

**A. PERSONAL DETAILS - APPLICANT 1**

☐ Borrower ☐ Guarantor ☐ Mr ☐ Mrs ☐ Ms

Full Legal Name (incl. middle)

Date of Birth (DD/MM/YYYY)

Drivers License Number

Marital Status

No. of Dependents

Their Ages

Citizenship

Country of Birth

**B. ADDRESS/CONTACT DETAILS - APPLICANT 1**

**Current Residential Address**

Start Date at Current Address

Current Residential Address Status

☐ Own ☐ Rent ☐ Board ☐ Other

Mobile

Home or Work Phone

Email

Preferred Contact Method

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

Start Date at Previous Address

Previous Residential Address Status

☐ Own ☐ Rent ☐ Board ☐ Other

**C. EMPLOYMENT DETAILS - APPLICANT 1**

**Current Employer Name & Address (or Business Name & Address if self employed)**

☐ PAYG ☐ Full Time ☐ Part Time ☐ Casual ☐ Contract ☐ Self Employed

Annual Base Salary (not incl. super)

Bonus 2018

Bonus 2019

Occupation

Start Date of Employment

Employer Contact Person

Employer Phone Number

ABN (if self employed)

Date ABN Registered (if self employed)

17/18 Net Income (if self employed)

18/19 Net Income (if self employed)

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

☐ PAYG ☐ Full Time ☐ Part Time ☐ Casual ☐ Contract ☐ Self Employed

Occupation

Employer Business Name

Start Date of Previous Employment

End Date of Previous Employment

**Other Income Details (if consistent over 2 yrs e.g. Family Tax Benefit, second job)**

**A. PERSONAL DETAILS - APPLICANT 2**

☐ Borrower ☐ Guarantor ☐ Mr ☐ Mrs ☐ Ms

Full Legal Name (incl. middle)

Date of Birth (DD/MM/YYYY)

Drivers License Number

Marital Status

No. of Dependents

Their Ages

Citizenship

Country of Birth

**B. ADDRESS/CONTACT DETAILS - APPLICANT 2**

**Current Residential Address**

Start Date at Current Address

Current Residential Address Status

☐ Own ☐ Rent ☐ Board ☐ Other

Mobile

Home or Work Phone

Email

Preferred Contact Method

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

Start Date at Previous Address

Previous Residential Address Status

☐ Own ☐ Rent ☐ Board ☐ Other

**C. EMPLOYMENT DETAILS - APPLICANT 2**

**Current Employer Name & Address (or Business Name & Address if self employed)**

☐ PAYG ☐ Full Time ☐ Part Time ☐ Casual ☐ Contract ☐ Self Employed

Annual Base Salary (not incl. super)

Bonus 2018

Bonus 2019

Occupation

Start Date of Employment

Employer Contact Person

Employer Phone Number

ABN (if self employed)

Date ABN Registered (if self employed)

17/18 Net Income (if self employed)

18/19 Net Income (if self employed)

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

☐ PAYG ☐ Full Time ☐ Part Time ☐ Casual ☐ Contract ☐ Self Employed

Occupation

Employer Business Name

Start Date of Previous Employment

End Date of Previous Employment

**Other Income Details (if consistent over 2 yrs e.g. Family Tax Benefit, second job)**



## D. OTHER GROSS MONTHLY INCOME - APPLICANT 1

Shares/ Investments \$  Other \$

## E. CURRENT MONTHLY LIVING EXPENSES - APPLICANT 1

Food/Basic Expenses	\$ <input type="text"/>	Transport	\$ <input type="text"/>
Utilities/Phone Internet	\$ <input type="text"/>	Childcare/ Education	\$ <input type="text"/>
Health/ Life Insurance	\$ <input type="text"/>	Other Insurance	\$ <input type="text"/>
Entertainment	\$ <input type="text"/>	Other	\$ <input type="text"/>
Rent Paid	\$ <input type="text"/>	<b>Total Monthly Expenses</b>	\$ <input type="text"/>

## D. OTHER GROSS MONTHLY INCOME - APPLICANT 2

Shares/ Investments \$  Other \$

## E. CURRENT MONTHLY LIVING EXPENSES - APPLICANT 2

Food/Basic Expenses	\$ <input type="text"/>	Transport	\$ <input type="text"/>
Utilities/Phone Internet	\$ <input type="text"/>	Childcare/ Education	\$ <input type="text"/>
Health/ Life Insurance	\$ <input type="text"/>	Other Insurance	\$ <input type="text"/>
Entertainment	\$ <input type="text"/>	Other	\$ <input type="text"/>
Rent Paid	\$ <input type="text"/>	<b>Total Monthly Expenses</b>	\$ <input type="text"/>

