

FACT FIND (PART 1)

WHAT WOULD YOU LIKE TO ACHIEVE? (e.g. purchase, refinance, equity release)

LOAN AMOUNT:	SECURITY PROPERTY:
DEPOSIT:	
SECURITY VALUE:	CREDIT HISTORY:

A. Personal details

APPLICANT 1

- BORROWER GUARANTOR
 MR MRS MS DR

SURNAME

FIRST NAME MIDDLE NAME(S)

DATE OF BIRTH DRIVER LICENCE NUMBER

MARITAL STATUS NO. OF DEPENDENTS & THEIR AGES

MOTHER'S MAIDEN NAME CITIZENSHIP

HOME OR WORK PHONE MOBILE

EMAIL ADDRESS

ACCOUNTANT NAME ACCOUNTANT PHONE NUMBER

ACCOUNTANT EMAIL ADDRESS

SOLICITOR NAME SOLICITOR PHONE NUMBER

SOLICITOR EMAIL ADDRESS

APPLICANT 2

- BORROWER GUARANTOR
 MR MRS MS DR

SURNAME

FIRST NAME MIDDLE NAME(S)

DATE OF BIRTH DRIVER LICENCE NUMBER

MARITAL STATUS NO. OF DEPENDENTS & THEIR AGES

MOTHER'S MAIDEN NAME CITIZENSHIP

HOME OR WORK PHONE MOBILE

EMAIL ADDRESS

ACCOUNTANT NAME ACCOUNTANT PHONE NUMBER

ACCOUNTANT EMAIL ADDRESS

SOLICITOR NAME SOLICITOR PHONE NUMBER

SOLICITOR EMAIL ADDRESS

B. Address details

CURRENT ADDRESS

CURRENT RESIDENTIAL ADDRESS STATUS

- OWN MORTGAGED RENTING BOARDING OTHER

START DATE AT CURRENT ADDRESS

CURRENT ADDRESS

CURRENT RESIDENTIAL ADDRESS STATUS

- OWN MORTGAGED RENTING BOARDING OTHER

START DATE AT CURRENT ADDRESS

B. Address details (continued)

POSTAL ADDRESS (if different to above)

PREVIOUS RESIDENTIAL ADDRESS (if less than 3 years at current)

PREVIOUS RESIDENTIAL ADDRESS STATUS

OWN MORTGAGED RENTING BOARDING OTHER

START DATE AT PREVIOUS RESIDENTIAL ADDRESS

POSTAL ADDRESS (if different to above)

PREVIOUS RESIDENTIAL ADDRESS (if less than 3 years at current)

PREVIOUS RESIDENTIAL ADDRESS STATUS

OWN MORTGAGED RENTING BOARDING OTHER

START DATE AT PREVIOUS RESIDENTIAL ADDRESS

C. Employment details

PAYG SELF-EMPLOYED CONTRACT FT PT CASUAL

OCCUPATION EMPLOYER/ BUSINESS NAME

EMPLOYER ADDRESS

EMPLOYER CONTACT PERSON EMPLOYER PHONE #

GROSS ANNUAL INCOME START DATE OF EMPLOYMENT

\$

PREVIOUS EMPLOYMENT (IF PREVIOUS UNDER 3 YEARS)

PAYG SELF-EMPLOYED CONTRACT FT PT CASUAL

OCCUPATION EMPLOYER/ BUSINESS NAME

EMPLOYER ADDRESS

START DATE OF EMPLOYMENT END DATE OF EMPLOYMENT

PAYG SELF-EMPLOYED CONTRACT FT PT CASUAL

OCCUPATION EMPLOYER/ BUSINESS NAME

EMPLOYER ADDRESS

EMPLOYER CONTACT PERSON EMPLOYER PHONE #

GROSS ANNUAL INCOME START DATE OF EMPLOYMENT

\$

PREVIOUS EMPLOYMENT (IF PREVIOUS UNDER 3 YEARS)

PAYG SELF-EMPLOYED CONTRACT FT PT CASUAL

OCCUPATION EMPLOYER/ BUSINESS NAME

EMPLOYER ADDRESS

START DATE OF EMPLOYMENT END DATE OF EMPLOYMENT

D1. Real estate assets

HOME

ADDRESS	ESTIMATED VALUE	OWNERSHIP
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>

