

FACT FIND

A. PERSONAL DETAILS - APPLICANT 1

☐ Borrower
 ☐ Guarantor
 ☐ Mr
 ☐ Mrs
 ☐ Ms

Surname

First Name Middle Name

Date of Birth (DOB) Driver Licence Number

Marital Status No. of Dependents & Their Ages

Mother's Maiden Name Citizenship

Nearest Relative **not** Living With You (Name & Relationship)

Nearest Relative Address & Phone Number

B. ADDRESS DETAILS - APPLICANT 1

Current Residential Address

Current Residential Address Status

☐ own
 ☐ mortgaged
 ☐ renting
 ☐ boarding
 ☐ other

Start Date at Current Address

Home or Work Phone Mobile

Email Address

Previous Residential Address (if less than 3 years at current)

Start Date at Previous Address

C. EMPLOYMENT DETAILS - APPLICANT 1

Current Employment

☐ PAYG
 ☐ Self-employed
 ☐ Contract
 ☐ FT
 ☐ PT
 ☐ Casual

Occupation Employer Business Name

Employer Address

Employer Contact Person Employer Phone Number

Gross Salary/Wage/Income (annual) Start Date of Current Employment

Previous Employment (if in current for less than 3 years)

☐ PAYG
 ☐ Self-employed
 ☐ Contract
 ☐ FT
 ☐ PT
 ☐ Casual

Occupation Employer Business Name

Start Date of Previous Employment End Date of Previous Employment

A. PERSONAL DETAILS - APPLICANT 2

☐ Borrower
 ☐ Guarantor
 ☐ Mr
 ☐ Mrs
 ☐ Ms

Surname

First Name Middle Name

Date of Birth (DOB) Driver Licence Number

Marital Status No. of Dependents & Their Ages

Mother's Maiden Name Citizenship

Nearest Relative **not** Living With You (Name & Relationship)

Nearest Relative Address & Phone Number

B. ADDRESS DETAILS - APPLICANT 2

Current Residential Address

Current Residential Address Status

☐ own
 ☐ mortgaged
 ☐ renting
 ☐ boarding
 ☐ other

Start Date at Current Address

Home or Work Phone Mobile

Email Address

Previous Residential Address (if less than 3 years at current)

Start Date at Previous Address

C. EMPLOYMENT DETAILS - APPLICANT 2

Current Employment

☐ PAYG
 ☐ Self-employed
 ☐ Contract
 ☐ FT
 ☐ PT
 ☐ Casual

Occupation Employer Business Name

Employer Address

Employer Contact Person Employer Phone Number

Gross Salary/Wage/Income (annual) Start Date of Current Employment

Previous Employment (if in current for less than 3 years)

☐ PAYG
 ☐ Self-employed
 ☐ Contract
 ☐ FT
 ☐ PT
 ☐ Casual

Occupation Employer Business Name

Start Date of Previous Employment End Date of Previous Employment

D1. REALESTATE ASSETS – APPLICANT 1 & 2

Home	Address	Estimated Value \$	Ownership
Investment 1	Address	Estimated Value \$	Ownership
		Weekly Rent \$	
Investment 2	Address	Estimated Value \$	Ownership
		Weekly Rent \$	
Investment 3	Address	Estimated Value \$	Ownership
		Weekly Rent \$	
Investment 4	Address	Estimated Value \$	Ownership
		Weekly Rent \$	

E1. HOMELOANS - APPLICANT 1 & 2

Home Loan Lender	Balance \$	Rate %	Repayment	Refinance
				<input type="checkbox"/>
Home Loan Lender	Balance \$	Rate %	Repayment	Refinance
				<input type="checkbox"/>
Home Loan Lender	Balance \$	Rate %	Repayment	Refinance
				<input type="checkbox"/>
Home Loan Lender	Balance \$	Rate %	Repayment	Refinance
				<input type="checkbox"/>
Home Loan Lender	Balance \$	Rate %	Repayment	Refinance
				<input type="checkbox"/>

D2. OTHER ASSETS – APPLICANT 1 & 2

Vehicle 1	Make/Model/Year	Estimated Value \$	Ownership
Vehicle 2	Make/Model/Year	Estimated Value \$	Ownership
Savings	Account/Details	Estimated Value \$	Ownership
Savings	Account/Details	Estimated Value \$	Ownership
Savings	Account/Details	Estimated Value \$	Ownership
Home Contents	Details	Estimated Value \$	Ownership
Shares	Details	Estimated Value \$	Ownership
Shares	Details	Estimated Value \$	Ownership
Superfund/SMSF	Details	Estimated Value \$	Ownership
Superfund/SMSF	Details	Estimated Value \$	Ownership

E2. OTHER LIABILITIES – APPLICANT 1 & 2

Car Loan Lender	Balance \$	Rate %	Repayment	Refinance
				<input type="checkbox"/>
Car Loan Lender	Balance \$	Rate %	Repayment	Refinance
				<input type="checkbox"/>
Credit Card Lender	Limit \$	Current Balance \$	Refinance	
			<input type="checkbox"/>	
Credit Card Lender	Limit \$	Current Balance \$	Refinance	
			<input type="checkbox"/>	
Credit Card Lender	Limit \$	Current Balance \$	Refinance	
			<input type="checkbox"/>	
Personal Loan Lender	Repayment \$	Current Balance \$	Refinance	
			<input type="checkbox"/>	
Personal Loan Lender	Repayment \$	Current Balance \$	Refinance	
			<input type="checkbox"/>	
Personal Loan Lender	Repayment \$	Current Balance \$	Refinance	
			<input type="checkbox"/>	
SMSF Loan Lender	Limit \$	Current Balance \$	Refinance	
			<input type="checkbox"/>	
SMSF Loan Lender	Limit \$	Current Balance \$	Refinance	
			<input type="checkbox"/>	

