

# Client Needs Analysis Form

To help us source the loan that suits you best please fill in the following details. If you're not sure about a question just leave it blank. We can fill this in together at a later date.

## PERSONAL DETAILS

### Applicant 1

TITLE  MARITAL STATUS

GIVEN NAMES

SURNAME

MOTHER'S MAIDEN NAME

DATE OF BIRTH  CONTACT NUMBER

EMAIL ADDRESS

STREET ADDRESS

Renting  Mortgage  Boarding  
 Own Outright  With Parents

TIME AT THIS ADDRESS?

PREVIOUS ADDRESS (If less than 3 years at current address)

Renting  Mortgage  Boarding  
 Own Outright  With Parents

TIME AT THIS ADDRESS?

## NUMBER OF APPLICANTS

NUMBER OF APPLICANTS SHARING THE LOAN

DATE

## PERSONAL DETAILS

### Applicant 2

TITLE  MARITAL STATUS

GIVEN NAMES

SURNAME

MOTHER'S MAIDEN NAME

DATE OF BIRTH  CONTACT NUMBER

EMAIL ADDRESS

STREET ADDRESS

Renting  Mortgage  Boarding  
 Own Outright  With Parents

TIME AT THIS ADDRESS?  Same as Applicant 1

PREVIOUS ADDRESS (If less than 3 years at current address)

Renting  Mortgage  Boarding  
 Own Outright  With Parents

TIME AT THIS ADDRESS?  Same as Applicant 1

**PERSONAL DETAILS (CONTINUED)**

**Applicant 1**

**IDENTIFICATION DOCUMENTS**

DRIVERS LICENSE NUMBER

**EMPLOYMENT DETAILS**

- PAYG                       Self Employed  
 Home Duties             Unemployed

**EMPLOYMENT STATUS**

- Full Time             Part Time             Casual

**OCCUPATION**

**EMPLOYER**

**NO. OF YEARS AT CURRENT JOB**

**EMPLOYER ADDRESS**

**EMPLOYER CONTACT NUMBER**

**PREVIOUS EMPLOYER** *(If less than 3 years at current job)*

**PREVIOUS EMPLOYER ADDRESS**

**PREVIOUS OCCUPATION**

**PREVIOUS EMPLOYER CONTACT NUMBER**

**NO. OF YEARS AT PREVIOUS JOB**

**NO. OF CHILDREN**

**AGES**

**Applicant 2**

**IDENTIFICATION DOCUMENTS**

DRIVERS LICENSE NUMBER

**EMPLOYMENT DETAILS**

- PAYG                       Self Employed  
 Home Duties             Unemployed

**EMPLOYMENT STATUS**

- Full Time             Part Time             Casual

**OCCUPATION**

**EMPLOYER**

**NO. OF YEARS AT CURRENT JOB**

**EMPLOYER ADDRESS**

**EMPLOYER CONTACT NUMBER**

**PREVIOUS EMPLOYER** *(If less than 3 years at current job)*

**PREVIOUS EMPLOYER ADDRESS**

**PREVIOUS OCCUPATION**

**PREVIOUS EMPLOYER CONTACT NUMBER**

**NO. OF YEARS AT PREVIOUS JOB**

**NO. OF CHILDREN**

**AGES**

**ASSETS****DETAILS****VALUE****OWNERSHIP**

<b>HOME</b> (Address)					
<b>INVESTMENT PROPERTY</b> (Address)					
<b>HOME CONTENTS</b>				<b>INSURED VALUE</b>	
<b>MOTOR VEHICLES</b>	<b>MAKE</b>	<b>MODEL</b>	<b>YEAR</b>		
<b>SAVINGS (BANK)</b>					
<b>SHARES/ MANAGED FUNDS</b>					
<b>SUPERANNUATION</b>					
<b>OTHERS</b>					
<b>TOTAL ASSETS</b>					

