



Your personal details

This section captures information about your personal details, such as your current contact details and how you would like to be contacted by us.

	Client 1	Client 2
Title		
Surname		
Given Name(s)		
Preferred Name		
Sex		
Marital Status		
Date of Birth		
Drivers Licence Number		
Issue Date		
Expiry Date		
Place Issued		
Tax Resident of Australia		
Country of Residence		
Country of Citizenship		

Contact details

	Client 1	Client 2
Home Address		
Work Address		
Mailing Address		
Home Phone		
Work Phone		
Mobile Phone		
Fax		
Email		
Contact me by		

About your family

This section captures information about your family, including your children and other family member that are dependent on you. This helps me consider both you and your family when i make my recommendations.

You have no children/dependents at this time

Name	Relationship Type	Date of Birth	Sex	Is s/he financially dependent on you?	If yes, until when?	Do any of your children have special needs?
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Do you have any other financial dependents?

Are there any other family matters I should know about?

If you answered yes, please provide explanation below

About your current living arrangements

Client 1

Client 2

Date moved to your current address (month & year)

Current Residential Status

Home has mortgage
Rent/Board
Own home
Living with parents/relatives

First Home Buyer

Yes

No

Yes

No

If less than 3 years - previous address

Date moved there

Date left there

Previous Residential Status

Home has mortgage
Rent/Board
Own home
Living with parents/relatives

If less than 3 years - previous address

Date moved there

Date left there

Previous Residential Status

Home has mortgage
Rent/Board
Own home
Living with parents/relatives

Mailing address, if different from home address

Other information

Mothers Maiden Name

Nearest Relative not living with you

Relationship

Address

Contact Number

About your employment

	Client 1		Client 2	
Occupation				
Employment Type <small>Perm, casual etc</small>	Full time Casual Fixed Term Part Time Temporary Contract Unemployed Student Home Duties Retired Other		Full time Casual Fixed Term Part Time Temporary Contract Unemployed Student Home Duties Retired Other	
Number of hours per week				
Self Employed?	Yes	No	Yes	No
Employer Name				
Employers Address				
ABN (if self employed)				
Contact Name				
Contact Number				
Time at current employer	From	to	From	to
Previous employment - if less than 3 years at current position				
Job Title	Yes	No	Yes	No
Self Employed?	Full time Casual Fixed Term Part Time Temporary Contract Unemployed Student Home Duties Retired Other		Full time Casual Fixed Term Part Time Temporary Contract Unemployed Student Home Duties Retired Other	
Employment Type				
Employer Name				
Employers Address				
Time at employer	From	to	From	to

About your income and expenses

This section captures information on your income and expenses to help me understand your current cashflow situation. This allows me to make appropriate recommendations while considering any cashflow shortages or surplus you have.

Income - If you are self employed you can refer to FS and ITR supplied by an accountant

Insert person name	Wages/Interest etc	Amount	Frequency		
			Weekly	Monthly	Yearly
			Weekly	Monthly	Yearly
			Weekly	Monthly	Yearly
			Weekly	Monthly	Yearly
			Weekly	Monthly	Yearly

Are you expecting your income to change in the foreseeable future? Yes No

Please provide details

Expenses - Tell us your personal expenses or use the budget template attached or supply your own personal budget

Type	Individual or joint	Amount	Frequency		
food, phone, internet, foxtel etc			Weekly	Monthly	Yearly
			Weekly	Monthly	Yearly
			Weekly	Monthly	Yearly
			Weekly	Monthly	Yearly
			Weekly	Monthly	Yearly
			Weekly	Monthly	Yearly
			Weekly	Monthly	Yearly
			Weekly	Monthly	Yearly
			Weekly	Monthly	Yearly

Estimated Total Annual household expenses

Are loan repayments included? Yes No

Are insurance premiumn for personal risk included?