F. OTHER MONTHLY INCOME – APPLICANT 1

Investment	\$		DSS	\$	
Total Rent Received	\$		Other	\$	

F. OTHER MONTHLY INCOME – APPLICANT 2

Investment	\$		DSS	\$	
Total Rent Received	\$		Other	\$	

G. MONTHLY EXPENSES – APPLICANT 1

Basic Living Expenses	\$		Education	\$	
Insurance	\$		Phone/Pay TV/Internet	\$	
Childcare	\$		Rent Paid	\$	

G. MONTHLY EXPENSES – APPLICANT 2

Basic Living Expenses	\$		Education	\$	
Insurance	\$		Phone/Pay TV/Internet	\$	
Childcare	\$		Rent Paid	\$	

H. REQUIREMENTS & OBJECTIVES – APPLICANT 1 & 2

Please state primary reasons for seeking credit or the reasons for a review of an existing contract?

Purchase Funds To Complete (Broker to assist completing)

Security Property Value (\$)	
Expected Stamp Duty (\$)	
Total Lender Fees (\$)	
Conveyancer Fee (\$)	
Other Fees (\$)	
TOTAL COSTS (\$)	
Gifts and Grants (\$)	
Savings & Deposit Paid (\$)	
TOTAL LOAN REQUIRED (\$)	

Security Property Address/es

Valuation Contact Details

Proposed weekly rental income	\$	
How long will you retain the property (years)?		

If refinancing or consolidating debts, please provide details of the debts being refinanced/consolidated and the resulting benefit to you.

I. DESIRED LOAN FEATURES

Features	✓	Features	✓	Features	✓
Variable Rate	<input type="checkbox"/>	Interest Only	<input type="checkbox"/>	Re-draw	<input type="checkbox"/>
Fixed Rate	<input type="checkbox"/>	Offset Account	<input type="checkbox"/>	Line of Credit	<input type="checkbox"/>
Mixed: Fixed & Variable	<input type="checkbox"/>	Loan Variations	<input type="checkbox"/>	Additional Payments	<input type="checkbox"/>
Multiple Account Splits	<input type="checkbox"/>	Internet Banking	<input type="checkbox"/>	Portability	<input type="checkbox"/>

Desired Loan Splits	Preferred Lenders	Any Lenders you do not wish to deal with?
1 <input type="text"/>	<input type="text"/>	<input type="text"/>
2 <input type="text"/>		
3 <input type="text"/>		

J. YOUR FINANCIAL SECURITY

	APPLICANT 1		APPLICANT 2	
Have you ever had any financial judgments or legal proceedings against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you having difficulty meeting your financial commitments?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are any existing debts currently in arrears?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you concerned about rising interest rates? How concerned are you? If Yes , please provide details below.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you expect any significant changes to your financial situation in the foreseeable future that would ADVERSELY impact your ability to meet your commitments? How do you expect to meet your commitments?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Please comment below and there any other factors that could affect your ability to repay loan?

K. OTHER FINANCIAL INFORMATION

Accountant Business Name	Accountant Name	Contact Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Solicitor/Conveyancer Business Name	Solicitor/Conveyancer Name	Contact Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Real Estate Agency	Agent Name	Contact Number
<input type="text"/>	<input type="text"/>	<input type="text"/>

L. CREDIT REPRESENTATIVE DETAILS

Credit Rep Name	<input type="text"/>	Credit Rep #	<input type="text"/>
Contact Email	<input type="text"/>	Contact Phone	<input type="text"/>



SOLVING PEOPLE'S FINANCIAL NEEDS

PRIVACY CONSENT FORM

In this document:

- **Credit information** includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information.

- **Personal information** includes any information from which your identity is apparent.

By signing this document you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at www.tfgparramatta.com.au. If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services.

We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

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 at www.tfgparramatta.com.au or by contacting us on 02 9891 0045. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (**CRBs**) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information: We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Exchange information with credit providers: We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange information with guarantors: We may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Exchange information: We may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Trade insurers
- 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

Customer identification: We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

We may exchange your personal and credit information with the following credit reporting bodies:

- Veda Advantage Ltd - veda.com.au
- Dun & Bradstreet (Australia) Pty Ltd - dnb.com.au
- Experian – experian.com.au.

Customer identification by CRB: We may verify your identity using information held by a CRB. To do this 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 the CRB. The CRB may give us a report on that assessment and to do so may use personal information about you and other individuals in their files. Alternative means of verifying your identity are available on request. If we are unable to verify your identity using information held by a CRB we will provide you with a notice to this effect and give you the opportunity to contact the CRB to update your information held by them.

☐

Please tick this box if you consent to your information being disclosed to a CRB for customer identification

Signatures of Borrower(s)/Guarantor(s) and date

You consent to the use of your personal and credit information as set out above

Borrower (1) Name:	Signature:	Date:
Borrower (2) Name:	Signature:	Date:
Guarantor (1) Name:	Signature:	Date:
Guarantor (2) Name:	Signature:	Date: