



# Fact Find

Application Name

Loan Offer To Be Sent To

Method

## BROKER NOTES

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## DETAILS

### APPLICANT 1 - FHB

### GUARANTOR

### APPLICANT 2 - FHB

### GUARANTOR

Name						
Resident Of AUS	Yes	No	Location if not AUS	Yes	No	Location if not AUS
Marital Status						
Date of Birth						
Dependent Ages						
Mobile						
Email						
Current Address						
Date Moved In			Status			Status
Previous Address						
Date Moved In			Status			Status
Mothers Maiden Name						

EMPLOYMENT

Type				
Start Date				
Occupation				
Current Employer				
Address / Location				
Previous Employer	Start	End	Start	End

INCOME

Base Salary		
Overtime/Allowances		
Other		

# Real Estate Assets

## REAL ESTATE ASSET 1

Property Name									
Address									
OO or INV	OO	INV	Property Type						
Value				Rental Income					
Applicant	1	2	Joint	Security Property					

## SECURED LIABILITIES

Liability Name												
Liability Type												
Refinance												
Lender												
Limit												
Balance												
Mthly Payment												
Interest Rate				%			%			%		
Applicant	1	2	Joint	1	2	Joint	1	2	Joint			

## REAL ESTATE ASSET 2

Property Name									
Address									
OO or INV	OO	INV	Property Type						
Value				Rental Income					
Applicant	1	2	Joint	Security Property					

## SECURED LIABILITIES

Liability Name												
Liability Type												
Refinance												
Lender												
Limit												
Balance												
Mthly Payment												
Interest Rate				%			%			%		
Applicant	1	2	Joint	1	2	Joint	1	2	Joint			

# Real Estate Assets

REAL ESTATE ASSET 3

Property Name									
Address									
OO or INV	OO	INV	Property Type						
Value				Rental Income					
Applicant	1	2	Joint	Security Property					

SECURED LIABILITIES

Liability Name												
Liability Type												
Refinance												
Lender												
Limit												
Balance												
Mthly Payment												
Interest Rate				%						%		
Applicant	1	2	Joint	1	2	Joint	1	2	Joint			

REAL ESTATE ASSET 4

Property Name									
Address									
OO or INV	OO	INV	Property Type						
Value				Rental Income					
Applicant	1	2	Joint	Security Property					

SECURED LIABILITIES

Liability Name												
Liability Type												
Refinance												
Lender												
Limit												
Balance												
Mthly Payment												
Interest Rate				%						%		
Applicant	1	2	Joint	1	2	Joint	1	2	Joint			

# Other Assets

OTHER ASSETS - Must have Super, Savings & Home Contents				
Asset Name	Type	Value	App 1, 2, or Join	Funds To Complete

Asset Name	Vehicle Type	Make	Year	Value	App 1, 2, or Join

MOTOR VEHICLES

NEW PURCHASE SECURITIES	Pre-Approval
	Address
	Property Value
	Property Type
	Density
	Primary Use
	Property Status
	Holding
	Rental (Monthly)

# Other Liabilities

OTHER LIABILITIES

Liability Name			
Linked Asset			
Liability Type			
Refinance			
Lender			
Limit			
Balance			
Repayments	Frequency		Frequency
Interest Rate	%		%
Remaining	Years	Months	Years
Applicant	1	2	Joint
BSB & Account	BSB	Acc. No. 1	BSB

OTHER LIABILITIES

Liability Name			
Linked Asset			
Liability Type			
Refinance			
Lender			
Limit			
Balance			
Repayments	Frequency		Frequency
Interest Rate	%		%
Remaining	Years	Months	Years
Applicant	1	2	Joint
BSB & Account	BSB	Acc. No. 1	BSB

OTHER LIABILITIES

Liability Name			
Linked Asset			
Liability Type			
Refinance			
Lender			
Limit			
Balance			
Repayments	Frequency		Frequency
Interest Rate	%		%
Remaining	Years	Months	Years
Applicant	1	2	Joint
BSB & Account	BSB	Acc. No. 1	BSB

# Expenses Details

LIVING EXPENSES (Use Lender Category Breakup Where Possible)

Type	Weekly	Fortnightly	Monthly	Comments
Home Rates, Maintenance, Utilities				
Food & Groceries				
Medical & Health				
Clothing & Personal Care				
Transport & Motor Vehicles				
Childcare				
Education (Private)				
Education (Public)				
Phone, Internet & Subscriptions				
Recreation & Entertainment				
Investment Property Expenses				
Insurances				
Child or Spousal Maintenance				
Ongoing Rent / Board				
Other				
Other				
Other				
ANNUAL TOTAL				MONTHLY TOTAL

NOTES	
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App 1 Signature	
App 2 Signature	