Estimated annual surplus - after household expenses, loan repayment and insurance premiums

What % of your total expenses are variable

Ongoing rent/board AFTER this loan is drawn

Are you expecting your expenses to change in the foreseeable future? Yes No

Please provide details

Your financial and lifestyle goals

This section is to understand your financial goals for the future and can include things like, borrow for home and repay loan, home improvements, build investment portfolio, takes overseas trip, purchase motor vehicle, invest in business, return to study or private education for children etc.

Goal	Expected Cost	Timeframe			Priority 1 High - 5 Low
		Short	Med	Long	
		Short	Med	Long	
		Short	Med	Long	
		Short	Med	Long	
		Short	Med	Long	
		Short	Med	Long	
		Short	Med	Long	

Loan Purpose

Loan Type	Add to Existing	New Loan	Amount
Purchase Owner Occupied Property			
Purchase Investment Property			
Refinance Owner Occupied Property			
Refinance Investment Pty Improvements			
Construction			
Debt Consolidation			
Business Use			
Other Real Estate (describe below)			
Other Personal Use (describe below)			
Total Loan Amount			
Other:			

Loan Term	5 years	Docs	Full Doc	Repayments	Weekly	
	10 years		Lo Doc		Fortnightly	
	15 years		No Doc		Monthly	Cheque book
	20 years	Interest	Variable	Features	Master Limit	Secure Rate Lock
	25 years		Fixed		Redraw	Internet Banking
	30 years		Mixed		Offest	Card access
	Other		Splits No:		Add Payments	Intro rate

Assets - Your current position

Property

Address of property	Desc - ie house.unit	Situation	Property Ownership	Market Value	Used as security
		Owner Occupied	Client 1 %		
		Rented			
		Monthly Rent:	Client 2 %		
		Owner Occupied	Client 1 %		
		Rented			
		Monthly Rent:	Client 2 %		
		Owner Occupied	Client 1 %		
		Rented			
		Monthly Rent:	Client 2 %		

If you have other properties please attach a list including percentage of ownership

Bank accounts, saving and term deposits

Name of Bank or Building Society	Account Type	Owner	Current Balance
		Client 1	
		Client 2	
		Client 1	
		Client 2	
		Client 1	
		Client 2	
		Client 1	
		Client 2	

Investments - super funds and shares

Name of Super Fund or Investment Co	Investment Type	Owner	Current Balance
		Client 1	
		Client 2	
		Client 1	
		Client 2	
		Client 1	
		Client 2	
		Client 1	
		Client 2	

Motor Vehicles

Make and Model	Year Built	Owner	Market Value
		Client 1	
		Client 2	
		Client 1	
		Client 2	
		Client 1	
		Client 2	

Other Assets - including household effects and personal effects such as cash, boats, tools of trade

Asset	Owner	Market Value
	Client 1	
	Client 2	
	Client 1	
	Client 2	
	Client 1	
	Client 2	

Liabilities - Properties with loans attached

Address of property	Name of Lender	Acc No	Int rate	Minimum monthly repayment	Borrower	Amount owing or limit	Clearing this loan
					Client 1		
					Client 2		
					Client 1		
					Client 2		
					Client 1		
					Client 2		

Credit cards, unsecured overdrafts etc.

Name of lender	Type - eg. visa	Credit Limit	Minimum monthly repayment	Borrower	Amount owing or limit	Clearing this loan
				Client 1		
				Client 2		
				Client 1		
				Client 2		
				Client 1		
				Client 2		

Other loans, personal loans, vehicle leases and hire purchases

Name of lender	Type - eg. personal loan, hire purchase	Minimum monthly repayment	Borrower	Amount owing or limit	Clearing this loan
			Client 1		
			Client 2		
			Client 1		
			Client 2		
			Client 1		
			Client 2		

By ticking this box I acknowledge that all the information is true and correct and that this 'mark' replaces my signature in this instance for this fact finder only. This also confirms that this information is current at the time and date of sending the form back to Austral Lending