

To: \_\_\_\_\_

Att: \_\_\_\_\_

From: \_\_\_\_\_

Pages: \_\_\_\_\_

Ref'd by: \_\_\_\_\_

<b>Applicant 1</b>		<b>Applicant 2</b>	
Title		Title	
Surname		Surname	
Other Names		Other Names	
D.O.B.	Marital Status	D.O.B.	Marital Status
Drivers Licence No.	Exp	Drivers Licence No.	Exp
No. of Dependant Children		No. of Dependant Children	
Ages		Ages	
Present Address		Present Address	
	Post Code		Post Code
<b>***need 3yrs address AND employment history min ***</b>			
Years at present Address =		Years at Address	
Previous Address		Previous Address	
	Post Code		Post Code
Years at Address		Years at Address	
EMAIL ADDRESS:		EMAIL ADDRESS:	
Telephone (W)	(M)	Telephone (W)	(M)
	(H)		(H)
Occupation	F/t P/t or Cas	Occupation	F/t P/t or Cas
Current Employer (&address)		Current Employer	
Years Employed		Years Employed	
Previous Employer (& address):		Previous Employer	
Years Employed	<b>(3yrs history min req'd PTO?)</b>	Years Employed	
Nearest Relative not living with us (Name,address and ph):		Nearest Relative not living with us (Name,address and ph):	
>		>	

**LOAN DETAILS**

Loan Amount \$	Term	Indicative Rate
Loan Type		
Loan Purpose		

**SECURITY PROPERTY**

Address	P/Code:	EMV/PP: \$
Tenant Contact (if Let)	Gross Rent \$	per month
Lot	R.P.	County Parish

## Responsible Lending Questions

At what age are you planning to retire? \_\_\_\_\_

How will you pay off your loan at retirement? \_\_\_\_\_

What's important to you in a loan?	Mark X If yes	Additional Comments
Pay off your home loan quickly (payments)?* <ul style="list-style-type: none"> <li>• with your savings?</li> <li>• with additional repayments?</li> <li>• by merging your accounts into one and minimising your outstanding balance?</li> </ul>	<input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>	
Certainty of repayments (fixed rate)?* (fixed rate lock-in fee)?	<input type="checkbox"/>	
Access to additional repayments should you require them (redraw)?* By debit card [ ] or cheque book [ ]	<input type="checkbox"/>	
Option to increase your loan should you wish to make renovations, etc?*	<input type="checkbox"/>	
Minimise your repayments by paying interest only?* If no, required principal & interest repayment frequency Weekly [ ] fortnightly [ ] monthly [ ]	<input type="checkbox"/>	
Line of Credit so you have access to a line of credit and make repayments based on the amount you draw down?*	<input type="checkbox"/>	
Variable rate that changes as interest rates move up and down?* <ul style="list-style-type: none"> <li>• Ability to repay loan early without incurring fixed rate break costs?</li> <li>• Make additional repayments and redraw against those repayments?</li> </ul>	<input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>	

The most important factor (to you) in selecting a home loan is\*

### Variable Expenses

Basic living expenses (ie: food, utilities, phone, 1 car) are included when the lenders assess your serviceability for a loan. Please advise below other variable expenses that you would have:

Mobile Phone # 1	\$	per month	Mobile Phone # 2	\$	per month
Car # 2 – Petrol	\$	per week	Car # 3 – Petrol	\$	per week
Car # 2 – Insurance	\$	per year	Car # 3 – Insurance	\$	per year
Car # 2 – Rego	\$	per Year	Car # 3 – Rego	\$	per Year
School Fees	\$	per year			

x \_\_\_\_\_  
Initial

x \_\_\_\_\_  
Initial

**INCOME**

<b>Applicant 1</b>	<b>Gross \$ Net</b>	<b>Applicant 2</b>	<b>Gross \$ Net</b>
Salary and Wages		Salary and Wages	
Other Income		Other Income	
Total		Total	

<b>Combined Monthly Gross Income \$</b>	<b>Net total \$</b>
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**COMMITMENTS**

<b>Monthly Commitments</b>	<b>Amount (\$)</b>
Living	
Rent	
Mortgage Repayments	
Rates	
Personal Loans	
Car Loans	
Car Expenses	
Credit Cards	
Insurance	
Phone & Electricity	
Other	
<b>TOTAL:</b>	

**BORROWER DECLARATIONS**

	<b>NO</b>	<b>YES</b>
1/ Have you or your spouse, ever been declared Bankrupt or insolvent, or assigned either Estate for the benefit of Creditors, or have you, or your spouse, had any unsatisfied Court Judgements against you or defaulted on any previous loans? Have you or your spouse ever Been shareholders or officers of any company of which a Manager, Receiver and/or Liquidator has been appointed or have there been any unsatisfied judgements entered against Such Company?	( )	( )
2/ Has any fee or charge been paid or promised to any person as consideration for obtaining of this loan.	( )	( )
3/ Has any application in respect of this loan ever been submitted by you or any other person to any other person to any other lender?	( )	( )
4/ Have you or will you be borrowing additional funds to complete this purchase? If yes, give details.	( )	( )
5/ Are you an Australian citizen or permanent resident?	( )	( )

**INVESTMENT OR BUSINESS PURPOSE DECLARATION ONLY**

1/ I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business or investment purposes (or for both Purposes).	( )	( )
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**IMPORTANT**

You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes.  
By signing this declaration you may **lose** protection under the Consumer Credit Code.

