|  |  |
| --- | --- |
|  | **INITIAL LOAN INFO – PLEASE COMPLETE IN FULL** |

**LOAN AMOUNT (if known)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ PURCHASE AMOUNT (if known)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**LOAN PURPOSE ( PLACE TO LIVE IN/INVESTMENT)**

**BUYING TIMEFRAME (NOW/1-3 MONTHS/3-6 MONTHS/6 MONTH +**

**HAS ANY APPLICANT OWNED PROPERTY BEFORE? YES/NO**

**ARE YOU INTENDING TO SELL OR REFINANCE YOUR PROPERTY(S) IN THE NEXT 2 YEARS? YES/NO**

**PERSONAL DETAILS**

|  |  |  |
| --- | --- | --- |
|  | **Applicant 1** | **Applicant 2** |
| Full Name |  |  |
| Date of birth |  |  |
| Current address |  |  |
| Date moved in (day/month/year) |  |  |
| Owner/Renting (if renting, rent per week) |  |  |
| Marital Status |  |  |
| Number of dependents |  |  |
| Mobile number |  |  |
| Email address |  |  |

**EMPLOYMENT AND INCOME**

|  |  |  |
| --- | --- | --- |
| Annual salary (Gross per annum excluding Super) |  |  |
| Permanent/Perm Part-Time/Casual/Contract |  |  |
| Date started with current employer (day/month/year) |  |  |
| Self-employed (Net income last 2 years tax returns) | 2021 2022 | 2021 2022 |
| Other Income - Rent, Bonus, Interest, Comms, Dividends |  |  |
| Family Tax Benefit/CSA Received (month) |  |  |

**ASSETS**

|  |  |  |
| --- | --- | --- |
| Property value |  |  |
| Vehicles – Make, Model, Year, Insured Value |  |  |
| Home contents value |  |  |
| Super |  |  |
| Savings |  |  |
| Shares/Investments |  |  |

**LOANS/COMMITMENTS/DEBTS**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **LENDER** | **LIMIT** | **OWING** | **REPAY MONTH** | **INT RATE** | **VARIABLE/FIXED?** |
| Mortgages |  |  |  |  |  |  |
| Personal loans |  |  |  |  |  |  |
| Car loans/Lease/Salary packaging |  |  |  |  |  |  |
| Credit Cards |  |  |  |  |  |  |
| Interest free/Store cards |  |  |  |  |  |  |
| Afterpay/Zippay |  |  |  |  |  |  |
| CSA Paid (month) |  |  |  |  |  |  |
| HELP Debt |  |  |  |  |  |  |

**ESTIMATED MONTHLY LIVING EXPENSES ($)**

|  |  |  |  |
| --- | --- | --- | --- |
| Utilities/Rates etc Owner/Occupier |  | Medical & Health |  |
| Utilities/Rates Investment Property |  | Transport |  |
| Phone, Internet, Pay TV, Streaming |  | Education |  |
| Groceries |  | Child Care |  |
| Recreation/Entertainment |  | Insurance |  |
| Clothing & personal care |  | Other |  |

Any credit defaults/late payments/overdrawns Yes/No Do you salary sacrifice Yes/No

Have you applied/enquired with a bank/broker Yes/No Do you have a tax debt/owing Yes/No