

FACT FIND (PART 1)



WHAT WOULD YOU LIKE TO ACHIEVE? (e.g. purchase, refinance, equity release)

LOAN AMOUNT:	SECURITY PROPERTY:
DEPOSIT:	
SECURITY VALUE:	CREDIT HISTORY:

A. Personal details

APPLICANT 1

- BORROWER GUARANTOR
 MR MRS MS DR

SURNAME

FIRST NAME MIDDLE NAME(S)

DATE OF BIRTH DRIVER LICENCE NUMBER

MARITAL STATUS NO. OF DEPENDENTS & THEIR AGES

MOTHER'S MAIDEN NAME CITIZENSHIP

HOME OR WORK PHONE MOBILE

EMAIL ADDRESS

ACCOUNTANT NAME ACCOUNTANT PHONE NUMBER

ACCOUNTANT EMAIL ADDRESS

SOLICITOR NAME SOLICITOR PHONE NUMBER

SOLICITOR EMAIL ADDRESS

APPLICANT 2

- BORROWER GUARANTOR
 MR MRS MS DR

SURNAME

FIRST NAME MIDDLE NAME(S)

DATE OF BIRTH DRIVER LICENCE NUMBER

MARITAL STATUS NO. OF DEPENDENTS & THEIR AGES

MOTHER'S MAIDEN NAME CITIZENSHIP

HOME OR WORK PHONE MOBILE

EMAIL ADDRESS

ACCOUNTANT NAME ACCOUNTANT PHONE NUMBER

ACCOUNTANT EMAIL ADDRESS

SOLICITOR NAME SOLICITOR PHONE NUMBER

SOLICITOR EMAIL ADDRESS

B. Address details

CURRENT ADDRESS

- CURRENT RESIDENTIAL ADDRESS STATUS
 OWN MORTGAGED RENTING BOARDING OTHER

START DATE AT CURRENT ADDRESS

CURRENT ADDRESS

- CURRENT RESIDENTIAL ADDRESS STATUS
 OWN MORTGAGED RENTING BOARDING OTHER

START DATE AT CURRENT ADDRESS

B. Address details (continued)

POSTAL ADDRESS (if different to above)

PREVIOUS RESIDENTIAL ADDRESS (if less than 3 years at current)

PREVIOUS RESIDENTIAL ADDRESS STATUS

OWN MORTGAGED RENTING BOARDING OTHER

START DATE AT PREVIOUS RESIDENTIAL ADDRESS

POSTAL ADDRESS (if different to above)

PREVIOUS RESIDENTIAL ADDRESS (if less than 3 years at current)

PREVIOUS RESIDENTIAL ADDRESS STATUS

OWN MORTGAGED RENTING BOARDING OTHER

START DATE AT PREVIOUS RESIDENTIAL ADDRESS

C. Employment details

PAYG SELF-EMPLOYED CONTRACT FT PT CASUAL

OCCUPATION

EMPLOYER/ BUSINESS NAME

EMPLOYER ADDRESS

EMPLOYER CONTACT PERSON

EMPLOYER PHONE #

GROSS ANNUAL INCOME

START DATE OF EMPLOYMENT

\$

PREVIOUS EMPLOYMENT (IF PREVIOUS UNDER 3 YEARS)

PAYG SELF-EMPLOYED CONTRACT FT PT CASUAL

OCCUPATION

EMPLOYER/ BUSINESS NAME

EMPLOYER ADDRESS

START DATE OF EMPLOYMENT

END DATE OF EMPLOYMENT

PAYG SELF-EMPLOYED CONTRACT FT PT CASUAL

OCCUPATION

EMPLOYER/ BUSINESS NAME

EMPLOYER ADDRESS

EMPLOYER CONTACT PERSON

EMPLOYER PHONE #

GROSS ANNUAL INCOME

START DATE OF EMPLOYMENT

\$

PREVIOUS EMPLOYMENT (IF PREVIOUS UNDER 3 YEARS)