\_\_\_\_\_  
SIGN

\_\_\_\_\_  
SIGN

\_\_\_\_ / \_\_\_\_ / \_\_\_\_  
DATE



**Customer Statement of Position**

Statement of Position of : \_\_\_\_\_ as at / /20

**Market Value**

Liabilities	Amount/s	Assets	Amount/s
Bank Overdraft		Cash on Hand	
Bank Interest Accrued		Term Deposits	
Trade Creditors		<b>Bank Account Balances</b>	
Wages/Salaries Owing to Employees			
Rates/Crown Rents		Book Debts – Good Stock in Trade/Debtors	
Taxes		Produce or Livestock for Sale	
Personal Debts (Store A/c's etc)		Work In Progress	
		Deposits Paid	
		Shares/Debentures	
<b>Mortgagee of House: Lender =</b>			
Repay \$ _____ per month		<b>House Property (Incl. Address)</b>	
Other Bank Loans :			
1.(Lender Name)			
Repay \$ _____ per month		Other Property	
2.(Lender Name)			
Repay \$ _____ per month			
Hire Purchase/Personal Loans		Plant & Machinery	
From			
Repay \$ _____ per month		Livestock	
From		Produce for own use	
Repay \$ _____ per month			
Bankcard		Life Policies	
<b>Mastercard</b>			
Visa Card		<b>Motor Vehicles – (make/model/year)</b>	
Other Liabilities/Secured Creditors			
Repayable \$			
Repayable \$		<b>Furniture etc</b>	
Repayable \$		<b>Other assets – Tools of trade</b>	
		Goodwill of Business	
		Est. \$ _____ (do not extend for value)	
		<b>Total Assets</b>	\$
<b>Total Liabilities</b>	\$		
+ Surplus			
<b>= Total Assets</b>			

Lease Commitments	Rental	Months to Run	Residual Value
	\$ _____ per month		\$

**I/We hereby certify and confirm that all of the above assets are held in my/our own right and do not form a part of any Trust/Trustee arrangement.**

Customer's Signature	Customer's Signature
X	X



**Commercial Brokers Australia Pty Ltd A.C.N 170 570 936**

**Australian Credit Licence: 390712**

**37b/194 Breakfast Creek Rd, Newstead Qld 4006**

## **Privacy Disclosure Statement and Consent**

Commercial Brokers Australia Pty Ltd ('we', 'us', 'our') is collecting personal and financial information about you.

1. The information you provide will be held by us.
2. You appoint us your agent to obtain your credit information from a 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, some of which may be 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 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 the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained by contacting us on 1300 850 657. 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.

You agree that we may collect use and disclose your information as specified above.

**Borrower/s**

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Signature

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Signature

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Date

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Date

**Guarantor/s**

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Signature

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Signature

---

Date

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Date

## INFORMATION REQUIRED FOR LOAN SUBMISSIONS

### Identification (legible copies)

- Passport **OR** Birth Certificate **AND**
- Drivers Licence

*Confirmation of name change if it differs from Birth Certificate to Drivers Licence*

### Properties

- Rates Notice (current)
- Rental income confirmation (letter from agent, agent statements or copy of lease)

### Loans

- 12 months statements for Home Loans (if being refinanced)
- Latest Statement for *Non-Refinance* Home Loans
- Latest statement for ALL Credit Cards
- Latest statement for Vehicle finance/ Personal Loans (OR Contract and copy of statement where payments are deducted).

### Income (if you are PAYG)

- 3 most recent payslips (computerised – no older than 4 weeks) OR
- Latest tax return, group certificate and ATO Assessment notice
- Letter from employer detailing: Base Net Income, Base Gross Income, Length of service, mode of employment. **MUST** be dated and on employer letter head. *To be accompanied by one of the above.*
- Letter from Government Dept confirming income/benefit (no older than 3 months)

### Self Employed (Full Doc)

- 2 years tax returns (Individual AND Business) **AND** Tax Assessment Notices
- 2 years Company Financials (Profit & Loss, Balance Sheet)
- Trust Deed/ Company Registration Certificate (Trust/Company Applications)

### Self Employed (Low Doc)

- 3 Months Trading Account statements
- 12 Months BAS
- 12 months forward Cash Flow Projections

### Purchase

- Purchase Contract
- Savings statement covering 3 months

### Construction

- Building Contract/Tender/Quotes
- Building Plans
- Building Specifications
- Development./ Building Approval