



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	\$	
TOTAL LIVING EXPENSES	\$	

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"/>

LENDER SELECTION

LENDER INFORMATION	SELECT FROM DROP DOWN MENU OR COMMENT
Do you have a lender preference?	
Are there any lenders that you wouldn't consider?	
Is access to a branch network important to you?	
When thinking about a lender are there any other preferences/priorities that are important to you?	
LOAN & LENDING FEATURES	SELECT FROM DROP DOWN MENU OR COMMENT
Variable loan	
Fixed loan	
Split loan (part fixed and/or part variable)	
Offset account	
Rate lock (fee may be payable to lender to lock in)	
Redraw	
Line of credit	
Principle and interest repayments	
Interest only repayments	
Interest in advance repayments	
Access to Loan via ATM	
Credit card	
Are there any other loan features which are important to you?	
Would you be willing to change your lifestyle/ discretionary spending, if it had an impact on the amount you could afford to borrow?	
Would you be willing to reduce or cancel any liabilities such as credit cards, if it had an impact on the amount of money you could borrow?	
So I can provide you with a choice of lenders and loan options which meet your requirements and preferences, please rank your top three priorities from the choices in the drop-down menu below.	
My/our top priority is:	
My/our second priority is:	
My/our third priority is:	
If you listed "other" to any of your priorities, please provide information about what this is.	

CREDIT HISTORY

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:

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: _____