PAYG SELF-EMPLOYED CONTRACT FT PT CASUAL

OCCUPATION

EMPLOYER/ BUSINESS NAME

EMPLOYER ADDRESS

START DATE OF EMPLOYMENT

END DATE OF EMPLOYMENT

D1. Real estate assets

HOME

ADDRESS

ESTIMATED VALUE

\$

OWNERSHIP

INVESTMENT 1

ADDRESS

ESTIMATED VALUE

\$

WEEKLY RENT

\$

OWNERSHIP

INVESTMENT 2

ADDRESS

ESTIMATED VALUE

\$

WEEKLY RENT

\$

OWNERSHIP

INVESTMENT 3

ADDRESS

ESTIMATED VALUE

\$

WEEKLY RENT

\$

OWNERSHIP

INVESTMENT 4

ADDRESS

ESTIMATED VALUE

\$

WEEKLY RENT

\$

OWNERSHIP

D2. Other assets

VEHICLE 1	EST VALUE	OWNERSHIP	VEHICLE 2	EST VALUE	OWNERSHIP
MAKE/ MODEL/ YEAR	\$		MAKE/ MODEL/ YEAR	\$	
SAVINGS	EST VALUE	OWNERSHIP	SAVINGS	EST VALUE	OWNERSHIP
ACCOUNT/ DETAILS	\$		ACCOUNT/ DETAILS	\$	
SAVINGS	EST VALUE	OWNERSHIP	HOME CONTENTS	EST VALUE	OWNERSHIP
ACCOUNT/ DETAILS	\$		CONTENTS	\$	
SHARES/ OTHER	EST VALUE	OWNERSHIP	SHARES/ OTHER	EST VALUE	OWNERSHIP
DETAILS	\$		DETAILS	\$	
SUPERFUND/ SMSF	EST VALUE	OWNERSHIP	SUPERFUND/ SMSF	EST VALUE	OWNERSHIP
DETAILS	\$		DETAILS	\$	

E1. Home loans

HOME LOAN LENDER	BALANCE	RATE%	REPAYMENT	TYPE*	START DATE	EXPIRY DATE	REFINANCE?
	\$		\$ /				<input type="checkbox"/>
HOME LOAN LENDER	BALANCE	RATE%	REPAYMENT	TYPE*	START DATE	EXPIRY DATE	REFINANCE?
	\$		\$ /				<input type="checkbox"/>
HOME LOAN LENDER	BALANCE	RATE%	REPAYMENT	TYPE*	START DATE	EXPIRY DATE	REFINANCE?
	\$		\$ /				<input type="checkbox"/>
HOME LOAN LENDER	BALANCE	RATE%	REPAYMENT	TYPE*	START DATE	EXPIRY DATE	REFINANCE?
	\$		\$ /				<input type="checkbox"/>
HOME LOAN LENDER	BALANCE	RATE%	REPAYMENT	TYPE*	START DATE	EXPIRY DATE	REFINANCE?
	\$		\$ /				<input type="checkbox"/>

*TYPE = P&I (PRINCIPAL AND INTEREST) OR I/O (INTEREST ONLY)

E2. Other liabilities

CAR LOAN LENDER	BALANCE	RATE%	REPAYMENT	OWNERSHIP	REFINANCE?
	\$				<input type="checkbox"/>
CAR LOAN LENDER	BALANCE	RATE%	REPAYMENT	OWNERSHIP	REFINANCE?
	\$				<input type="checkbox"/>
CREDIT CARD LENDER	LIMIT		BALANCE	OWNERSHIP	REFINANCE?
	\$		\$		<input type="checkbox"/>
CREDIT CARD LENDER	LIMIT		BALANCE	OWNERSHIP	REFINANCE?
	\$		\$		<input type="checkbox"/>
CREDIT CARD LENDER	LIMIT		BALANCE	OWNERSHIP	REFINANCE?
	\$		\$		<input type="checkbox"/>
PERSONAL LOAN LENDER	REPAYMENT		BALANCE	OWNERSHIP	REFINANCE?
	\$		\$		<input type="checkbox"/>
PERSONAL LOAN LENDER	REPAYMENT		BALANCE	OWNERSHIP	REFINANCE?
	\$		\$		<input type="checkbox"/>
OTHER (incl. HELP or HECS)	REPAYMENT		BALANCE	OWNERSHIP	REFINANCE?
	\$		\$		<input type="checkbox"/>
SMSF LOAN LENDER	LIMIT		BALANCE	OWNERSHIP	REFINANCE?
	\$		\$		<input type="checkbox"/>
SMSF LOAN LENDER	LIMIT		BALANCE	OWNERSHIP	REFINANCE?
	\$		\$		<input type="checkbox"/>

