Fact Find

So we can recommend a loan that we think is most suitable for you we ask that you do your best to complete all parts of this form. Completing this form does not constitute an application and no credit checks or applications to a lender will be made until you have signed both the lenders forms and our Preliminary Assessment and Proposal.

PERSONAL DETAILS

APPLICANT 1 – PERSONAL DETAILS

First Home Buyer?
☐ Yes
☐ No

Permanent Resident?
☐ Yes
☐ No

Surname

Title

First Name

Date of Birth

Middle Name/s

Maiden Name

Gender

Drivers Licence No.

State Issued

Expiry Date

Marital Status

No. of Dependants

Ages

Home Telephone

Mobile

Email Address

NEAREST RELATIVE / FRIEND NOT LIVING WITH YOU

Full Name

Address

Relationship

Phone Number

APPLICANT 2 – PERSONAL DETAILS

First Home Buyer?
☐ Yes
☐ No

Permanent Resident?
☐ Yes
☐ No

Surname

Title

First Name

Date of Birth

Middle Name/s

Maiden Name

Gender

Drivers Licence No.

State Issued

Expiry Date

Marital Status

No. of Dependants

Ages

Home Telephone

Mobile

Email Address

NEAREST RELATIVE / FRIEND NOT LIVING WITH YOU

Full Name

Address

Relationship

Phone Number

ADDRESS DETAILS

APPLICANT 1 - ADDRESSS DETAILS

☐ Own home
☐ Mortgaged
☐ Renting
☐ Boarding
☐ Other

If renting, rent paid per week: $

Address

Suburb

State

Postcode

Country

Date moved in

PREVIOUS ADDRESS 1

Lenders require details of your address for at least 3 years

Date moved in

Date moved out

Address

PREVIOUS ADDRESS 2

Lenders require details of your address for at least 3 years

Date moved in

Date moved out

Address

APPLICANT 2 - ADDRESSS DETAILS

☐ Own home
☐ Mortgaged
☐ Renting
☐ Boarding
☐ Other

If renting, rent paid per week: $

Address

☐ Same as applicant 1

Suburb

State

Postcode

Country

Date moved in

PREVIOUS ADDRESS 1

Lenders require details of your address for at least 3 years

Date moved in

Date moved out

Address

☐ Same as applicant 1

PREVIOUS ADDRESS 2

Lenders require details of your address for at least 3 years

Date moved in

Date moved out

Address

☐ Same as applicant 1

Fact Find

EMPLOYMENT DETAILS

APPLICANT 1 - EMPLOYMENT DETAILS

☐ Full time
☐ Self Employed
☐ Part time
☐ Contract
☐ Casual
☐ Home duties

*Note full time and part time receive holiday pay and sick pay, the rest do not.

Employer Company Name

Address

Suburb | **State** | **Postcode**

Country | **Start date**

Contact Person | **Contact No.** (landline only)

Employer Type
☐ Public Sector ☐ Private Sector

Your Occupation

Are you under a probationary period?
If yes, length of probation remaining

PREVIOUS EMPLOYMENT 1

Only required if less than 3 years with current employer

☐ Full time
☐ Self Employed
☐ Part time
☐ Contract
☐ Casual
☐ Home duties

*Note full time and part time receive holiday pay and sick pay, the rest do not.

Employer Company Name

Address

Start date | **End date**

Contact Person | **Contact Number (landline)**

Employer Type
☐ Public Sector ☐ Private Sector

Your Occupation

PREVIOUS EMPLOYMENT 2

Only required if less than 3 years with current employer

☐ Full time
☐ Self Employed
☐ Part time
☐ Contract
☐ Casual
☐ Home duties

*Note full time and part time receive holiday pay and sick pay, the rest do not.

Employer Company Name

Address

Start date | **End date**

Contact Person | **Contact Number (landline)**

Employer Type
☐ Public Sector ☐ Private Sector

Your Occupation

APPLICANT 2 - EMPLOYMENT DETAILS

☐ Full time
☐ Self Employed
☐ Part time
☐ Contract
☐ Casual
☐ Home duties

*Note full time and part time receive holiday pay and sick pay, the rest do not.

Employer Company Name

Address

Suburb | **State** | **Postcode**

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☐ Home duties

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Employer Company Name

Address

Start date | **End date**

Contact Person | **Contact Number (landline)**

Employer Type
☐ Public Sector ☐ Private Sector

Your Occupation

PREVIOUS EMPLOYMENT 2

Only required if less than 3 years with current employer

☐ Full time
☐ Self Employed
☐ Part time
☐ Contract
☐ Casual
☐ Home duties

*Note full time and part time receive holiday pay and sick pay, the rest do not.