INVESTMENT 1

ADDRESS	ESTIMATED VALUE	WEEKLY RENT	OWNERSHIP
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

INVESTMENT 2

ADDRESS	ESTIMATED VALUE	WEEKLY RENT	OWNERSHIP
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

INVESTMENT 3

ADDRESS	ESTIMATED VALUE	WEEKLY RENT	OWNERSHIP
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

INVESTMENT 4

ADDRESS	ESTIMATED VALUE	WEEKLY RENT	OWNERSHIP
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

D2. Other assets

VEHICLE 1	EST VALUE	OWNERSHIP	VEHICLE 2	EST VALUE	OWNERSHIP
MAKE/ MODEL/ YEAR	\$		MAKE/ MODEL/ YEAR	\$	
SAVINGS	EST VALUE	OWNERSHIP	SAVINGS	EST VALUE	OWNERSHIP
ACCOUNT/ DETAILS	\$		ACCOUNT/ DETAILS	\$	
SAVINGS	EST VALUE	OWNERSHIP	HOME CONTENTS	EST VALUE	OWNERSHIP
ACCOUNT/ DETAILS	\$		CONTENTS	\$	
SHARES/ OTHER	EST VALUE	OWNERSHIP	SHARES/ OTHER	EST VALUE	OWNERSHIP
DETAILS	\$		DETAILS	\$	
SUPERFUND/ SMSF	EST VALUE	OWNERSHIP	SUPERFUND/ SMSF	EST VALUE	OWNERSHIP
DETAILS	\$		DETAILS	\$	

E1. Home loans

HOME LOAN LENDER	BALANCE	RATE%	REPAYMENT	TYPE*	START DATE	EXPIRY DATE	REFINANCE?
	\$		\$ /				<input type="checkbox"/>
HOME LOAN LENDER	BALANCE	RATE%	REPAYMENT	TYPE*	START DATE	EXPIRY DATE	REFINANCE?
	\$		\$ /				<input type="checkbox"/>
HOME LOAN LENDER	BALANCE	RATE%	REPAYMENT	TYPE*	START DATE	EXPIRY DATE	REFINANCE?
	\$		\$ /				<input type="checkbox"/>
HOME LOAN LENDER	BALANCE	RATE%	REPAYMENT	TYPE*	START DATE	EXPIRY DATE	REFINANCE?
	\$		\$ /				<input type="checkbox"/>
HOME LOAN LENDER	BALANCE	RATE%	REPAYMENT	TYPE*	START DATE	EXPIRY DATE	REFINANCE?
	\$		\$ /				<input type="checkbox"/>

*TYPE = P&I (PRINCIPAL AND INTEREST) OR I/O (INTEREST ONLY)

E2. Other liabilities

CAR LOAN LENDER	BALANCE	RATE%	REPAYMENT	OWNERSHIP	REFINANCE?
	\$				<input type="checkbox"/>
CAR LOAN LENDER	BALANCE	RATE%	REPAYMENT	OWNERSHIP	REFINANCE?
	\$				<input type="checkbox"/>
CREDIT CARD LENDER	LIMIT		BALANCE	OWNERSHIP	REFINANCE?
	\$		\$		<input type="checkbox"/>
CREDIT CARD LENDER	LIMIT		BALANCE	OWNERSHIP	REFINANCE?
	\$		\$		<input type="checkbox"/>
CREDIT CARD LENDER	LIMIT		BALANCE	OWNERSHIP	REFINANCE?
	\$		\$		<input type="checkbox"/>
PERSONAL LOAN LENDER	REPAYMENT		BALANCE	OWNERSHIP	REFINANCE?
	\$		\$		<input type="checkbox"/>
PERSONAL LOAN LENDER	REPAYMENT		BALANCE	OWNERSHIP	REFINANCE?
	\$		\$		<input type="checkbox"/>
OTHER	REPAYMENT		BALANCE	OWNERSHIP	REFINANCE?
	\$		\$		<input type="checkbox"/>
SMSF LOAN LENDER	LIMIT		BALANCE	OWNERSHIP	REFINANCE?
	\$		\$		<input type="checkbox"/>
SMSF LOAN LENDER	LIMIT		BALANCE	OWNERSHIP	REFINANCE?
	\$		\$		<input type="checkbox"/>



I CONFIRM THAT THE ABOVE ARE ALL MY ASSETS AND LIABILITIES. I HAVE NO FURTHER DEBTS. (Please tick this box so that we can proceed with your lending enquiry.)

MONTHLY LIVING EXPENSES To calculate the monthly living expenses, which is the amount of money needed to maintain a reasonable standard of living, only consider expenses that will continue to be incurred after the loan is funded. Expenses such as the ones below should be included (where applicable).