I CONFIRM THAT THE ABOVE ARE ALL MY ASSETS AND LIABILITIES. I HAVE NO FURTHER DEBTS. (Please tick this box so that we can proceed with your lending enquiry.)

FACT FIND (PART 2)

MONTHLY LIVING EXPENSES		Current	Post-Settlement
BOARD	Ongoing board commitments post-settlement	\$	\$
CHILD CARE	Childcare, including nannies.	\$	\$
CHILD MAINTENANCE	Child and/or spousal maintenance costs	\$	\$
CLOTHING & PERSONAL CARE	Clothing, footwear, cosmetics, personal care.	\$	\$
ENTERTAINMENT	Entertainment costs including alcohol, tobacco, gambling, restaurants, membership fees and holidays.	\$	\$
GROCERIES	Groceries including food and toiletries. <i>Excluding alcohol & tobacco.</i>	\$	\$
HEALTH CARE	Medical and health costs, excluding Insurance	\$	\$
HIGHER EDUCATION & VOCATIONAL TRAINING	Tertiary education fees and textbooks. <i>Excluding HECS & HELP (refer Liabilities)</i>	\$	\$
HOLIDAY HOME COSTS	Costs associated with any secondary residences	\$	\$
HOME & VEHICLE INSURANCE	Insurance costs such as personal belongings, travel and ambulance insurance, home, and content, building and any compulsory insurance of motor vehicles (combined insurance and registration) other than recreation vehicles.	\$	\$
HOME MAINTENANCE & UTILITIES	Housing and property expenses on owner occupied property including rates, levies, repairs and maintenance, other household items and utilities. <i>Excluding land tax, body corporate and strata fees, telephone, internet, pay TV and insurances.</i>	\$	\$
INVESTMENT PROPERTY COSTS	All costs associated with an 'Investment Property' including building/contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance.	\$	\$
MEDICAL & LIFE INSURANCE	Hospital, medical and dental health insurance, sickness and personal accident insurance, life insurance.	\$	\$
OTHER	Other Regular and Recurring Expenses	\$	\$
OTHER INSURANCES	Insurance of recreational vehicles such as motorcycle, caravan, trailer, boat, and aircraft including combined insurance and registration.	\$	\$
PET CARE	Expenses related to pet care.	\$	\$
PRIVATE & NON-GOVERNMENT EDUCATION	Private/Non-Government school fees/uniforms and textbooks.	\$	\$
PUBLIC PRIMARY & SECONDARY EDUCATION	Public or Secondary school fees/uniforms and textbooks	\$	\$
RENTAL EXPENSES	Ongoing rent commitments post-settlement.	\$	\$
STRATA FEES & LAND TAX	Land Tax, Body Corporate and Strata Fees on O/O Property	\$	\$
TELEPHONE & INTERNET	Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix, Apple Music and Spotify).	\$	\$
VEHICLE MAINTENANCE & TRANSPORT	Public transport, motor vehicle running costs including fuel, servicing, registration, parking, and tolls	\$	\$
TOTAL MONTHLY EXPENSES		\$	\$

Retirement planning

AT WHAT AGE ARE YOU PLANNING TO RETIRE?

APP 1

APP 2

WILL YOU REACH YOUR PLANNED RETIREMENT AGE DURING THE TERM OF THE LOAN?

APP 1

APP 2

WILL YOUR AGE REACH 65 DURING THE TERM OF THE LOAN?