Employer Company Name

Address

Start date | **End date**

Contact Person | **Contact Number (landline)**

Employer Type
☐ Public Sector ☐ Private Sector

Your Occupation

Fact Find

ASSETS AND LIABILITIES

PROPERTY 1 (IF OWNER OCCUPIED LEAVE RENTAL PER WEEK BLANK)

Address			Current Value	
			Rental per week	
			Who owns the property	☐Joint ☐App 1 ☐App 2 ☐Trust/Other
Suburb	State	Postcode	Date purchased	
			Loan balances / limits	
Country	House/Townhouse/Unit/Other		Repayments	
			Lender	

PROPERTY 2

Address			Current Value	
			Rental per week	
			Who owns the property	☐Joint ☐App 1 ☐App 2 ☐Trust/Other
Suburb	State	Postcode	Date purchased	
			Loan balances / limits	
Country	House/Townhouse/Unit/Other		Repayments	
			Lender	

Savings Acct Type	Bank / Institution	No. of a/c's	Amount	Held by	
			$	☐ App 1	☐ App 2
			$	☐ App 1	☐ App 2
			$	☐ App 1	☐ App 2
			$	☐ App 1	☐ App 2

Shares Held With	No. held	Value	Held by	
		$	☐ App 1	☐ App 2
		$	☐ App 1	☐ App 2
		$	☐ App 1	☐ App 2

Superannuation Company	Value	Held by	
	$	☐ App 1	☐ App 2
	$	☐ App 1	☐ App 2

Motor Vehicle Make	Model	Year	Value	Held by	
			$	☐ App 1	☐ App 2
			$	☐ App 1	☐ App 2
			$	☐ App 1	☐ App 2

Other assets of significant value ie boats, caravans, tools of trade etc	Value
	$
	$
	$
	$

Home Contents Insurance Company	Insured Value
	$

☐Please provide a free quote from Alliance Insurance in regards to Building, Contents, Landlords and or Motor Vehicle

CURRENT LOANS (EXCLUDING MORTGAGES)

Loan Type	Lender	Owing	Repayment	Week/Fort/ Month	Held by	
		$	$		☐ App 1	☐ App 2
		$	$		☐ App 1	☐ App 2
		$	$		☐ App 1	☐ App 2
		$	$		☐ App 1	☐ App 2

CREDIT CARDS / STORE CARDS ETC.

Card type	Lender	Limit	Owing	Held by	
		$	$	☐ App 1	☐ App 2
		$	$	☐ App 1	☐ App 2
		$	$	☐ App 1	☐ App 2
		$	$	☐ App 1	☐ App 2

Fact Find

INCOME (ONGOING IN NATURE)

Income types	Yearly Amounts
Salary before tax applicant 1	$
Salary before tax applicant 2	$
Business profit (last financial year)	$
Investment income	$
Permanent pension's	$
Other i.e. child maintenance	$

DIRECT DEBIT INFORMATION

Do you have a preferred direct debit account for your new loan?

New account Existing Account Account name

Bsb Account #

YOUR REQUIREMENTS & OBJECTIVES

Please state your primary reason for seeking credit or the reason for a review of an existing credit contract:

1. Please indicate X all Desired Loan features.

Variable interest rate	Principal & Interest	Offset account
Fixed interest rate	Extra repayments allowed	Packaged with credit card
Line of credit	Redraw	Not sure

2. Are you seeking interest only repayments?

☐Yes ☐No

If you selected Yes, please state the reasons why

3. How long do you expect to remain in the contract?

☐Short Term ☐Long Term

☐Medium Term ☐Not sure

4. Have you ever had any judgements, paid or unpaid defaults or had any legal proceedings against you in respect of a credit contract in the last 7 years?

☐Yes ☐No

5. Are all credit commitment up to date and below their limits?

☐Yes ☐No

6. How concerned are you about rising interest rates?

☐Not concerned ☐Very concerned

☐A little concerned ☐ Not sure

7. Do you expect any significant changes to your financial situation in the foreseeable future that would <u>adversely</u> affect your ability to meet your ongoing commitments?

