

LOAN ENQUIRY



How did you hear about us?

APPLICANT 1

GIVEN NAME (Incl middle name)	
SURNAME	
DATE OF BIRTH	
ADDRESS	
DATE MOVED IN (MM/YY)	
OWNER/RENTING	
PREVIOUS ADDRESS (If above less than 3 years)	
DATE MOVED IN (MM/YY)	
OWNER/RENTING	
HOME PHONE	
WORK PHONE	
MOBILE PHONE	
EMAIL	
MARITAL STATUS	
MOTHERS MAIDEN NAME	
CHILDREN (Under 18) Date of birth	

APPLICANT 2

GIVEN NAME (Incl middle name)	
SURNAME	
DATE OF BIRTH	
ADDRESS	
DATE MOVED IN (MM/YY)	
OWNER/RENTING	
PREVIOUS ADDRESS (If above less than 3 years)	
DATE MOVED IN (MM/YY)	
OWNER/RENTING	
HOME PHONE	
WORK PHONE	
MOBILE PHONE	
EMAIL	
MARITAL STATUS	
MOTHERS MAIDEN NAME	
CHILDREN (Under 18) Date of birth	

EMPLOYMENT DETAILS

APPLICANT 1

EMPLOYER NAME	
EMPLOYMENT TYPE (Full/Part Time, Casual/ Self Employed)	
OCCUPATION	
DATE STARTED	
WORK ADDRESS	
WORK PHONE	
CONTACT NAME	
GROSS ANNUAL INCOME (excl. super)	
OTHER INCOME (Commission/Bonus)	
PREVIOUS EMPLOYER (If current employer less than 3 years)	
PREVIOUS EMPLOYER ADDRESS	
EMPLOYMENT TYPE (Full/Part Time, Casual/ Self Employed)	
DATE STARTED	

APPLICANT 2

EMPLOYER NAME	
EMPLOYMENT TYPE (Full/Part Time, Casual/ Self Employed)	
OCCUPATION	
DATE STARTED	
WORK ADDRESS	
WORK PHONE	
CONTACT NAME	
GROSS ANNUAL INCOME (excl. super)	
OTHER INCOME (Commission/Bonus)	
PREVIOUS EMPLOYER (If current employer less than 3 years)	
PREVIOUS EMPLOYER ADDRESS	
EMPLOYMENT TYPE (Full/Part Time, Casual/ Self Employed)	
DATE STARTED	

SELF EMPLOYED

Are you a Director
of a company?

Yes
No

If you answered yes, please list the current
directorships below:

ASSETS

ITEM	DETAILS	VALUE	OTHER
PROPERTY 1		\$	Weekly Rental \$
PROPERTY 2		\$	Weekly Rental \$
PROPERTY 3		\$	Weekly Rental \$
PROPERTY 4		\$	Weekly Rental \$
MOTOR VEHICLE 1 (YEAR/ MAKE/MODEL)		\$	
MOTOR VEHICLE 2 (YEAR/MAKE/MODEL)		\$	
HOME CONTENTS		\$	
APPLICANT 1 SUPER		\$	
APPLICANT 2 SUPER		\$	
SAVINGS		\$	
SHARES & INVESTMENTS		\$	

LIABILITIES

ITEM	BANK/LENDER	BALANCE OWING	MONTHLY PAYMENT	INTEREST RATE
MORTGAGE 1	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/>	\$	\$	%
MORTGAGE 2	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/>	\$	\$	%
MORTGAGE 3	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/>	\$	\$	%
MORTGAGE 4	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/>	\$	\$	%
CAR LOAN/S 1		\$	\$	%
CAR LOAN/S 2		\$	\$	%
OTHER LOAN/S		\$	\$	%
CREDIT CARD 1		\$	LIMIT \$	
CREDIT CARD 2		\$	LIMIT \$	
CREDIT CARD 3		\$	LIMIT \$	
HECS/HELP		\$	\$	

GENERAL LIVING AND ENTERTAINMENT EXPENSES

EXPENSE CATEGORY	DESCRIPTION	MONTHLY AMOUNT
Primary Residence Costs (excluding insurance)	Includes home maintenance and repairs, electricity, gas, water, garden maintenance, council rates, housekeeper, other	
Telephone, Internet, Pay TV & Media Streaming Subscriptions	Includes landline, internet, mobile phone, subscription services (e.g. Foxtel), other	
Transport	Includes, vehicle registration, fuel, vehicle maintenance, roadside assist, parking & tolls, public transport, taxi/ ride-sharing services, vehicle rentals/car-sharing services, other	
Groceries	Includes, grocery shopping including alcohol, restaurants and cafes, takeaway/delivery, other	
Clothing & Personal Care	Includes clothes & shoes, hair & beauty, other	
Recreation and Entertainment	Includes lifestyle and culture, newspapers/magazines/books, sports, hobbies, memberships (gym, fitness courses), gifts, holidays & airfares, donations, other	
Higher Education & Vocational Training (excluding HECS/HELP)	Self-education/professional development, pets, other	
Childcare	Childcare/pre-school/kinder, babysitting/nanny/au-pair	
Child support	Child Support or Maintenance payments	
Medical & Health (excluding Health Insurance)	Includes doctor, pharmacy, dentist, optical, physio/remedial/chiro/alternative therapies, other	

