

Client Fact Find

Broker Company:	Broker:
Interview Date:	Referrer:

This document is divided into five parts

Part 1: Personal Details

Part 2: Financial Position

Part 3: Loan Objectives and Purchase Details

Part 4: Privacy Disclosure Statement & Consent

Part 5: Applicant(s) Execution

Part 1: Personal Details		
	<i>Applicant 1</i>	<i>Applicant 2</i>
Title	Mr/Mrs/Miss/Ms/Other:	Mr/Mrs/Miss/Ms/Other:
Surname		
Given Names		
Date of Birth		
Marital Status	Single/Married/Defacto/Divorced	Single/Married/Defacto/Divorced
Australian Citizen	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Hold Permanent Residency Visa for Australia	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If No, please state Nationality		
No. of Dependents/Children		
Age of Dependents/Children		
Current home address		
Time at current address		
Previous address (please provide 3 year history, attach a separate page if necessary)		
Period of stay at previous address (DD/MM/YY)	From / / To / /	From / / To / /
Residence status	Own/Mortgage/Rent/Living with parents/Other:	Own/Mortgage/Rent/Living with parents/Other:
Home Phone		

Work Phone		
Mobile		
Email		
Occupation		
Mode of Employment	FT/PT/Casual/Contract/ Other:	FT/PT/Casual/Contract/ Other:
Employer		
Employer Address		
Employer Contact		
Length of Service	Years Months	Years Months
Gross Annual Income		
Previous Employer (3 years history)		
Previous Employer Address		
Occupation		
Period of Employment	From / / To / /	From / / To / /
Mother's maiden name		
Contact Details for nearest relative not living with you		
Title: (Mr/Mrs/Miss/Ms/Other)		
Full Names		
Current Residential Address		
Contact Number		
Relationship to you (Father/Mother/Brother/Sister/Other)		

Part 2: Financial Position

Assets

Property Address	Property Value (\$)	Annual Rental Income (\$)	Applicant 1	Applicant 2
1.			<input type="checkbox"/>	<input type="checkbox"/>
2.			<input type="checkbox"/>	<input type="checkbox"/>

Bank Accounts (Financial Institution & Account Description)	Balance (\$)	Applicant 1	Applicant 2
		<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>

Description	Value (estimate)	Applicant 1	Applicant 2
Superannuation (Name of Fund)		<input type="checkbox"/>	<input type="checkbox"/>
Gift		<input type="checkbox"/>	<input type="checkbox"/>
Home & Contents		<input type="checkbox"/>	<input type="checkbox"/>
Motor Vehicle (Year/Make/Model)		<input type="checkbox"/>	<input type="checkbox"/>
Share Investments		<input type="checkbox"/>	<input type="checkbox"/>
Others:		<input type="checkbox"/>	<input type="checkbox"/>

Liabilities

Existing Home Loans/Personal Loans/Leases/Hire Purchases:

Financial Institution	Loan Value	Monthly Repayment	Applicant 1	Applicant 2
1.			<input type="checkbox"/>	<input type="checkbox"/>
2.			<input type="checkbox"/>	<input type="checkbox"/>
3.			<input type="checkbox"/>	<input type="checkbox"/>

Credit Cards:

Card Type (Visa/MasterCard/Amex)	Financial Institution	Limit (\$)	Applicant 1	Applicant 2
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>

Credit History

Have you previously been credit impaired or bankrupted?

Applicant 1

Yes No

Applicant 2

Yes No

Are you in arrears with respect to current debt?

Yes No

Yes No

If yes to any of the above, please provide detail:

Significant Changes in the Future:

Do you know of any foreseeable significant changes to your circumstances that will lead to changes in your ability to make contracted repayments? Provide details.

Temporary change in income

Permanent change in income

Anticipated large expenditure

How will this change be overcome?

Example: By additional income? Savings? Reducing expenditure? I cannot overcome this change (decline)?

Is there anything else that may reasonably be expected to have a bearing on your application for credit, knowing that if you leave such information out it may create problems in the future? Are you comfortable with your ability to make repayment under the proposed loan without difficulty?

Please specify:

Part 3: Loan Objectives and Purchase Details

	Applicant 1	Applicant 2
Purpose of this Finance	<input type="checkbox"/> Purchase Owner Occupied <input type="checkbox"/> Refinance <input type="checkbox"/> Other (describe):	<input type="checkbox"/> Investment <input type="checkbox"/> Debt Consolidation
Estimated loan amount required:		
Term of loan required:		
Repayments (including any fees) of up to:		
A fixed or variable interest rate* of up to:		
Are you a First Home Buyer?	<input type="checkbox"/> Yes / <input type="checkbox"/> No	<input type="checkbox"/> Yes / <input type="checkbox"/> No
Approximate Purchase Price/Property Value	\$	
Address (if known)		
Contract Date (estimate)		
If Investment purpose, what is the expected rental (\$/week)	\$	

* A higher interest rate may apply if the loan is in default. If there is a general increase in market interest rates, the rate will be correspondingly increased.

