



ez financing

# Client Fact Find

How did you find 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	
GROSS ANNUAL INCOME (excl. super)	
OTHER INCOME (Commission/Bonus)	
PREVIOUS EMPLOYER (If current employer less than 3 years)	
EMPLOYMENT TYPE (Full/Part Time, Casual/ Self Employed)	
OCCUPATION	
DATE STARTED	

## APPLICANT 2

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

## 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		\$	\$	

## LIVING EXPENSES

On a monthly basis, how much would you anticipate you spend on the following items?  
If zero, please provide a comment

ITEM	MONTHLY AMOUNT	COMMENTS
CHILDCARE	\$	
CHILD & SPOUSE MAINTENANCE	\$	
CLOTHING & PERSONAL CARE	\$	
PUBLIC & GOVT SCHOOL	\$	
HIGHER EDUCATION, UNI, TERTIARY	\$	
PRIVATE & NON GOVT EDUCATION	\$	
GROCERIES	\$	
GENERAL INSURANCE	\$	
PERSONAL, LIFE, INCOME INSURANCE	\$	
OTHER INSURANCE	\$	
INVESTMENT PROPERTY EXPENSES	\$	
PRIMARY RESIDENCE COSTS	\$	
SECONDARY RESIDENCE & HOLIDAYS	\$	
O/OCC STRATA, BODY CORP, LEVIES	\$	
MEDICAL & HEALTH COSTS	\$	
OTHER REGULAR EXPENSES	\$	
RECREATION & ENTERTAINMENT	\$	
RENT	\$	
BOARD	\$	
PHONE, INTERNET, PAY TV ETC	\$	
TRANSPORT	\$	
<b>TOTAL LIVING EXPENSES</b>	\$	

## YOUR LENDING PROFILE

What is the amount you would like to apply for?

\$

If purchasing, what is the expected purchase price?

\$

How long do you expect to retain the home loan for?

1-2 yrs ☐

10+ yrs ☐

2-5 yrs ☐

Unsure ☐

5-10 yrs ☐

What type of home loan repayment are you considering?

Principle & Interest ☐

Interest Only ☐

Unsure ☐

PURPOSE OF THE LOAN	TICK	COMMENTS Do you have an objective for seeking this loan?
PURCHASE NEXT HOME	<input type="checkbox"/>	
INVESTMENT PROPERTY	<input type="checkbox"/>	
FIRST HOME BUYER	<input type="checkbox"/>	
REFINANCE / DEBT CONSOLIDATION	<input type="checkbox"/>	
LAND + CONSTRUCTION/ OR LAND ONLY	<input type="checkbox"/>	

On a scale of 1-10:

1 2 3 4 5 6 7 8 9 10

How concerned are you about rising interest rates?

(1 is not concerned and 10 is highly concerned)

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

How would you rate your current job security?

(1 is not secure and 10 is highly secure)

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

ANTICIPATED CHANGES	YES	NO	If you answered yes, please explain
Do you anticipate any changes to your income in the next 6-12 months?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you anticipate your expenses will change in the next 6-12 months?	<input type="checkbox"/>	<input type="checkbox"/>	

## PERSONAL INSURANCE

DO YOU HAVE:	YES	NO	WOULD LIKE TO DISCUSS
LIFE INSURANCE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DEBT PROTECTION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
INCOME PROTECTION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## CREDIT HISTORY

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Have you had any defaults? YES ☐ NO ☐

Have you previously been declared bankrupt? YES ☐ NO ☐

If yes, please provide details:

Are all of your current credit commitments up to date? YES ☐ NO ☐

If no, please provide details including how you plan to bring your existing loan repayments up to date:

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## 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: \_\_\_\_\_

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