

- I would like to speak to an adviser about the above mentioned insurance. Please ask an Adviser to contact me.
 My mortgage adviser has acted appropriately, but I do not wish to be contacted about insurance, thank you.

I acknowledge that every reasonable effort has been made to:

- Encourage me to seek advice for my insurance needs.
- Explain the risks and possible ramification associated in having inadequate insurance.

Building Insurance

- I / we understand that I / we require building insurance and that this building insurance will need to reflect the lender that my / our loan is with.
- I / we would like to be referred to a building insurer

I / We confirm that a copy of the Credit Guide has been received. (Please tick to confirm)

In signing below I / we acknowledge that the information in this five page Clients Needs Analysis is true and correct.

APPLICANT NAME	SIGNATURE	DATE

Lending Manager to complete the below section

RECOMMENDATION OF SUITABILITY & FACILITY

Based on the information presented, I confirm that the following clients –

Applicant One	
Applicant Two	
Other	

Based on the information presented, I confirm that the above clients request for credit is considered:

Not unsuitable **Unsuitable**

Reasons for this determination include:

We confirm that upon discussion of Lender Comparisons supplied to the client that the following lender has been selected:

We confirm that this lender has been selected for the following reasons:

Signed (Loan Writer)		Australian Credit Licence / Credit Representative Number	
Name (Loan Writer)		Date	