

# Confidential Financial Needs Analysis

Applicant/s  Guarantor/s  \_\_\_\_\_

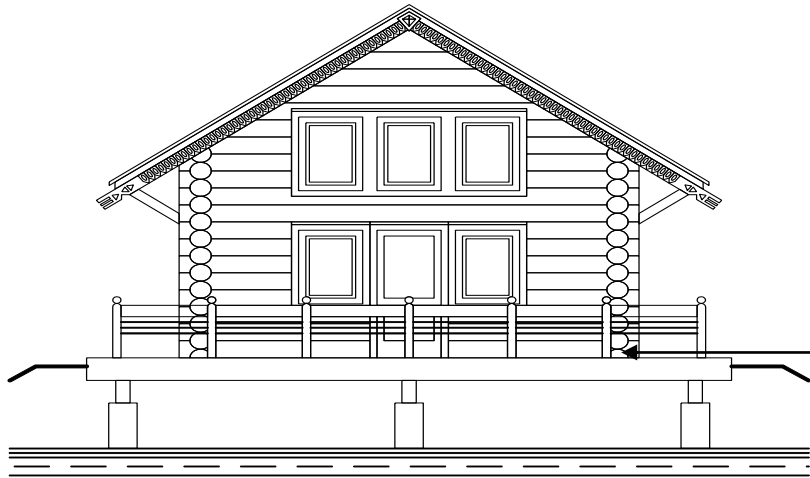
Name/s \_\_\_\_\_

Date: \_\_\_\_\_

## Agenda

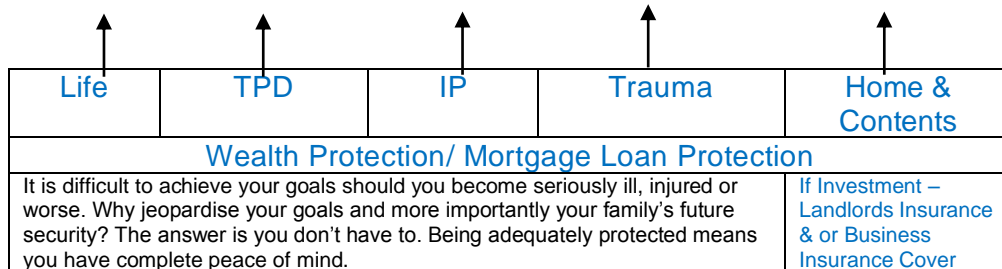
- Getting to know you, your goals and objectives
- Collecting information about you
- Analyzing your borrowing capacity & lender options
- How to protect new / existing assets, you & your family
- Next steps to get this all in place

## Ask me about the Foundations of Wealth & Protection Concepts available with your Home Loan



**Options in Wealth Creation**

- Direct Shares
- Property
- Rollovers
- Managed Funds
- Superannuation
- Regular Investments
- Savings
- Cash



**Important Notice to Clients:**

Your Mortgage Broker must have reasonable grounds for making a Credit Proposal. Before making recommendations, the Mortgage Broker must ask you about your borrowing objectives, financial situation and your particular needs. The information requested in this form will be used strictly for that purpose.

**Warning:**

Your Mortgage Broker could make inappropriate recommendations or give inappropriate advice if you fail to fully and accurately complete this form & or disclose your full financial position.

## Getting to know the client (key points, family, occupation, hobbies, sports & interests)

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## Objectives and Goals

E.g. Current Borrowing needs, retirement income needs, diversification, tax minimisation through negative gearing, capital growth through property /investment, Wealth Creation, First Home New Mortgage, Refinance Mortgage/ Credit Cards/ Personal Loans, Investment Mortgage etc

### Reasons for seeking Mortgage Finance Advice:

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### Short Term (1-5 yrs):

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### Medium Term (6-15 yrs):

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### Long Term (15-30 yrs):