☐Yes ☐No

PROTECTING YOUR BIGGEST ASSET – YOU AND YOUR INCOME

Please take a minute to really consider if you will (applies to all applicants) have adequate personal risk insurances inplace after this proposal settles? Most people are underinsured. Basic cover provided inside your Super is also likely to be inadequate if you have any debts to service ongoing. To make sure you have considered cover and to discharge our duty of care obligations please choose your preference:

☐ I authorise my Mortgage Choice broker to introduce me to a financial adviser and to provide my contact details to the adviser so they can get in touch with me

☐ I do not require my Mortgage Choice broker to introduce me to a financial adviser or obtain a loan protection insurance quote because I am confident that I already have sufficient insurance cover.

Fact Find

Mortgage Choice

LIVING EXPENSES (following settlement of your loan)

Instructions:

Please complete all boxes below with your average monthly expenditure per item. If not applicable, please write $0.

Please be mindful that while we don't want to place you into hardship by underestimating your living expenses to your chosen lender, we also do not want to include discretionary expenses that can be easily be removed from your budget without hardship. Overstating or understating living costs may impact on your borrowing capacity.

		Monthly Expenses
1. Groceries	Groceries, meat, fruit and vegetables, pet food and household purchases.	$
2. Personal	Clothing, shoes and grooming.	$
3. Property (per property)	Heating, power, water, maintenance, rates and taxes, body corporate fees and utilities. (Owner Occupied and Investment).	$ O/O $ INV
4. Education	Private/public school fees, books, uniforms, school activities, university expenses.	$
5. Child Care	Child Care costs after rebates and nannies.	$
6. Health (exclude health insurance)	Medicine, natural remedies, doctor, dentist, specialists, optical, physiotherapy, massage, acupuncture, chiropractor etc.	$
7. Transport	Motor vehicle(s) running costs, petrol, registration, maintenance, tolls and public transport costs.	$
8. Insurance	Property (building & contents), motor vehicle, private health and personal (Life and Income).	$
9. Entertainment and Recreation	Eating out, takeaways, lunches and coffees, cinema, theatre, concerts, alcohol, tobacco, gambling, holidays and sports cost ie gym fees and memberships.	$
10. Communication	Ongoing phone, internet plans, pay TV, etc.	$
11. Child Support	Child Support/Maintenance.	$
12. Other	Any other ongoing expenses not included above. Description:	$
Total	**Monthly Expenditure**	**$**

I/We declare that the above information is true and that there are no foreseeable changes to my/our living expenses.

Signature : ______________________________	Signature: ______________________________
Name:	Name:
Date:	Date:

Privacy Consent

Better choices for a better life

In order to provide our services to you, Mortgage Choice ('We', 'Us', 'Our') will need to collect personal and financial information about you. We may also need to share this information with others, as relevant. We ask for your consent to collect, use and disclose your information as described below.

Important Things to Understand

1. The information you provide will be held by us.
2. You appoint us as your agent to obtain, on your behalf, credit information from a credit reporting body.
3. We may use credit information and any other information you provide to arrange or provide finance and other services.
4. We may exchange the information with the following types of entities, some of which may be located overseas:
   - Providers of finance and other products to you, or to which an application has been submitted for finance or those products;
   - Providers of finance, for assessment of your eligibility to act as a guarantor in relation to the provision of finance to another party or parties;
   - Financial consultants, lawyers, conveyancers, accountants, real estate agents and other professionals, including those advised to us by you;
   - Any industry body, tribunal, court or otherwise in connection with any complaint or investigation regarding our services;
   - Any person, where we are required by law to do so;
   - Any of our associates, related entities or contractors;
   - Your referees, such as your employer, to verify information you have provided;
   - Any person considering acquiring an interest in our business or assets;
   - Any organisation providing online verification of your identity.
5. You may gain access to the personal information that we hold about you by contacting us. A copy of our Privacy Policy can be obtained from Mortgage Choice's website www.mortgagechoice.com.au or from the offices of your local franchise. Our Privacy Policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process.

The information we request is important in the process of arranging finance and providing other services. If you are not comfortable providing this information, it may restrict our ability to assist you.

By signing below, you agree that we may collect, use and disclose your information as specified above.

Signatures:

Customer 1:

Name:

Passport/Driver licence number:

Signature:

Date:

Customer 2:

Name:

Passport/Driver licence number:

Signature:

Date:

Customer 3:

Name:

Passport/Driver licence number:

Signature:

Date:

Guarantor 1:

Name:

Passport/Driver licence number:

Signature:

Date:

Guarantor 2:

Name:

Passport/Driver licence number:

Signature:

Date:

Mortgage Choice Limited (ACN 009 196 979)
Level 10, 100 Pacific Highway, North Sydney, NSW 2060
Telephone: 13 77 62
Australian Credit Licence 382869