# Expenses Details

Expense Type		
Clothing and personal care	Yes	Clothing, footwear, cosmetics, personal care
Groceries	Yes	Typical supermarket shop for groceries including food and toiletries
Medical and health	Yes	Medical and health costs including doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under insurance)
Owner occupied property utilities, rates and related costs	Yes per each Owner Occupied property	Housing and property expenses on owner occupied property including rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV as they are categorised separately)
Rented property utilities and related costs	Yes if customer's Post Settlement Housing situation is Rent or Board or With Parents	Housing and property expenses on renter's occupied property including repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV as they are categorised separately)
Transport	Yes	Public transport, motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under insurance)
Childcare	Mandatory based on business rules	Childcare including nannies
Education	Mandatory based on business rules	Public and private education fees and associated costs (preschool, primary, secondary and tertiary) including books and uniforms etc.
Insurance	Yes	All insurance including health, home and contents, motor vehicle, life, income protection
Investment property utilities, rates and related costs	Yes per each Investment property	Housing and property expenses on investment property including rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV as they are categorised separately).
Telephone, internet, pay TV and media streaming	Yes	Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions
Recreation and entertainment	Yes	Recreation and entertainment including alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays
Other	No	Unique items not covered in above categories (must be explained further)

# Client Needs Analysis

## Loan Purpose

<p>1. Loan Type</p> <p>2. Loan Purpose</p> <p>\$</p> <p>\$</p> <p>\$</p> <p>\$</p> <p>\$</p> <p>\$</p> <p>\$</p> <p>5. Terms of Credit</p> <p>6. If Purchasing, how long will client retain the property?</p>	<p>3. Customers Circumstances, Goals &amp; Priorities in Seeking Finance. Include commentary such as:</p> <ul style="list-style-type: none"> <li>• Purpose of Requesting the loan</li> <li>• Circumstances that may affect the loan</li> <li>• Priorities in Managing the loan (Pay off Quickly, etc)</li> <li>• Financial Habits such as Savings and Debt Repayment</li> <li>• Client Financial Awareness</li> </ul>
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## Foreseeable Material Changes

1. Do you anticipate any material changes to your financial situation (other than retirement)?

a. If Yes, what is the nature of the planned or anticipated change?

Start Date	End Date	Monthly Financial Impact
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b. How does the customer(s) intend to meet their loan repayments following the changes?

Additional Income source	Savings or Superannuation
Reduce Expenditure	Co-Applicants Income
Sale of Assets	Other

## Foreseeable Material Changes - Retirement Strategy

What age do applicants intend to retire?

Applicant 1	Applicant 2
(Age at end of Loan Term)	(Age at end of Loan Term)

2. Is the customer(s) planning to retire during the proposed loan term?

a. If yes, how would the customer(s) propose to repay the loan?

Repayment Prior to Retirement	Superannuation Income	Investment Income
Downsizing of Home	Super Lump Sum	Co-Applicants Income
Sale of Assets	Savings	Other

Other Commentary



# Client Needs Analysis

## Financial Security

1. Note any advice from an accountant, solicitor or financial planner regarding requirements or objectives?

2. Have the clients had any difficulty in meeting their financial commitments in the past two years?

3. Provide details of any pending judgements or legal proceedings that may impact on the clients financial situation in the foreseeable future

4. Do you have any insurance to protect your lifestyle? For example: life, total permanent disablement insurance, income protection, etc

4a. Would you like someone to contact you regarding life insurance

5. How would your lifestyle needs be maintained if you and/or your partner were temporarily unable to earn an income, for example through illness

6. Do you have home and content insurance

6a. Would you like someone to contact you regarding home & contents insurance

## Loan Features - Variable Rate

1. Variable Rate

Why are these features important?

Must Have

To take advantage of potential future decreases in the interest rate

Optional

Flexibility with respect to repayment, redraw or repayment of loan

Not Required

Other

Commentary

# Client Needs Analysis

## Loan Features - Fixed Rate

### 2. Fixed Rate

Why are these features important?

Must Have

Certainty of Repayments

Optional

Make Budgeting Easier

Not Required

Other

Preferred Duration of Fixed Term

1 Year

2 Year

3 Year

4 Year

5 Year

Commentary

## Loan Features - Variable & Fixed Rate

### 3. Variable & Fixed Rate

Why are these features important?

Must Have

Limiting risk of increasing variable interest rate to obtain some benefit from potential future decreases in the interest rate

Optional

Retaining a degree of flexibility in relation to increased repayments, redraws and/or early repayment of part of the loan

Not Required

Make budgeting easier than if the entire loan were variable

Other

Preferred Duration of Fixed Term

1 Year

2 Year

3 Year

4 Year

5 Year

Preferred Ratio of Fixed to Variable (If 40% Fixed, enter 40%)

Commentary

# Client Needs Analysis

## Loan Features - Line of Credit

### 4. Line of Credit

Why are these features important?