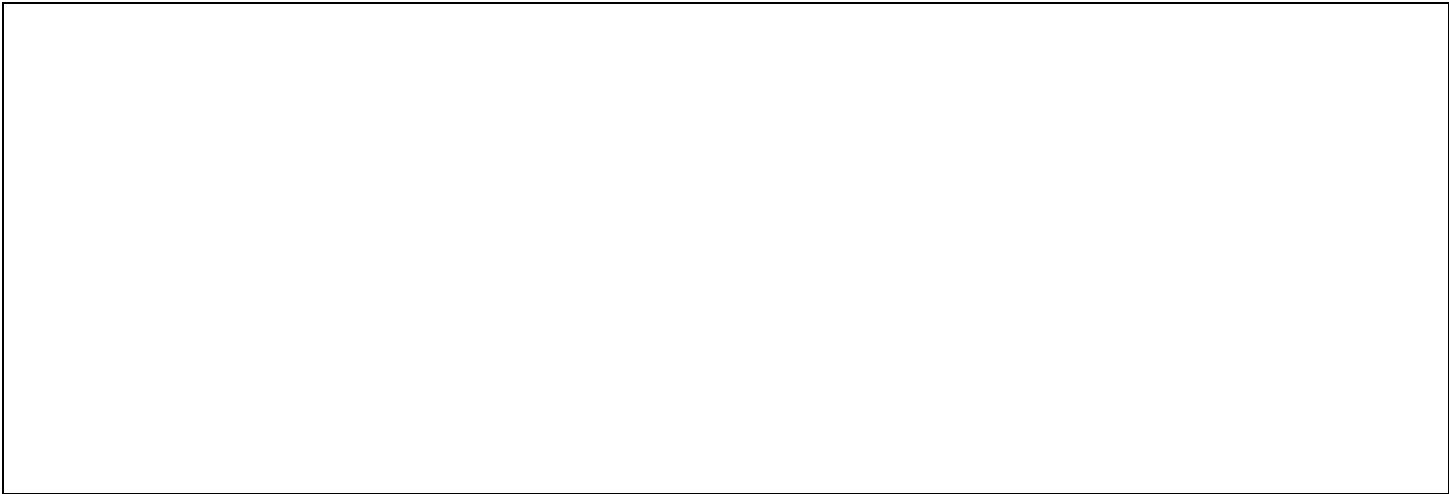
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**Key Notes** (i.e. previous borrowing history, any lending/product preferences, structure of loan, fixed v's variable, preferences for asset type, income & family protection & or refinance details)



## Where are you on the lifestyle journey?

**20 - 40yrs old - You are establishing and building your career and perhaps starting a family.**



business planning.

You may be looking at:

- getting married
- first home loan**
- having children
- income protection
- debt management
- family healthcare

**40 – 50yrs old - This is your consolidation stage – achieving a comfortable lifestyle and thinking about managing your long-term future. You're likely to focus on:**



- protection of lifestyle
- healthcare
- investments
- tax management
- inheritance
- retirement planning
- long-term care planning

**50 – 60 yrs old - With 30 or more years of retirement ahead of you, your priorities will depend on how well you've prepared.**



**Your main concerns may be:**

- protection of assets
- debt elimination
- family healthcare
- helping your children
- retirement planning
- wills and trusts
- business exit strategy.

**65 + yrs old - This is the time to indulge in hobbies or travel, enjoy your family and prepare for transferring your wealth.**



**You may be thinking of:**

- protection of assets
- healthcare
- aged care planning
- inheritance tax mitigation
- gifting to family
- preserving your capital
- estate planning

| PERSONAL DETAILS                                 | Borrower 1  | Borrower 2  |
|--|---|---|
| Full Name  |   |   |
| Preferred Name                                   |   |   |
| Current Address                                  |   |   |
| Time at Address                                  |   |   |
| Previous Address<br>(if within last three years) |   |   |
| Address Status                                   | Mortgage <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>       | Mortgage <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>       |
| First Home Buyer                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>  | Yes <input type="checkbox"/> No <input type="checkbox"/>  |
| Driver Licence Number                            | State Exp   | State Exp   |
| Date of Birth                                    |   |   |
| Phone Number/s                                   | H: W:   | H: W:   |
| Mobile Number                                    |   |   |
| Email Address                                    |   |   |
| Nationality/Residency                            |   |   |
| Marital Status                                   | Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Other <input type="checkbox"/> | Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Other <input type="checkbox"/> |
| Ages of Dependents                               |   |   |
| Mother's Maiden Name                             |   |   |
| Relative or Close Friend<br>Contact Details      |   |   |