APP 1

APP 2

What would you like out of your loan? (please tick any that may apply)

LOAN TYPE

VARIABLE INTEREST RATE

FIXED INTEREST RATE

FIXED TERM (max 5 years)

• NUMBER OF YEARS:

LINE OF CREDIT/EQUITY FACILITY

COMBINATION OR SPLIT LOAN (FIXED & VARIABLE)

OTHERS:

REPAYMENTS/COSTS

PRINCIPAL & INTEREST

INTEREST ONLY

INTEREST ONLY TERM (max 5 years)

• NUMBER OF YEARS:

• REASON: FOR FUTURE INVESTMENT

MAXIMISE CASH FLOW

TEMPORARY REDUCTION IN CASH FLOW

(e.g. parental leave)

OTHER:

REPAYMENT FREQUENCY:

NO ACCOUNT KEEPING FEES

NO APPLICATION FEE

DO YOU WISH TO HAVE AN OFFSET ACCOUNT?

YES

NO

N/A

DO YOU WISH TO RATE LOCK YOUR FIXED INTEREST FOR A FEE?

YES

NO

N/A

DO THE APPLICANT(S) HAVE A PREFERRED LENDER OR LENDERS (E.G. ONE WITH BRANCH ACCESS)?

YES

NO

COMMENTS:

DO THE APPLICANT(S) HAVE ANY OTHER REQUIREMENTS AND OBJECTIVES NOT ALREADY STATED WHICH MAY AFFECT WHETHER THE LOAN IS SUITABLE, INCLUDING WHETHER THERE ARE ANY PARTICULAR PERSONAL CIRCUMSTANCES OF THE APPLICANT(S) NOT DOCUMENTED IN ANY PREVIOUS RESPONSES IN THIS INTERVIEW GUIDE THAT ARE RELEVANT TO THE LOAN FEATURES THAT HAVE BEEN IDENTIFIED AS 'IMPORTANT'?

ARE THERE ANY CIRCUMSTANCES THAT YOU ARE AWARE OF THAT COULD AFFECT YOUR ABILITY TO REPAY THIS LOAN?

YES - PLEASE ANSWER BELOW

NO

IF YES, HOW DO YOU PLAN TO MEET THESE REPAYMENTS DURING THIS REDUCED INCOME PERIOD?

SECURE ADDITIONAL INCOME

REDUCING EXPENSES

SALE OF ASSETS

USE OF SAVINGS

OTHER:

PRIVACY DISCLOSURE AND CONSENT (PART 3)



WE ARE COLLECTING PERSONAL AND FINANCIAL INFORMATION ABOUT YOU TO PROVIDE YOU WITH OUR BROKING SERVICES.

1. The information you provide will be held by us and our aggregator, Finsure Finance and Insurance (Australian Credit Licence 384704) & our credit licence, Integrity Unit Pty Ltd (ACL 515608).
2. You appoint us your agent to obtain your credit information from credit reporting body on your behalf.
3. We may use credit information and any other information you provide to arrange or provide finance and other services.
4. We may exchange the information with the following types of entities:
 - Persons who provide finance or other products to you, or to whom an applicant has been made for those products.
 - Finance consultants, accountants, lawyers and advisers
 - Any industry body, tribunal court or otherwise in connection with any complaint regarding our services
 - Any person where we are required by law to do so
 - Any of our associates, related entities or contractors
 - Your referees, such as your employer, to verify information you have provided
 - Any person considering acquiring an interest in our business or assets
 - Any organisation providing online verification of your identity
5. You may gain access to personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at www.finsure.com.au or by contacting us on (02) 9037 2825. Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process.

If you do not provide the information we may be unable to assist in arranging finance or providing other services.

APPLICANT'S DECLARATION

DECLARATION AND ACKNOWLEDGEMENT

- You confirm that all the information in this document has been recorded correctly.
- You can confirm that you have been provided with a Credit Guide.
- You agree that we may collect and use your personal information as specified in Part 3.
- You acknowledge that you have been informed about your risk insurance options.
- You agree for us to complete a credit check to determine the suitability of your loan.

Thank you for completing the application, please sign below to allow us to begin assessing your situation.

APPLICANT 1

PRINT NAME

SIGNATURE

DATE

APPLICANT 2

PRINT NAME

SIGNATURE

DATE

Once completed, please return to admin@loanlounge.au

For further information regarding our business and processes, please visit www.loanlounge.au