GENERAL LIVING AND ENTERTAINMENT EXPENSES

EXPENSE CATEGORY	DESCRIPTION	MONTHLY AMOUNT
General Insurance (Including Home & Contents on Primary O/Occ Residence)	Includes income protection insurance, business insurance, building/home/contents insurance, vehicle insurance, travel insurance, ambulance cover, health insurance.	
Other Insurances	Other insurance not captured elsewhere	
Other Regular and Recurring Expenses	Unique items not covered in above categories (must be explained further).	

ADDITIONAL EXPENSES

EXPENSE CATEGORY	DESCRIPTION	MONTHLY AMOUNT
O/Occ Strata, Body Corporate, Land Tax	Strata Fees /Body Corporate Fees (for owner occupied/primary residence excluding investment property)	
Private/non government school fees	Private/non government school fees (includes school, tuition and sport fees for private schooling)	
Child & Spouse Maintenance	Child support/maintenance payments	
Personal Insurance (Life, Health, Sickness and Personal Accident)	Life/accident/illness insurance (excluding insurances captured under general insurance, other insurance and those held in Superannuation).	
Investment Property Costs (including Insurance)	Home maintenance and repairs; Land tax/body corporate/Strata Fees; Building/Home/Contents Insurance; Garden maintenance; Property Management; Landlord insurance; Council rates; Housekeeper; Investment Utilities; Other	

ADDITIONAL EXPENSES

EXPENSE CATEGORY	DESCRIPTION	MONTHLY AMOUNT
Secondary Residence and Holiday home costs (including insurance)	Housing and property expenses on secondary residence 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).	
Rent	Rent/board if continuing post loan	

OBJECTIVES AND LOAN FEATURES - APPLICANT 1 & APPLICANT 2

Please state primary reasons for seeking credit and how this loan may help you fulfil your long term goals.

Select Loan Purpose:

- Purchase Next Home (owner occupied) Refinance home/personal loan (owner occupied) Land and Construction Loan Purchase Investment Property
- Refinance investment loan Purchase First Home

If refinancing or consolidating debts: please provide details of the debts that are being refinanced or consolidated and the resulting benefit to you (mandatory).

Preferred Loan Features:

- Variable Rate Fixed Rate Multiple Account Splits Additional Payments
- Redraw Line of Credit Offset Account Loan Variations
- Portability Internet Banking Top Up Switch Loans
- Rate Lock Bridging Finance Fortnightly Repayments Interest Only

If selected Interest Only, please set out why you would like Interest Only repayments.

If selected Fixed Rate, please explain why you would like a fixed rate loan.

I am aware there are penalties/break costs for early repayment of fixed rate loans.

Desired Loan Splits 1

Desired Loan Splits 2

Desired Loan Splits 3

Preferred Lenders

Any Lenders you do not wish to deal with?

YOUR FINANCIAL SECURITY - APPLICANT 1 & APPLICANT 2

Have you ever had any financial judgments or legal proceedings against you?

YES NO

Did you have any difficulty meeting your financial commitments in the past 2 years?

YES NO

Are any of your existing debts currently in arrears?

YES NO

Are you concerned about rising interest rates? How concerned are you?

YES NO

Do you expect any significant changes to your financial situation in the foreseeable future that would adversely impact your ability to meet your commitments?
How do you expect to meet your commitments?

YES NO

Please comment If you answered 'YES' to any of the questions

ACKNOWLEDGMENT OF RISK INSURANCE OFFERING

Insurance can be an effective way of minimising any potential financial hardship on you, your family and your business. Financial hardship may result from a death, disability, trauma or personal injury.

If you do not have adequate risk protection insurance in place:

- You may not be able to meet the repayments on your loan should an unexpected or unforeseen event arise; or
- Your savings may not be sufficient to meet your financial obligations.

We are able to offer an introduction to a risk protection specialist that could assist you in the event of unforeseen circumstances.

- I/we acknowledge that I/we have been made aware of the opportunity to apply for risk insurance relating to my/our loan application.
- I/we understand that I am/we are not obliged to apply for risk insurance as a condition of my/our loan and that I am/we are able to arrange insurance through any insurer of my/our choice.

YES for Mortgage Protection

NO for Mortgage Protection

ACCOUNT DETAILS

For the new home loan repayment, what is account detail would you want to use for the repayment and how often:

Bank: _____

BSB: _____

Account: _____

Weekly/Fortnightly/Monthly: _____

EZ Financing

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