| CURRENT EMPLOYMENT      | Borrower 1  | Borrower 2  |
|-------------------------|---|---|
| Type of Employment      | <input type="checkbox"/> PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed                              | <input type="checkbox"/> PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed                              |
| Status                  | <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract | <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract |
| Employer Name           |   |   |
| Employer Address        |   |   |
| Employer Contact Name   |   |   |
| Employer Contact Number |   |   |
| Position                |   |   |
| Time in Position        |   |   |
| Gross Annual Income     |   |   |
| Net Monthly Income      |   |   |

| PREVIOUS EMPLOYMENT     | Borrower 1  | Borrower 2  |
|-------------------------|---|---|
| Type of Employment      | <input type="checkbox"/> PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed                              | <input type="checkbox"/> PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed                              |
| Status                  | <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract | <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract |
| Employer Name           |   |   |
| Employer Address        |   |   |
| Employer Contact Name   |   |   |
| Employer Contact Number |   |   |
| Position                |   |   |
| Time in Position        |   |   |
| Gross Annual Income     |   |   |

| INCOME   | Current        | After Settlement | EXPENSES   | Current | After Settlement |
|--|----------------|------------------|--|---------|------------------|
| Borrower 1: Net Monthly Income   |                |                  | Existing Mortgage<br><i>(apply actual with a 2% Buffer)</i>  |         |                  |
| Borrower 2: Net Monthly Income   |                |                  | Existing Mortgage<br><i>(apply actual with a 2% Buffer)</i>  |         |                  |
| Existing Rental Income @ 80%   |                |                  | Existing Mortgage<br><i>(apply actual with a 2% Buffer)</i>  |         |                  |
| Existing Rental Income @ 80%   |                |                  | Proposed Mortgage<br><i>(apply actual with a 2% Buffer)</i>  |         |                  |
| Existing Rental Income @ 80%   |                |                  | Proposed Mortgage<br><i>(apply actual with a 2% Buffer)</i>  |         |                  |
| Proposed Rental Income @ 80%   |                |                  | Car Finance  |         |                  |
| Proposed Rental Income @ 80%   |                |                  | Car Finance  |         |                  |
| Investment Income  |                |                  | Personal Loan  |         |                  |
| Government Payments  |                |                  | Other Loans eg HECS – HELP   |         |                  |
|  |                |                  | Credit Cards at 3% of limit  |         |                  |
|  |                |                  | School / Child Care Expenses<br>(eg. Private V's Public)   |         |                  |
|  |                |                  | Board  |         |                  |
|  |                |                  | Mobile Phone/Internet & Pay TV plans   |         |                  |
|  |                |                  | Private Health Care Fund   |         |                  |
|  |                |                  | #Average Monthly Variable Expenses (do not use lender calc. base benchmark figure – # see below for this figure) |         |                  |
| <b>TOTAL MONTHLY INCOME (A)</b>  | <b>\$ 0.00</b> | <b>\$ 0.00</b>   | <b>TOTAL MONTHLY EXPENSES AFTER SETTLEMENT (B)</b>   |         | <b>\$ 0.00</b>   |
| <i># Rental Income - make allowance for the associated expenses &amp; vacancy rate by using 80% of the rental income.</i>            |                |                  |  |         |                  |
| <b>NET MONTHLY SURPLUS (A – B)</b>   |                |                  |  |         | <b>\$ 0.00</b>   |
| <b>Notes</b>   |                |                  |  |         |                  |
| <i># Average Monthly variable expenses includes: food; clothing, utilities, transport costs, &amp; discretionary living expenses</i> |                |                  |  |         |                  |

Home Loans | Wealth Planning | Property Research | Insurance | Legal Services | Leasing

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**SELF EMPLOYED BORROWERS (if applicable)**

| BUSINESS DETAILS        |  |         |  |
|-------------------------|--|---------|--|
| Name of Business        |  | ABN     |  |
| Type of Entity          |  | Website |  |
| Nature of Business      |  |         |  |
| Trustee (if applicable) |  |         |  |
| Beneficiaries           |  |         |  |

| FINANCIAL POSITION – BUSINESS ENTITY |                       |                         |          |
|--------------------------------------|-----------------------|-------------------------|----------|
|                                      | Latest Financial Year | Previous Financial Year | Comments |
| Sales                                |                       |                         |          |
| Less cost of goods sold              | ( )                   | ( )                     |          |
| Gross profit                         | \$ 0.00               | \$ 0.00                 |          |
| Operating expenses                   | ( )                   | ( )                     |          |
| Net Profit Before Tax                | \$ 0.00               | \$ 0.00                 |          |
| ADDBACKS                             |                       |                         |          |
| One off expenses                     |                       |                         |          |
| Interest                             |                       |                         |          |
| Depreciation                         |                       |                         |          |
| Directors fees                       |                       |                         |          |
| Other                                |                       |                         |          |
| Sub Total                            | \$ 0.00               | \$ 0.00                 |          |
| Less Tax                             | ( )                   | ( )                     |          |
| <b>TOTAL</b>                         | <b>\$ 0.00</b>        | <b>\$ 0.00</b>          |          |

| ACCOUNTANT DETAILS |  |
|--------------------|--|
| Business Name      |  |
| Accountant Name    |  |
| Phone Number       |  |

|  |  |
|--|--|
| Are you aware of any future changes to business income that may affect your ability to meet your financial obligations?<br><i>If Yes, please provide further details</i> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
|  |  |
| Has the income been consistent in the last two years?<br><i>If No, please provide further details</i>  | Yes <input type="checkbox"/> No <input type="checkbox"/> |

|  |
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| CURRENT ASSETS         |             |                |                |   |
|------------------------|-------------|----------------|----------------|---|
| Asset                  | Description | Value          | Monthly Income | Ownership   |
| Property 1             |             |                |                | <input type="checkbox"/> App 1 <input type="checkbox"/> App 2 |
| Property 2             |             |                |                | <input type="checkbox"/> App 1 <input type="checkbox"/> App 2 |
| Property 3             |             |                |                | <input type="checkbox"/> App 1 <input type="checkbox"/> App 2 |
| Vehicle 1              |             |                |                | <input type="checkbox"/> App 1 <input type="checkbox"/> App 2 |
| Vehicle 2              |             |                |                | <input type="checkbox"/> App 1 <input type="checkbox"/> App 2 |
| Bank Account 1         |             |                |                | <input type="checkbox"/> App 1 <input type="checkbox"/> App 2 |
| Bank Account 2         |             |                |                | <input type="checkbox"/> App 1 <input type="checkbox"/> App 2 |
| Investments            |             |                |                | <input type="checkbox"/> App 1 <input type="checkbox"/> App 2 |
| ♦ Superannuation       |             |                |                | <input type="checkbox"/> App 1 <input type="checkbox"/> App 2 |
| ♦ Superannuation       |             |                |                | <input type="checkbox"/> App 1 <input type="checkbox"/> App 2 |
| Contents and Valuables |             |                |                | <input type="checkbox"/> App 1 <input type="checkbox"/> App 2 |
| Other                  |             |                |                | <input type="checkbox"/> App 1 <input type="checkbox"/> App 2 |
| Other                  |             |                |                | <input type="checkbox"/> App 1 <input type="checkbox"/> App 2 |
| Other                  |             |                |                | <input type="checkbox"/> App 1 <input type="checkbox"/> App 2 |
| <b>TOTAL ASSETS</b>    |             | <b>\$ 0.00</b> | <b>\$ 0.00</b> |   |

| INSURANCE          |  |  |         |  |
|--------------------|--|--|---------|--|
| ♦ Insurance - Home |  | ♦ Insurance – Risk (Possibly in Super) | Life    |  |
|                    |  |  | IP      |  |
|                    |  |  | TPD     |  |
|                    |  |  | Trauma  |  |
|                    |  |  | Key Man |  |
| ♦ Insurance - Car  |  |  |         |  |

| CURRENT LIABILITIES |                    |       |         |                  |               |                |  |
|---------------------|--------------------|-------|---------|------------------|---------------|----------------|--|
| Liability           | Description/lender | Limit | Balance | Monthly Payments | Interest Rate | Remaining Term | To be cleared  |
| Mortgage 1          |                    |       |         |                  |               |                | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Mortgage 2          |                    |       |         |                  |               |                | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Mortgage 3          |                    |       |         |                  |               |                | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Personal Loan       |                    |       |         |                  |               |                | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Personal Loan       |                    |       |         |                  |               |                | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Car Finance         |                    |       |         |                  |               |                | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Car Finance         |                    |       |         |                  |               |                | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Credit Card 1       |                    |       |         |                  |               |                | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Credit Card 2       |                    |       |         |                  |               |                | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| HECS                |                    |       |         |                  |               |                | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Home Loans | Wealth Planning | Property Research | Insurance | Legal Services | Leasing

|                          |  |                |                |                |  |  |  |
|--------------------------|--|----------------|----------------|----------------|--|--|--|
| Other                    |  |                |                |                |  |  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Other                    |  |                | \$0.00         | \$0.00         |  |  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <b>TOTAL LIABILITIES</b> |  | <b>\$ 0.00</b> | <b>\$ 0.00</b> | <b>\$ 0.00</b> |  |  |  |

|   |        |
|---|--------|
| <b>NET ASSETS (Asset Value – Liability Balance)</b> | \$0.00 |
|---|--------|

### PROTECTING LIFESTYLE AND ASSETS

|  |  |
|--|--|
| <p>♦ Do you have a <b>CURRENT WILL</b> in place?</p> <p><i>Buying a house is a significant new asset – If you do not have a will, the court will appoint an administrator and there is no guarantee that the family's needs will be met according to their wishes.</i></p> | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <p>♦ In the event of a serious illness/accident that stops you from working for a prolonged period of time, how will you pay your mortgage (or rent if you were to sell the property), cover other liabilities and ongoing expenses?</p>                                   |  |
| <p>♦ In the event of a terminal illness or accident resulting in death, how would your family maintain the lifestyle they are accustomed to now (for example pay the mortgage, pay for school fees, day to day living expenses)?</p>                                       |  |
| <p>♦ What stress would be placed on your family and/or personal relationships in the event you were struggling financially after a serious illness or accident?</p>  |  |
| <p>♦ What provider do you have your Life, Disability and Income Protection Insurance with?</p>   |  |
| <p>♦ What provider do you have your home, contents &amp; car insurance with? ( Due dates to assist with reviews )</p>  |  |
| <p>♦ Smoker</p>  | <input type="checkbox"/> Yes <input type="checkbox"/> No |

### CREDIT HISTORY

|                                 |   |  |
|---------------------------------|---|--|
| 1.                              | Have you ever had any financial judgments or legal proceedings against you?   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2.                              | Are you having difficulty meeting your financial commitments?   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3.                              | Are any existing debts currently in arrears?  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4.                              | If "yes" to above, have you employed any strategies to reduce repayments and/or clear any arrears?                          | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5.                              | If "yes" to question 3 or question 4 above, have you formally or informally applied for hardship with your existing lender? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <i>Provide additional notes</i> |   |  |

### CHANGES TO CURRENT CIRCUMSTANCES

|  |  |
|--|--|
| Do you anticipate any change to your income over the next 12 months? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|--|--|



Home Loans | Wealth Planning | Property Research | Insurance | Legal Services | Leasing

|  |  |
|--|--|
| Do you anticipate any material change in your expenditure over the next 12 months? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Are there any geographical factors that may contribute to higher living expenses?  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <i>Provide additional notes</i>  |  |

| LOAN PURPOSE  |  |   |
|---|--|---|
| <input type="checkbox"/> Purchase owner occupied                  | <input type="checkbox"/> Purchase an investment property | <input type="checkbox"/> Purchase land                |
| <input type="checkbox"/> Construction for owner occupation        | <input type="checkbox"/> Construction for investment     | <input type="checkbox"/> Finance vehicle or equipment |
| <input type="checkbox"/> Refinance (explain benefits)             |  |   |
| <input type="checkbox"/> Equity release/Top up (explain benefits) |  |   |
| <input type="checkbox"/> Other (provide details)                  |  |   |
| <i>Time frame to pay off the loan?</i>                            |  |   |

| LOAN REQUIREMENTS                                   |                         |  |   |
|---|-------------------------|--|---|
| Loan 1  | Amount of credit sought |  | Proposed loan term  |
| Loan 2  | Amount of credit sought |  | Proposed loan term  |
| Loan 3  | Amount of credit sought |  | Proposed loan term  |
| Requirements  |                         | Priority   | Reason for requirements   |
| <input type="checkbox"/> Interest only              | I/O Term                | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Preserve cash flow <input type="checkbox"/> Tax benefits <input type="checkbox"/> Construction<br><input type="checkbox"/> Other           |
|   | Fixed Term              | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Concerned about interest rates <input type="checkbox"/> Stability of repayments<br><input type="checkbox"/> Other                          |
| <input type="checkbox"/> Fixed rate                 |                         | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Flexibility <input type="checkbox"/> Additional repayments <input type="checkbox"/> Advanced features<br><input type="checkbox"/> Other    |
|   |                         | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Low rate and fees with less features<br><input type="checkbox"/> Other   |
| <input type="checkbox"/> Standard variable          |                         | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Minimise initial repayments<br><input type="checkbox"/> Other  |
|   |                         | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Easy access to funds <input type="checkbox"/> Flexibility <input type="checkbox"/> Additional repayments<br><input type="checkbox"/> Other |
| <input type="checkbox"/> Basic variable             |                         | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Financials and tax not completed <input type="checkbox"/> Profit increase since financials<br><input type="checkbox"/> Other               |
|   |                         | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Adverse financial history <input type="checkbox"/> Unable to qualify for normal loan<br><input type="checkbox"/> Other                     |
| <input type="checkbox"/> Introductory loan          |                         | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Pay loan off as quickly as possible<br><input type="checkbox"/> Other  |
|   |                         | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Pay loan off as quickly as possible<br><input type="checkbox"/> Other  |
| <input type="checkbox"/> Line of credit             |                         | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Pay loan off as quickly as possible<br><input type="checkbox"/> Other  |
|   |                         | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Pay loan off as quickly as possible<br><input type="checkbox"/> Other  |
| <input type="checkbox"/> Low doc                    |                         | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Pay loan off as quickly as possible<br><input type="checkbox"/> Other  |
|   |                         | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Pay loan off as quickly as possible<br><input type="checkbox"/> Other  |
| <input type="checkbox"/> Non –conforming loan       |                         | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Pay loan off as quickly as possible<br><input type="checkbox"/> Other  |
|   |                         | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Pay loan off as quickly as possible<br><input type="checkbox"/> Other  |
| <input type="checkbox"/> Offset account             |                         | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Pay loan off as quickly as possible<br><input type="checkbox"/> Other  |
|   |                         | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Pay loan off as quickly as possible<br><input type="checkbox"/> Other  |
| <input type="checkbox"/> Make additional repayments |                         | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Pay loan off as quickly as possible<br><input type="checkbox"/> Other  |
|   |                         | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Pay loan off as quickly as possible<br><input type="checkbox"/> Other  |
| <input type="checkbox"/> Low fees and charges       |                         | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Pay loan off as quickly as possible<br><input type="checkbox"/> Other  |
|   |                         | <input type="checkbox"/> Must have<br><input type="checkbox"/> Nice to have<br><input type="checkbox"/> Optional | <input type="checkbox"/> Pay loan off as quickly as possible<br><input type="checkbox"/> Other  |

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|  |  |
|--|--|
| <input type="checkbox"/> Other features required |  |
|--|--|

| ADDITIONAL NOTES ON REQUIREMENTS AND OBJECTIVES |
|---|
|   |

| SECURITY PROPERTIES |                         |       |                 |           |
|---------------------|-------------------------|-------|-----------------|-----------|
| Security Property   | Property Type / Details | Value | Source Of Value | Ownership |
|                     |                         |       |                 |           |
|                     |                         |       |                 |           |
|                     |                         |       |                 |           |
|                     |                         |       |                 |           |
|                     |                         |       |                 |           |

*Property Investment? We have a panel of Property Investment Specialists who assist in researching and buying the right property for you.*

| ESTIMATED TRANSACTION COSTS   |                |                                  |                |
|---|----------------|----------------------------------|----------------|
| <b>Refinance/Exit Costs</b><br>If existing loan is being refinanced |                | <b>Proceeds of Property Sale</b> |                |
| <b>Existing Loan Payout</b>   |                | <b>New Loan 1</b>                |                |
| <b>Purchase Price</b>   |                | <b>New Loan 2</b>                |                |
| <b>Application Fees</b>   |                | <b>Grant</b>                     |                |
| <b>Legal Fees</b>   |                | <b>Savings</b>                   |                |
| <b>Stamp Duty</b>   |                | <b>Gift</b>                      |                |
| <b>Other Costs</b>  |                | <b>Other Funds</b>               |                |
| <b>TOTAL COSTS</b>  | <b>\$ 0.00</b> | <b>TOTAL FUNDS</b>               | <b>\$ 0.00</b> |

| SOLICITOR / CONVEYANCER DETAILS |               |  |              |                |            |  |
|---------------------------------|---------------|--|--------------|----------------|------------|--|
| <b>Name</b>                     |               |  |              | <b>ABN</b>     |            |  |
| <b>Conveyancing Firm</b>        |               |  |              | <b>Website</b> |            |  |
| <b>Address</b>                  |               |  |              |                |            |  |
| <b>Contacts</b>                 | <b>Mobile</b> |  | <b>Phone</b> |                | <b>Fax</b> |  |
|                                 | <b>Email</b>  |  |              |                |            |  |

*Need a Conveyancer? – Let us know and we can put you in touch with one of our panel Solicitors & Conveyancers*

**Reminder & Important Notice to Clients:**  
Your Mortgage Broker must have reasonable grounds for making a Credit Proposal. Before making recommendations, the Mortgage Broker must ask you about your borrowing objectives, financial situation and your particular needs. The information requested in this form will be used strictly for that purpose.

**Warning:**  
Your Mortgage Broker could make inappropriate recommendations or give inappropriate advice if you fail to fully and accurately complete this form & or disclose your full financial position.

**Signed:**

**Date :**

|                     |                     |
|---------------------|---------------------|
| <b>Applicant 1:</b> | <b>Applicant 3:</b> |
| <b>Applicant 2:</b> | <b>Applicant 4:</b> |

**Expression of Interest – Simple life insurance (General Advice) OR Financial Planning Referral**

**Please return to: [wealth@vow.com.au](mailto:wealth@vow.com.au) OR your Financial Planner Referral Partner OR Insurance Provider**

*“The Government’s National Consumer Credit Protection (NCCP) legislation is designed to protect you and ensure that you can afford the requested credit. It is therefore our duty to ensure that if things go wrong, you, your family and your assets are protected.”*

**Option 1 – Simple life insurance (General Advice)**

I/we confirm that we are interested in:

- Simple life insurance

In taking a mortgage you are exposed to risks in the event of injury, illness, or even death to a debt. These risks can be offset by life insurance. WE can assist you to acquire basic mortgage protection that will provide you and your loved ones a lump sum payment in the event of death or illness.

We can explain how this product works. You determine if it suits your needs and if you agree we then implement your decision.

**Option 2 – Free Financial Plan**

I/we confirm that we are interested in:

- Superannuation Review
- Financial Planning Review

**By signing below I/we agree, confirm and acknowledge that our mortgage broker;**

1. Has given me/us this form, as well as their financial planner referral partner or insurance provider contact details, and I/we are contacting you at our own free will
2. Has provided ONLY general advice OR offered a mere referral to a specialist
3. Has advised me/us that he/she may receive a commission from their financial planner referral partner or insurance provider if I/we choose to proceed with their proposal. I/we understand this does not adversely affect the cost of these services and this commission will be fully disclosed to me/us
4. By referring me/us to their financial planner referral partner or insurance provider, they will not be held responsible for any advice provided by their financial planner referral partner
5. May provide the details in this Financial Needs Analysis to their financial planner referral partner/ Insurance Provider in order to assist them in calculating my/our risk protection needs

**Signed:**

|             |   |                 |  |                   |  |             |   |                |  |         |  |
|-------------|---|-----------------|--|-------------------|--|-------------|---|----------------|--|---------|--|
| Home Loans  |   | Wealth Planning |  | Property Research |  | Insurance   |   | Legal Services |  | Leasing |  |
| Applicant 1 | X |                 |  |                   |  | Applicant 2 | X |                |  |         |  |
| Applicant 3 | X |                 |  |                   |  | Applicant 4 | X |                |  |         |  |
| Date        |   |                 |  |                   |  |             |   |                |  |         |  |

**Option 3 – Acknowledgement of risk and decline of free review**

BM Financial have offered a complimentary review to ensure that my/our family and assets are protected adequately. By signing this document I/we have declined this review and take full responsibility for my/our risk coverage. I/we decline this review because:

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**Signed:**

|             |   |  |  |  |  |             |   |  |  |  |  |
|-------------|---|--|--|--|--|-------------|---|--|--|--|--|
| Applicant 1 | X |  |  |  |  | Applicant 2 | X |  |  |  |  |
| Applicant 3 | X |  |  |  |  | Applicant 4 | X |  |  |  |  |
| Date        |   |  |  |  |  |             |   |  |  |  |  |

**Documentary Requirements**

If you would like to proceed with the finance, below is a list of the typical documentary requirements:

**Income**

- Last 3 pay slips
- Latest PAYG Summary
- Employment letter
- Employment contract
- Last 2 years personal tax returns & Tax Office Notice of Assessments
- Last 2 years business tax returns & Financial Statements
- Rental income confirmation (Lease, bank statements, rental statement)
- Other

**Statements**

- Last 6 months loan statements (last transaction within 30 days)
- Most recent credit card statements (last 3 if refinancing)
- Lease/CHP/personal loan statement
- Last 6 months savings statements (last transaction within 30 days)
- Most recent superannuation statement & or personal risk insurance/s statements**
- Other – Transaction Account Statement – verifying PAYG Income for the last 3 pays
- 

**Other**

Home Loans | Wealth Planning | Property Research | Insurance | Legal Services | Leasing

- Copy of driver's license (ID check)
- Copy of passport
- Contract of sale
- Rates notice – existing properties
- Confirmation of share portfolio
- Confirmation of term deposit or deposits
- Gift letter
- Signed application and privacy forms – we will provide the

# Privacy Disclosure Statement and Consent



Home Loans | Wealth Planning | Property Research | Insurance | Legal Services | Leasing

In handling your personal information, **BM Financial Pty Ltd, (ACN 138 112 900, Australian Credit Licence 387601) Shop 1, 466 Liverpool Road Strathfield South NSW 2136, 02 9742 1175** and our Authorised Credit Representatives are committed to complying with the Privacy Act 1988 and the Australian Privacy Principles.

**How and why we collect your personal information** - We collect personal information from you when you apply for or use our products and services. In particular, we collect it so we can provide you with the products and services you require.

**Providing Your Personal Information to Other Organisations** - In providing products and services to you it may be necessary for us to retain your personal information and provide it to other organisations with which we conduct business. We may exchange the information with the following types of entities, some of which may be located overseas.

- Organisations which provide finance or other products to you or to whom an application has been made.
- Finance consultants, accountants and auditors, conveyancers and legal advisers, insurers, printers and mailing services.
- Any associates, related entities, contractors and our mortgage aggregator (Vow Financial Pty Ltd).
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services.
- Any person where we are required by law to do so.
- 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.

**Your rights** - You may gain access to the personal information that we hold about you by contacting us. You can also contact us to obtain a copy of our privacy policy. The policy contains information about how you can access or seek correction of the information we hold about you, how we manage that information and our complaints process.

**By signing this consent you agree that we may collect, use and disclose your information also as specified below;**

**Consent to provide your personal information to a credit reporting body (CRB)** – we can act as your agent to obtain a report or information about your consumer or commercial credit worthiness from a (CRB), we may disclose personal information such as your name, date of birth, and address to the CRB to obtain an assessment of whether that personal information matches information held by it; **OR**

|  |
|--|
| <b>Tick only if NO;</b> I/we do not appoint you as our agent to obtain a credit report on my/our behalf <input type="checkbox"/> |
|--|

**Consent to receive marketing Information** - you consent to us doing so, we may provide you with information from time to time about new products and services available to you from us or other businesses with whom we have a relationship. Your consent to our providing this information to you will be implied unless you notify us that you do not wish to receive this information; **OR**

|  |
|--|
| <b>Tick only if NO;</b> I/we do not wish to receive marketing information <input type="checkbox"/> |
|--|

**Consent to receive documents electronically** - you consent to us providing you with documents by electronic communication, you confirm that paper documents may no longer be given and electronic communications must be regularly checked for documents. Consent to the giving of documents by electronic communication may be withdrawn at any time; **OR**

|   |
|---|
| <b>Tick only if NO;</b> I/we do not wish to receive documents electronically <input type="checkbox"/> |
|---|

**If your personal information is not provided** - If you do not provide us with all of the information we request we may be unable to supply to you the product or service that you require.

| Name        | Signature | Date |
|-------------|-----------|------|
| Applicant 1 |           |      |
| Applicant 2 |           |      |
| Applicant 3 |           |      |
| Applicant 4 |           |      |