Must Have

Assists with investment purchases and tax planning

Optional

Anticipated variable cash flows

Not Required

Allows access to funds at any time

Flexibility to manage repayments

No need to apply for further lending in future

Ongoing need for funds over a period of time

Other

Customer's plan for paying off line of credit by end of or during the term

Repayment of loan prior to end of term

Downsizing

Sale of assets

Savings

Income from other investments

Co-applicant's income

Other

Commentary

## Loan Features - Principal & Interest

### 1. Principal & Interest

Why are these features important?

Must Have

Minimised Interest paid over life of loan

Optional

Higher lending loan limit

Not Required

Lower deposit required

Build up equity from the start

Other

Preferred Repayment Frequency

Commentary

# Client Needs Analysis

## Loan Features - Interest Only

2. Interest Only	Why are these features important?
Must Have	Accomodate temporary income reduction (eg. Maternity Leave, etc)
Optional	Non-recurring expense (eg. Education, Furniture, etc)
Not Required	Variable or Unpredictable income
	Recommendation by Financial Advisor or Accountant
	Taxation or Accounting Strategy
	Other

Preferred Interest Only Duration

Commentary

## Loan Features - Interest Only In Advance

3. Interest Only In Advance	Why are these features important?
Must Have	For Tax Purposes
Optional	Discount on Interest Rate
Not Required	To assist with cash-flow and budgeting
	Other

Commentary

## Loan Features - Offset Account

1. Offset Account	Why are these features important?
Must Have	Allows paying off the loan sooner
Optional	Allows access to funds
Not Required	For tax purposes
	Other

Commentary

# Client Needs Analysis

## Loan Features - Redraw

2. Redraw	Why are these features important?
Must Have	Flexibility to access prepaid funds if needed
Optional	Other
Not Required	
Commentary	

## Loan Features - Additional Repayments

3. Additional Repayments	Why are these features important?
Must Have	Important to pay off the loan quickly
Optional	Allows additional payments without penalty
Not Required	Other
Commentary	

## Loan Features - Split Loans

4. Split Loans	Why are these features important?
Must Have	Reduce Interest Paid
Optional	Flexibility of account management
Not Required	Other
Commentary	

## Loan Features - Top Up (Equity Release)

5. Top Up	Why are these features important?
Must Have	Finance for other purposes (eg. Personal Loan, Car, etc)
Optional	Debt consolidation
Not Required	No interest charged on unused funds
	Other
Commentary	

# Client Needs Analysis

## Loan Features - Ability to Switch Loans

### 6. Ability to Switch Loans

Why are these features important?

Must Have

Flexibility to switch products without incurring high costs

Optional

Ability to take advantage of lower interest rates

Not Required

Other

Commentary

## Loan Features - Portability (Security Swap)

### 7. Portability

Why are these features important?

Must Have

Avoid extra fees (eg. Establishment fees, exit fees, etc)

Optional

Other

Not Required

Commentary

## Loan Features - Customer Preferred Lender

### 8. Customer Preferred Lender

Why are these features important?

Must Have

Customer loyalty to one lender

Optional

Preferred use of ethical lender

Not Required

Other

Commentary

## Loan Features - Lender Service Offering

### 9. Lender Service Offering

Why are these features important?

Must Have

Fast Turnaround time

Optional

Internet Banking Functionality

Not Required

Mobile App Quality

Physical branch network

Other

Commentary

# Client Needs Analysis

## Loan Summary - Lender Best Interests

1. Why is this loan in the best interests of your customer such as Lender service times, specific lender offer or niche, etc.

## Loan Summary - Interest Rate Best Interests

2. Why is this Interest Rate the best for your customer such as lowest rate available with required features and commentary on any discounts received.

## Loan Summary - Structure & Features Best Interests

3. Why is this loan structure and associated features the best for your customer such as combo purpose, structure of multiple applications, etc.

## Loan Summary - Conflicts of Interest

4. Are there any applicable Conflicts or Perceived Conflict of Interests?

Commentary

### CREDIT PROPOSAL DISCLOSURE

Commission Group

### CREDIT PROPOSAL DISCLOSURE

Referring Office

## Quote required for the following fees

Fee Name	Amount
Credit Assistance Fee	
Credit Report Fee	
Other Fee Type	

# Loan Summary

SECURITIES	Property Name	Purpose	Estimated Value

LOAN BREAKDOWN	Reason For Loan			Loan Amount
			LVR	LVR

REFINANCE & CONSOLIDATION	Liability Name	Lender	Loan Amount
		OTHER LIABILITIES	
		TOTAL DEBTS	
		CLIENT CONTRIBUTION	
		TOTAL FUNDS AVAILABLE	

PURCHASES	Property Name	Purchase Price
		TOTAL