Expenses Details (Per Month)	Notes	\$
Food and Groceries	e.g. fruit, meat, household items, takeaway	\$
Home Property Expenses	e.g. water, electricity, gas, council rates, strata fees, land tax, agent fees, ongoing maintenance, repairs, gardening, pool services, cleaning services for own home	\$
Investment Property Expenses	e.g. expenses for investment property	\$
Communication	e.g. internet, pay tv, phone, media streaming subscriptions	\$
Education	e.g. school/uni fees, materials, courses, higher education	\$
Clothing and Personal Care	e.g. clothing, shoes, hair and beauty treatment, beauty and hygiene products	\$
Transport and Auto	e.g. bus, train, ferry, car registration, petrol, tolls, repairs and maintenance	\$
Medical, Health and Fitness	e.g. doctor, dentist, physiotherapy, medicines, eye care, glasses, gym membership	\$
Insurance	e.g. car, home and contents, life, income protection, landlord, private health	\$
Recreation, Travel and Entertainment	e.g. sport, boat, holidays, dining out, movies, electronic games, electronics, tobacco, alcohol, gambling	\$
Children and Pets	e.g. day care, childcare, sports, music, tuition, nanny, pet expenses	\$
Other Expenses and Purchases	e.g. expenses incurred for other adults within the household and expenses not covered elsewhere	\$
TOTAL EXPENSES	Total of expense details	\$

Insurances and superannuation

WHEN WAS THE LAST TIME YOU REVIEWED YOUR PERSONAL RISK INSURANCE?

(A) IN THE LAST 12 MONTHS,

OR

PLEASE SPECIFY:

I DON'T REMEMBER

(B) I WOULD LIKE TO REVIEW MY PERSONAL RISK INSURANCE, PLEASE ASK SOMEONE TO CONTACT ME,

OR

I AM NOT INTERESTED

WHEN WAS THE LAST TIME YOU REVIEWED YOUR SUPERANNUATION?

I WOULD LIKE TO REVIEW MY SUPERANNUATION, PLEASE

ASK SOMEONE TO CONTACT ME,

OR

I AM NOT INTERESTED

Retirement planning

AT WHAT AGE ARE YOU PLANNING TO RETIRE?

APP 1

APP 2

WILL YOU REACH YOUR PLANNED RETIREMENT AGE DURING THE TERM OF THE LOAN?

APP 1

APP 2

WILL YOUR AGE REACH 65 DURING THE TERM OF THE LOAN?

APP 1

APP 2

What would you like out of your loan? (please tick any that may apply)

LOAN TYPE

VARIABLE INTEREST RATE

FIXED INTEREST RATE

FIXED TERM (max 5 years)

• NUMBER OF YEARS:

LINE OF CREDIT/EQUITY FACILITY

COMBINATION OR SPLIT LOAN (FIXED & VARIABLE)

OTHERS:

REPAYMENTS/COSTS

PRINCIPAL & INTEREST

INTEREST ONLY

INTEREST ONLY TERM (max 5 years)

• NUMBER OF YEARS:

• REASON: FOR FUTURE INVESTMENT

MAXIMISE CASH FLOW

TEMPORARY REDUCTION IN CASH FLOW

(e.g. parental leave)

OTHER:

REPAYMENT FREQUENCY:

NO ACCOUNT KEEPING FEES

NO APPLICATION FEE

DO YOU WISH TO HAVE AN OFFSET ACCOUNT?

YES

NO

N/A

DO YOU WISH TO RATE LOCK YOUR FIXED INTEREST FOR A

FEE? YES

NO

N/A

DO THE APPLICANT(S) HAVE A PREFERRED LENDER OR LENDERS (E.G. ONE WITH BRANCH ACCESS)?

YES

NO

COMMENTS:

DO THE APPLICANT(S) HAVE ANY OTHER REQUIREMENTS AND OBJECTIVES NOT ALREADY STATED WHICH MAY AFFECT WHETHER THE LOAN IS SUITABLE, INCLUDING WHETHER THERE ARE ANY PARTICULAR PERSONAL CIRCUMSTANCES OF THE APPLICANT(S) NOT DOCUMENTED IN ANY PREVIOUS RESPONSES IN THIS INTERVIEW GUIDE THAT ARE RELEVANT TO THE LOAN FEATURES THAT HAVE BEEN IDENTIFIED AS 'IMPORTANT'?

ARE THERE ANY CIRCUMSTANCES THAT YOU ARE AWARE OF THAT COULD AFFECT YOUR ABILITY TO REPAY THIS LOAN?

YES - PLEASE ANSWER BELOW

NO

IF YES, HOW DO YOU PLAN TO MEET THESE REPAYMENTS DURING THIS REDUCED INCOME PERIOD?

