

Responsible Lending Borrower Fact Find



This document allows us to collect information about you. It will assist us in preparing a preliminary assessment and loan recommendation for you.

Please complete as much as you can. If you have any questions - please leave blank or ask Premium Broker

We are licensed to arrange loans and leases under the National Consumer Credit Protection (NCCP) Act 2009. The NCCP Act regulates the activity of lending, leasing and finance broking.

Clients:

Premium Broker Team



Important Notice to Clients:

Your Mortgage Broker must have reasonable grounds for making a Credit Proposal recommendation. Before making such a recommendation 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.

Profile

Applicants Details

Title	<input type="text"/>	<input type="text"/>					
Borrower Name	<input type="text"/>						
Date of Birth	<input type="text"/>	Status <input type="text"/>					
		Sex <input type="text"/>					
Aust Resident	<input type="text" value="Yes"/>	<input type="text" value="Australian"/>					
Phone:	Mob	<input type="text"/>					
	Home	<input type="text"/>					
	Work	<input type="text"/>					
Email - Work	<input type="text"/>						
Email - Home	<input type="text"/>						
	Smoker:	Preferred ▲ <input type="text"/>					
Next of Kin - Name	<input type="text"/>						
Address	<input type="text"/>						
Relationship	<input type="text"/>	Ph <input type="text"/>					
Maiden Name	<input type="text"/>						
Dependent - Name	Dependent 1 <input type="text"/>	Dependent 2 <input type="text"/>	Dependent 3 <input type="text"/>	Dependent 4 <input type="text"/>	Dependent 5 <input type="text"/>	Dependent 6 <input type="text"/>	Dependent 7 <input type="text"/>
Dependent - DOB	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Identification

Document Type	Document 1	Document 2	Document 1	Document 2
	<input type="text" value="Drivers Licence"/>	<input type="text"/>	<input type="text" value="Drivers Licence"/>	<input type="text"/>
	Place of Issue	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Doc Number	<input type="text"/>	<input type="text"/>	<input type="text"/>
Expiry	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Document Type	Document 3	Document 4	Document 3	Document 4
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Place of Issue	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Doc Number	<input type="text"/>	<input type="text"/>	<input type="text"/>
Expiry	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Addresses

Current Address

Moved In / Status				
Rental Expense				

Post Settlement Address

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Previous Address

Moved In / Out				

Postal Address

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Borrower's Employment

Current Employment

Employment	Full / Part / Casual	Type	PAYG / Self Emp	Full / Part / Casual	Type	PAYG / Self Emp
Occupation						
Current Employer						
Current Website	www.			www.		
Current Address						
Current Start Date						
Current Income		pa			pa	

Previous Employment

Occupation						
Previous Employer						
Previous Website	www.			www.		
Previous Address						
Date		End			End	

Other Income

Other Occupation						
Other Employer						
Other Website	www.			www.		
Other Address						
Other Start Date		End			End	
Other Income		pa			pa	

*Gross Income Less Super

Self Employed & Trust Applicants

Entity Name
 Website
 Nature of Business
 Directors

Profit & Loss

	2014	2015	Average	Notes
Sales				
Less: COGS				
Gross Profit				
Operating Expenses				
Net Profit Before Tax				
Addback - Interest				
Addback - Depreciation				
Addback – Directors Fee				
Addback – One Off Expense				
Addback - Other				
TOTAL SERVICING				

Accountant's Details:

Name		Accountant Firm	
Assistant		Address	
Phone		Website	www.
Fax		Email	

Notes:

Funds Position Report

Property Address

Rental Income

Purchase Costs

Purchase Price	<input type="text"/>
State/Purpose	<input type="text"/>
Refinance - Mortgage	<input type="text"/>
Consolidation	<input type="text"/>
Construction	<input type="text"/>
Cash Out / Investment	<input type="text"/>
Govt - Stamp Duty	<input type="text"/>
Govt - Transfer Fee	<input type="text"/>
Govt - Registration Fee	<input type="text"/>
Legal - Conveyancing*	<input type="text"/>
Lenders - Upfront Fees	<input type="text"/>
Lenders - Valuation	<input type="text"/>
Lenders - Legal	<input type="text"/>
Other	<input type="text"/>
LMI Premium	<input type="text"/>
TOTAL COSTS	<input type="text"/>

Funds Available

PAID - Deposit	<input type="text"/>
PAID - Stamp Duty	<input type="text"/>
PAID - Conveyancer	<input type="text"/>
Savings	<input type="text"/>
Shares/Investments	<input type="text"/>
Loan - Equity/Other	<input type="text"/>
Parents Loan/Gift	<input type="text"/>
Govt Grants	<input type="text"/>
Other	<input type="text"/>
SALE Proceeds	<input type="text"/>
Loan Split 1	<input type="text"/>
Loan Split 2	<input type="text"/>
Loan Split 3	<input type="text"/>
Base Loan Amount	<input type="text"/>
TOTAL AVAILABLE	<input type="text"/>
Surplus	<input type="text"/>

Notes on Source of Funds

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

What will this cost?

