

Customer Information Form - Fact Find



Broker Name		Broker Company	
Interview Date		Referrer	
Loan Amount required		Expected Settlement Date	
Type of interview:	Phone	Face to face	Online
			Other (please state)
Date provided Credit Guide			

PERSONAL DETAILS	Applicant 1	Applicant 2
Salutation (Mr.Mrs.Ms.Miss.)		
Given Name/s		
Surname		
Current Address		
Start date at address		
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"/>
Previous Addresses		
Dates from /to	From: To:	From: To:
Driver Licence Number		
State	Exp	Exp
Date of Birth		
Phone / Fax Numbers	M: H: W: F:	M: H: W: F:
Email Address		
Nationality		
Residency Status		
Marital Status	Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/>
Ages of Dependents		
Nearest Relative		
Relationship to You		
Contact Phone Number		

LOAN OBJECTIVES – tick the appropriate box and provide narrative in the box provide – MUST be Completed		
<input type="checkbox"/> Purchase owner occupied	<input type="checkbox"/> Purchase an investment property	<input type="checkbox"/> Purchase land
<input type="checkbox"/> Construct/renovate (owner occupied)	<input type="checkbox"/> Construct/renovate (investment)	<input type="checkbox"/> Refinance
<input type="checkbox"/> Equipment/vehicle finance	<input type="checkbox"/> Business	<input type="checkbox"/> Reduce monthly repayments
<input type="checkbox"/> Other (provide details below)		

LOAN OBJECTIVES NARRATIVE – Must be completed

For example: Are you looking to sell the property you are purchasing in the short term? Are you looking to build an investment property portfolio? Do you have a preferred repayment amount? Are you a first Home Buyer?

INCOME					Applicant 1	Applicant 2
Base Income (Net) – What Frequency does the applicant receive the income listed: Weekly Fortnightly Monthly Annually						
Regular Overtime						
Regular Commission / Bonuses						
Regular Motor Vehicle Allowance						
Regular Allowances Other:						
Existing Rental Income						
Proposed new Rental Income						
Investment Income						
Government Payments Family Payments Pension Carers Other						

SELF EMPLOYED APPLICANTS						
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Business Name						
Type of Entity						
ABN/ACN				Website		
Nature of Business						
Trustee (if applicable)						
Beneficiaries						
Net Profit		Current		Previous Year		
Add Backs		Current		Previous Year		
Accountant Details –						
Contact Name				Contact		

CURRENT ASSETS						
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Asset	Description / Address	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				<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

CURRENT LIABILITIES								
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Liability	Lender	Limit	Balance	Monthly	Interest	Remaining	Refinanced
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 1							<input type="checkbox"/> Yes <input type="checkbox"/> No
Car Finance 2							<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
Credit Card 3							<input type="checkbox"/> Yes <input type="checkbox"/> No
HECS / HELP							<input type="checkbox"/> Yes <input type="checkbox"/> No
Other							<input type="checkbox"/> Yes <input type="checkbox"/> No

MONTHLY EXPENSES		Current	After Settlement
Childcare	Childcare including nannies		
Clothing and personal care	Clothing, footwear, cosmetics, personal care.		
Education	Public or tertiary school fees/Uniforms, Text books		
Groceries	Typical supermarket shop for groceries including food and toiletries.		
Insurance	All insurance including health, home and contents, motor vehicle, life, income protection.		
Investment property utilities, rates and related costs	Housing and property expenses on investment property including rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV as they are categorised separately).		
Medical and health	- Medical and health costs including doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under insurance).		
Owner occupied property utilities, rates and related costs	Housing and property expenses on owner occupied property including rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, - internet and pay TV as they are categorised separately).		
Recreation and entertainment	Recreation and entertainment including alcohol, tobacco, gambling, restaurants, membership fees,		
Telephone, internet, pay TV and media streaming subscriptions	Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).		
Transport	Public transport, motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under insurance).		
Other	Unique items not covered in above categories		
Discretionary Expenses	Anything which is not essential for the operation of the home		
TOTAL Monthly Expenses			

Funds to Complete – Where are you obtaining the funds that you are contributing to the transaction			
Proceeds of Property Sale		Savings	Gift
Grant		Other	

SOLICITOR / CONVEYANCER DETAILS – If known			
Business /Contact Name		Conveyancing Firm	
Address		Website	
Phone / Fax		Email	

CREDIT HISTORY	
Have you ever had any defaults, financial judgments or legal proceedings against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you having difficulty meeting your financial commitments?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any existing debts currently in arrears?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If yes to any of the above, please provide further details</i>	

CHANGES TO CURRENT CIRCUMSTANCES	
Do you expect any significant changes to your financial situation in the foreseeable future that would impact your ability to maintain your personal and financial lifestyle?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If yes, please explain the nature of the changes.</i>	
<i>How will you continue to meet your commitments?</i>	

PROTECTING LIFESTYLE AND ASSETS	
Have you reviewed your personal risk insurance requirements in the last 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
Do you have sufficient life insurance to cover, as a minimum, your existing and proposed debts?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
If your income reduces, due to illness or injury, do you have the insurance to cover your loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
Are you sure your existing insurance is adequate for	
• Home building and contents	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
• Motor vehicle	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
• Landlord protection	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
• Boat or caravan	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
• Commercial insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
I wish to pursue a free and non-obligation consultation to discuss my insurance needs	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure

PRIVACY DISCLOSURE STATEMENT AND CONSENT

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 Finsure Finance and Insurance (Australian Credit Licence 384704).
2. You appoint us your agent to obtain your credit information from a credit reporting body on your behalf.
3. You appoint us, our employees, and our agents permission to contact your employers, accountant, superannuation provider or anyone else as required for the purpose of verifying details supplied by you.
4. We may use credit information and any other information you provide to arrange or provide finance and other services.
5. We may exchange the information with the following types of entities, some of which are located overseas:
 - Persons who provide finance or other products to you, or to whom an application has been made for those products.
 - Financial 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, contractors and outsourcing partners some of which are located in the Philippines
 - 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
6. You confirm that you are authorised to provide the personal details presented and consent to your information being checked with the document issuer or official record holder via third party systems for the purpose of confirming your identity
7. 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.finsure.com.au or by contacting us on 1300 769415. 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) EXECUTION

Declaration and Acknowledgement

- You confirm that all 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 the Disclosure Statement above.
- You acknowledge that you have been informed about your risk insurance options.

Applicant 1

Applicant 2

Print Name

Print Name

Signature

Signature

Date

Date