SECURE ADDITIONAL INCOME

REDUCING EXPENSES

SALE OF ASSETS

USE OF SAVINGS

OTHER:

FACT FIND (PART 3)

IF YOU ARE A BUSINESS OR SELF-EMPLOYED, PLEASE COMPLETE THE FOLLOWING:

(If not, please proceed to Part 4).

1. Understanding your structure

LEGAL ENTITY NAME <input type="text"/>	ABN <input type="text"/>
DIRECTOR(S) <input type="text"/>	SHAREHOLDER(S) & PERCENTAGES OF OWNERSHIP <input type="text"/>
BUSINESS TRADING NAME <input type="text"/>	PRINCIPAL PLACE OF BUSINESS <input type="text"/>
MAILING ADDRESS <input type="text"/>	BEST CONTACT PERSON <input type="text"/>
	BEST CONTACT NUMBER <input type="text"/>

OTHER INFORMATION THAT ARE IMPORTANT TO THE APPLICATION

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

2. Understanding your business

YOUR BUSINESS (Tell me about your business, how long have you been in business, what products/ services do you sell, what is your current turnover, how many staff do you have, are you a director/ shareholder/ trustee/ beneficiary of any other business)

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

YOUR COMPETITORS (Who is your main competitor - what do they do well, how many competitors do you have)

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

YOUR CUSTOMERS (Who are your key customers, what do you think your customers like about your business)

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

YOUR BUSINESS PLANS & GOALS (What are your plans for your business in the next 6-12 months, do you have any purchases (like vehicles or equipment) coming up)

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

3. Banking needs (continued)

TRANSACTION BANKING\FX (How do your customers pay you? What systems/ tools do you currently use to receive account information? Do you buy or sell goods overseas?)

INVESTMENT (Do you have an investment plan in place? How have you planned for your retirement? How do you manage your own superannuation & that of your employees?)

BORROWINGS (What loans do you have with other financial institutions? How do you fund your working capital? When are you looking to replace or buy new gear? Who do you normally finance your equipment purchases with?)

ASSET PROTECTION & INSURANCES (What business or personal insurance policies do you hold? When was the last time you had your policies reviewed? Do you have a documented succession plan for your business?)

PRIVACY DISCLOSURE AND CONSENT (PART 4)

WE ARE COLLECTING PERSONAL AND FINANCIAL INFORMATION ABOUT YOU TO PROVIDE YOU WITH OUR BROKING SERVICES.

1. The information you provide will be held by us and our aggregator, Finsure Finance and Insurance (Australian Credit Licence 384704).
2. You appoint us your agent to obtain your credit information from credit reporting body on your behalf.
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:
 - Persons who provide finance or other products to you, or to whom an applicant has been made for those products.
 - Finance consultants, accountants, lawyers and advisers
 - 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
 - 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 personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at www.finsure.com.au or by contacting us on (02) 9248 6900. 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.

If you do not provide the information we may be unable to assist in arranging finance or providing other services.

APPLICANT'S DECLARATION

DECLARATION AND ACKNOWLEDGEMENT

- You confirm that all the information in this document has been recorded correctly.
- You can confirm that you have been provided with a Credit Guide.
- You agree that we may collect and use your personal information as specified in Part 4.
- You acknowledge that you have been informed about your risk insurance options.
- You agree for us to complete a credit check to determine the suitability of your loan.

Thank you for completing the application, please sign below to allow us to begin assessing your situation.

APPLICANT 1

PRINT NAME

SIGNATURE

DATE

APPLICANT 2

PRINT NAME

SIGNATURE

DATE

Once completed, please return to admin@theloanlounge.com

For further information regarding our business and processes, please visit www.theloanlounge.com

CHECKLIST

PAYG/ EMPLOYEE

- Latest 2 x payslips (less than 6 weeks old) plus 3 months bank statement to verify salary credit
- If you receive bonuses or commissions, please provide your last 2 years Individual Tax Returns and ATO notice of Assessments

RENTAL INCOME

- Latest statement from managing agent and/or
- Current lease agreement

IDENTIFICATION

- A copy of each applicant's driver's licence and passport

SELF-EMPLOYED (Sole trader/Partnership/Company/Trust)

- Latest 2 years Individual Tax Returns and ATO notice of Assessments
- Latest 2 years Business Financial Statements (Accountant prepared Profit and Loss Statement and Balance Sheet) with accompanying Tax Returns (for Partnership/Company/Trust)

ACCOUNT/LOAN STATEMENTS

- Most recent 6 months mortgage/home loan statements (with name, account number, balance and interest rate)
- Most recent 3 months savings statement
- Most recent 3 months statement for unsecured loans (credit cards, personal loans, car loans etc)