## FINANCIAL POSITIONS

Combined for Applicant 1 and 2

ASSETS	LENDER	OUTSTANDING BALANCE	LIMIT	INTEREST RATE (P.A) (%)	MONTHLY REPAYMENT
HOME LOAN					
INVESTMENT PROPERTY MORTGAGE					
MOTOR VEHICLE LOAN					
PERSONAL LOAN					
OVERDRAFTS					
CREDIT CARD/S					
STORE CARD/S					
EDUCATION LOAN (HECS or HELP)					
OTHER					
AFTERPAY/ZIPPAY					
TOTAL LIABILITIES					

## CURRENT MONTHLY LIVING EXPENSES

Applicant 1

Applicant 2

EXPENSES

MONTHLY AMOUNT

MONTHLY AMOUNT

<b>FOOD/GROCERIES</b>		
<b>INSURANCES</b> <i>(eg motor/home)</i>		
<b>CLOTHING/PERSONAL CARE</b>		
<b>MEDICAL AND HEALTH</b> <i>(eg doctor, dentist)</i>		
<b>TELEPHONE, INTERNET, PAY TV</b>		
<b>RECREATION AND ENTERTAINMENT</b>		
<b>RENT</b>		
<b>TRANSPORT</b> <i>(eg petrol)</i>		
<b>EDUCATION</b> <input type="checkbox"/> Private <input type="checkbox"/> Public <i>(eg books, school fees, sports fees)</i>		
<b>CHILDCARE/CHILD SUPPORT</b>		
<b>OWNER-OCCUPIED PROPERTY UTILITIES, RATES AND RELATED COSTS</b>		
<b>INVESTMENT PROPERTY UTILITIES, RATES AND RELATED COSTS</b>		
<b>GYM OR OTHER MEMBERSHIPS</b>		
<b>PRIVATE HEALTH INSURANCE</b>		
<b>OTHER</b>		
<b>TOTAL MONTHLY LIVING EXPENSES</b>		

## ANNUAL INCOME

Applicant 1

Applicant 2

INCOME TYPE

GROSS (TOTAL BEFORE TAX)

GROSS (TOTAL BEFORE TAX)

INCOME TYPE	GROSS (TOTAL BEFORE TAX)	GROSS (TOTAL BEFORE TAX)
BASE SALARY		
BONUSES		
OVERTIME		
CURRENT RENTAL INCOME		
PROPOSED RENTAL INCOME		
INVESTMENT INCOME		
GOVERNMENT ALLOWANCES		
PENSION INCOME		
OTHER		
TOTAL ANNUAL INCOME		

## BORROWING NEEDS

What is important to you in your new loan?

- |   |   |
|---|---|
| <input type="checkbox"/> Pay extra at anytime no penalty    | <input type="checkbox"/> Access to redraw of extra payments |
| <input type="checkbox"/> Fixed repayments and interest rate | <input type="checkbox"/> Option to fix at later date        |
| <input type="checkbox"/> Simple banking package             | <input type="checkbox"/> Mortgage Offset/Line of Credit     |

OTHER

MAX MONTHLY REPAYMENT AMOUNT

\$

## OTHER PROFESSIONAL SERVICES YOU MAY REQUIRE

What is important to you in your new loan?

- |  |   |
|--|---|
| <input type="checkbox"/> Financial Advice            | <input type="checkbox"/> Settlement Agent                                   |
| <input type="checkbox"/> Legal Advice                | <input type="checkbox"/> Taxation Advice                                    |
| <input type="checkbox"/> Home and Contents Insurance | <input type="checkbox"/> Personal Insurances (including income/life/trauma) |

OTHER

## CHANGES TO YOUR CURRENT CIRCUMSTANCES

Do you anticipate any material changes to your financial situation?  
For example, change in employment, income or expenditure?

**Applicant 1**  Yes  No

**Applicant 2**  Yes  No

If yes, what are the reasons for the changes and what is the expected impact?

**Applicant 1**

**Applicant 2**