Security to be provided by you:

A first/second mortgage by: (Name of Mortgagors/Borrowers)	
Over: (Property Address)	
Guarantee by: (Guarantor's Name and Address)	

Contact for Valuer Access

Vendor/Vendor Agent	
Mobile	
Alternate Contact (eg office line)	

Solicitor/Conveyance Details

Name	
Address	

Work		Fax	
Email			

REFINANCE ONLY:

Amount required to repay existing loans and related transaction costs	Payout figure approximately	\$
	Costs approximately	\$
	Total	\$

Loan Preferences

Loan Type	Applicant Use	Broker Use
Variable Interest Rate	<input type="checkbox"/>	<input type="checkbox"/>
Fixed Interest Rate	<input type="checkbox"/>	<input type="checkbox"/>
Fixed Term (max 5 years)	Years	<input type="checkbox"/>
Full Doc/Low Doc/No Doc		<input type="checkbox"/>
Locked rate fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>
Line of Credit/Equity Facility	<input type="checkbox"/>	<input type="checkbox"/>
Combination or Split Loan (fixed & variable)	Split 1: Split 2:	<input type="checkbox"/>

Repayments/Costs

Principal & Interest	<input type="checkbox"/>	<input type="checkbox"/>
Interest Only	<input type="checkbox"/>	<input type="checkbox"/>
Interest Only Term (max 5 years)	Years	<input type="checkbox"/>
Repayment Frequency	<input type="checkbox"/> weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly	<input type="checkbox"/>
No account keeping fee	<input type="checkbox"/>	<input type="checkbox"/>
No application fee	<input type="checkbox"/>	<input type="checkbox"/>

Loan Features

Offset Account	<input type="checkbox"/>	<input type="checkbox"/>
Redraw facility	<input type="checkbox"/>	<input type="checkbox"/>
Portability	<input type="checkbox"/>	<input type="checkbox"/>

ATM Access	<input type="checkbox"/>	<input type="checkbox"/>
Internet banking	<input type="checkbox"/>	<input type="checkbox"/>
Phone banking	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card	<input type="checkbox"/>	<input type="checkbox"/>
Salary Credit	<input type="checkbox"/>	<input type="checkbox"/>

Insurance

1. 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
2. Do you have sufficient life insurance to cover as a minimum to your existing and proposed debts?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not Sure
3. If your income reduces, due to illness or injury do you have the insurance to cover the payment of your mortgage and living costs?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not Sure
4. 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 (liability, office, businesses)	<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 further in regards to my insurance needs.

I am not interested in pursuing this offer at this stage.

General Notes

BROKER USE ONLY

We are required to make "reasonable inquiries in relation to the needs, objectives, and financial circumstances of the borrower, including existing loans", and to document that information in writing. That information may be recorded below.

Item	Response (Where appropriate, tick box)
Borrower(s)' requirements and objectives	<input type="checkbox"/> Purchase property for approximately \$..... <input type="checkbox"/> Refinance debts as shown above <input type="checkbox"/> Other (describe):
Enquiries about the borrower(s)' financial situation	<input type="checkbox"/> Broker has retained a copy of the loan application form setting out this information <input type="checkbox"/> Other (describe):
Steps taken to verify financial situation	<input type="checkbox"/> PAYG slips <input type="checkbox"/> Tax returns <input type="checkbox"/> Income tax returns <input type="checkbox"/> Profit & Loss <input type="checkbox"/> BAS Statements <input type="checkbox"/> Loan statements <input type="checkbox"/> Other (describe):

Broker's Name

Broker's Signature

Date

Part 4: Privacy disclosure statement and consent

We are collecting personal information about you to provide you with our broking services. The information is required to assist you in preparing the loan application and locating an appropriate lender. If your information is not provided we may not be able to find a loan for you.

Unless you tell us not to, we may use your information to provide you with offers or information of other goods or services we or a third party can provide you with.

We may disclose your information to other organisations to help us provide our services and arrange the loan. The types of organisations we may disclose your information to include lenders, mortgage insurers, other mortgage intermediaries, valuers, and other organisations which assist us (such as printers, mailing houses, lawyers, and accountants).

In addition, we may disclose your personal information to any other organisation that may wish to, or has acquired, an interest in your loan, or in our business.

You can gain access to the information we hold about you by contacting us at the below address.

Moshav Financial Pty Limited
6/442 New South Head Road
Double Bay NSW 2028

By signing this document you agree to its terms. It forms a legal contract between us. If you have any questions, ask before you sign.

When you are taking out a high LVR loan (ie a loan where the loan amount represents an amount which is 85% or greater of the value of the security) or a low doc loan, you acknowledge that you have ensured that you are not over committing yourself financially and are able to meet the repayment requirements on your proposed loan without suffering hardship.

Important: If you repay your loan early you may have to pay fees. Before you sign your loan contract, make sure you understand what fees are payable on early repayment, as sometimes these fees are significant.

Examples: If you take out a fixed rate loan, break cost fees may be payable. For all loan types, loan repayment fees or deferred (postponed) establishment fees may be payable. There may also be other fees such as a discharge fee and legal fees. ASK IF YOU WANT MORE DETAILS

Part 5: 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 Part 4.
- You acknowledge that you have been informed about your risk insurance options.

Applicant 1

Applicant 2

Print Name

Print Name

Signature

Signature

Date

Date