Indicative Rate	<input type="text"/>	Indicative Term	<input type="text"/> yrs	Instal P&I	<input type="text"/> pm
		Int Only Term	<input type="text"/> yrs	Instal IO	<input type="text"/> pm

Solicitor / Conveyancer's Details:

Name	<input type="text"/>	Conveyancer Firm	<input type="text"/>
Assistant	<input type="text"/>	Address	<input type="text"/>
Phone	<input type="text"/>	Website	<input type="text"/> www.
Fax	<input type="text"/>	Email	<input type="text"/>

Do you want Vow Legal to contact you?

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

* Conveyancing Fee quoted is Vow Legal Fee. See www.vowlegal.com.au

Assets & Liabilities

Application Name:

Assets:

	Description	Asset	Lender	Limit	Balance	Rate	Repayment	Rent
RealEstate ♥							pm	
RealEstate ♥							pm	
RealEstate ♥							pm	
RealEstate ♥							pm	
Shares/Margin							pm	

	Make	Model	Year	Asset	Lender	Limit	Balance	Rate	Repayment
Vehicle 1 🚗									pm
Vehicle 2 🚗									pm
Vehicle 3 🚗									pm

◆ Motor Vehicle Finance – Are you aware that Premium Broker can arrange your Leasing, CHP, Chattel Mortgage Finance?

	Description	Asset	Lender	Notes
Deposit \$				
Deposit \$				
Deposit \$				
Other				
Other				
Other				
Contents 🏠				
Super - App 1 ♥				
Super - App 2 ♥				

◆ SMSF – Are you aware that you may be able to buy an Investment Property in your SMSF ?

Liabilities

	Description	Lender	Limit	Balance	Rate	Repayment
Credit Card						pm
Credit Card						pm
Credit Card						pm
Credit Card						pm
Other						pm
Other						pm
Totals						pm
	=Net Assets					

Living Expenses

Applicants Income:

Broker Use

	Amount	pw/pm/pa	Monthly	Annual
Proposed Rent:				
Strata Fees:				
Repairs/Maintenance:				
Groceries:				
Takeway/Restaurant				
Insurance Car:				
Insurance Health:				
Insurance Home:				
Insurance Life:				
Chemist:				
Other Medical:				
Electricity/Gas				
Telephone/Internet				
Council Rates				
Fuel:				
Rego/Car				
Public Transport				
School Fees				
Texts/Uniforms Etc				
Clothing/Grooming				
Entertainment				
Additional Super				
Other				
TOTAL LIVING EXPENSES - Excluding Rent				

Budget Help

<https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/budget-planner>

Your History & Advice

Professional Advice:

FINANCIAL ADVICE Has the borrower received independent advice regarding this credit? Yes No
Have you spoke to a Financial Planner or Accountant in relation to this credit?

LEGAL ADVICE Has the borrower received independent advice regarding this credit? Yes No
Have you spoke to a Solicitor or Conveyancer in relation to this credit?

CURRENT WILL Does the borrower have a will & testament in place? Yes No
 If No, would you like Vow Legal to contact regarding an online will? Yes No
Buying a house will be a significant new asset – If you do not have a will, the court will appoint an administrator and there is no guarantee that your family's needs are met according to your wishes.

What arrangements do you have in place:

a) To provide you with an income if you become unable to work through sickness/accident? None

b) To provide you with a lump sum of monies to cover unforeseen medical expenses? None

c) To provide for your dependants in the event of your death? None

LOAN PROTECTION Does the borrower have adequate cover to protect their lifestyle? Yes No
 If No what arrangements have you made:

Credit History:

Have you ever had any financial judgments or legal proceedings against you? Yes No

Are you having difficulty meeting your financial commitments? Yes No

Are any existing debts currently in arrears? Yes No

If "yes" have you employed any strategies to reduce repayments and/or clear any arrears? Yes No

If "yes" have you formally or informally applied for hardship with your existing lender? Yes No

Do you want a Credit Report? Yes No

Changes to your circumstances:

Does the borrower anticipate any change to their income over the next 12 months? Yes No

Does the borrower anticipate any change in expenditure over the next 12 months? Yes No

Are there any geographical factors that may contribute to higher living expenses? Yes No

Does the borrower have existing HECS/HELP Debt? Yes No

If YES please advise

Loan Purpose & Preferences:

General Purpose:

<input type="checkbox"/>	Purchase	<input type="checkbox"/>	Personal	<input type="checkbox"/>	Invest	<input type="checkbox"/>	Business
<input type="checkbox"/>	Refinance						

Other Purpose:

<input type="checkbox"/>	Renovations
<input type="checkbox"/>	Consolidation
<input type="checkbox"/>	Cash Out
<input type="checkbox"/>	Shares/Invest
<input type="checkbox"/>	Other

Notes:

<input type="checkbox"/>	Low Rate	<input type="checkbox"/>	Consolidate	<input type="checkbox"/>	Increase
<input type="checkbox"/>	Low Fees	<input type="checkbox"/>	Convenience	<input type="checkbox"/>	Other

Lenders:

Current Lenders:	Preferred Lender:	Lenders to avoid:

Features:

	Low			Med			High		
Variable Rate									
Fixed Rate									
Split Rate									
Interest only									
Basic Rate									
Low interest rate									
Low fees & charges									
Avoid/Reduce LMI									
Extra Repayments									
Offset Account									
Redraw									
Professional Pack									
Credit card									
Branch Availability									
Notes									

Compliance Checklist

Compliance Documents

		Date
x	*COMPLIANCE - Credit Guide - provided to client	
x	*COMPLIANCE - Loan Recommendation & Prelim Assessment	
x	*COMPLIANCE - Credit Quote & Proposal - signed	
	Privacy Disclosure - provided to client & signed	
	Veda Search Sent to the client (Check Privacy Disclosure is signed)	
	Copy of Preliminary Assessment requested by client - sent	
	Reverse Mortgage Calculator - provided to client	
	Reverse Mortgage FactSheet - provided to client	

Requirements & Objectives

		Date
	*Requirements List sent to client	
	*ID Received & on file / or noted below as not required (ie <12mths old)	
	*Client's Loan Preferences & Features completed	
	*Loan Products provided match client requirements	
	*Brokes Notes - prepared and sent to lender	

Income & Servicing

		Date
	*Income Streams Confirmed	
	*Employment Confirmed	
	*Expenses - discussed and updated	
	*Expenses - Trading Accounts checked	
	*Calculator - Premium Broker Updated (ACR & ACL Users)	
	*Calculator - Lenders Approved	

File Notes/Key Dates

		Date
x	Interview Conducted	

Loan Processing Instructions:

Borrowers Name:

Recommend Lenders

1st Choice

2nd Choice

3rd Choice

Loan Splits

Loan 1

Loan 2

Loan 3

Total

Loan Amount

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Int Only/P&I

		yrs
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		yrs
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		yrs
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Variable or Fixed

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Investment/Personal

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Total Term

		yrs
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		yrs
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		yrs
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Repayments pm

		pm
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		pm
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		pm
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Rate - Variable

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Rate - Fixed

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Items to do

BROKER & ADMIN USE ONLY

REFERRALS

Loan Protect

Vow Legal

Property Invest

Financial Plan

Vow Leasing

Order RP Data Report

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Order Veda Check

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Loan Recommendation

Using the above loans as a loan comparison

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Credit Quote

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Send Requirements

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Contact Accountant

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More Information

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Pre-Approval

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Submit Loan

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Other

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Other

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Requirements:

If you would like to proceed below is a list of what we would normally require.

Income

	Last 3 payslips
	Last 3 payslips
	Employment Contract
	Last 2 years Personal Tax Returns <u>with</u> ATO Assessments
	Last 2 years Business Tax Returns <u>with</u> ATO Assessments & Profit Loss & Balance Sheet
	Rental Income Confirmation

Statements

	Last 6 months Loan Statements (last transaction within 30 days)
	Most Recent Credit Card Statements
	Lease/CHP/Personal Loan Statement
	Last 3 months Savings Statements (last transaction within 30 days)
	Most Recent Superannuation Statement

Other

	Copy of Driver's License (ID Check)
	Contract of Sale
	Rates Notice – Existing Properties
	Confirmation of Share Portfolio
	Confirmation of Term Deposit or Deposits
	Letter of Gift
	Signed Application and Privacy Forms – we will provide these

Unless we advise otherwise you can Fax/Email/Scan these documents to us.