## F. REAL ESTATE ASSETS - APPLICANT 1 & 2

<b>HOME</b> - Address <input type="text"/> Est. Value \$ <input type="text"/> Ownership <input type="text"/> Type (e.g. unit) <input type="text"/> Date Purchased <input type="text"/> Purchase Price \$ <input type="text"/> <b>INVESTMENT 1</b> - Address <input type="text"/> Est. Value \$ <input type="text"/> Ownership <input type="text"/> Type (e.g. unit) <input type="text"/> Date Purchased <input type="text"/> Purchase Price \$ <input type="text"/> Rent \$ /wk <input type="text"/> <b>INVESTMENT 2</b> - Address <input type="text"/> Est. Value \$ <input type="text"/> Ownership <input type="text"/> Type (e.g. unit) <input type="text"/> Date Purchased <input type="text"/> Purchase Price \$ <input type="text"/> Rent \$ /wk <input type="text"/> <b>INVESTMENT 3</b> - Address <input type="text"/> Est. Value \$ <input type="text"/> Ownership <input type="text"/> Type (e.g. unit) <input type="text"/> Date Purchased <input type="text"/> Purchase Price \$ <input type="text"/> Rent \$ /wk <input type="text"/> <b>INVESTMENT 4</b> - Address <input type="text"/> Est. Value \$ <input type="text"/> Ownership <input type="text"/> Type (e.g. unit) <input type="text"/> Date Purchased <input type="text"/> Purchase Price \$ <input type="text"/> Rent \$ /wk <input type="text"/> <b>INVESTMENT 5</b> - Address <input type="text"/> Est. Value \$ <input type="text"/> Ownership <input type="text"/> Type (e.g. unit) <input type="text"/> Date Purchased <input type="text"/> Purchase Price \$ <input type="text"/> Rent \$ /wk <input type="text"/>	→ <input type="text"/> → <input type="text"/> → <input type="text"/> → <input type="text"/> → <input type="text"/> → <input type="text"/> → <input type="text"/> → <input type="text"/> → <input type="text"/> → <input type="text"/> → <input type="text"/> → <input type="text"/> → <input type="text"/> → <input type="text"/> → <input type="text"/> → <input type="text"/> → <input type="text"/> → <input type="text"/> → <input type="text"/> → <input type="text"/> → <input type="text"/>	Loan Limit \$ <input type="text"/> Loan Balance \$ <input type="text"/> Redraw \$ <input type="text"/> Rate % <input type="text"/> Repayment \$ <input type="text"/> Lender <input type="text"/> If fixed, when does it expire? <input type="text"/> Cross-collateralised? <input type="text"/> Loan Limit \$ <input type="text"/> Loan Balance \$ <input type="text"/> Redraw \$ <input type="text"/> Rate % <input type="text"/> Repayment \$ <input type="text"/> Lender <input type="text"/> If fixed, when does it expire? <input type="text"/> Cross-collateralised? <input type="text"/> Loan Limit \$ <input type="text"/> Loan Balance \$ <input type="text"/> Redraw \$ <input type="text"/> Rate % <input type="text"/> Repayment \$ <input type="text"/> Lender <input type="text"/> If fixed, when does it expire? <input type="text"/> Cross-collateralised? <input type="text"/> Loan Limit \$ <input type="text"/> Loan Balance \$ <input type="text"/> Redraw \$ <input type="text"/> Rate % <input type="text"/> Repayment \$ <input type="text"/> Lender <input type="text"/> If fixed, when does it expire? <input type="text"/> Cross-collateralised? <input type="text"/> Loan Limit \$ <input type="text"/> Loan Balance \$ <input type="text"/> Redraw \$ <input type="text"/> Rate % <input type="text"/> Repayment \$ <input type="text"/> Lender <input type="text"/> If fixed, when does it expire? <input type="text"/> Cross-collateralised? <input type="text"/>
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**Notes** (If applicable, please comment on any relevant items above e.g. expenses, loan splits, cross-collateralised loans)

How did you hear about Total Finance & Mortgage?

(copy this page if required)



## G. OTHER ASSETS - APPLICANT 1 & 2

<b>Vehicle 1</b> Make/Model/Year	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Vehicle 2</b> Make/Model/Year	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Savings/Offset 1</b> Bank	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Savings/Offset 2</b> Bank	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Savings/Offset 3</b> Bank	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Home Contents</b> Insurer	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Shares</b> ASX Codes	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Managed Funds</b> Details	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Superannuation 1</b> Fund Name	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Superannuation 2</b> Fund Name	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Income Protection/Trauma Insurance</b> Details	Est. Value \$	Beneficiary
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Income Protection/Trauma Insurance</b> Details	Est. Value \$	Beneficiary
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Life Insurance</b> Details	Est. Value \$	Beneficiary
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Life Insurance</b> Details	Est. Value \$	Beneficiary
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Other</b> Describe/Details	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Other</b> Describe/Details	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>

## H. OTHER LIABILITIES - APPLICANT 1 & 2

<b>Vehicle Loan 1</b> Lender	Repayment \$	Balance \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Vehicle Loan 2</b> Lender	Repayment \$	Balance \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Credit Card 1</b> Lender	Repayment \$	Card Limit	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Credit Card 2</b> Lender	Repayment \$	Card Limit	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Credit Card 3</b> Lender	Repayment \$	Card Limit	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Store Card</b> Lender	Repayment \$	Card limit	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Margin Loan</b> Lender	Repayment \$	Balance \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Personal Loan</b> Lender	Repayment \$	Balance \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>HECS/HELP</b> Debt	Repayment \$	Balance \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>HECS/HELP</b> Debt	Repayment \$	Balance \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Child Maintenance</b>	Repayment \$	Balance \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Other</b> Describe/Details	Repayment \$	Balance \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Other</b> Describe/Details	Repayment \$	Balance \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Other</b> Describe/Details	Repayment \$	Balance \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Other</b> Describe/Details	Repayment \$	Balance \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Other</b> Describe/Details	Repayment \$	Balance \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Notes** (If applicable, please comment on any relevant items above)

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## I. REQUIREMENTS & OBJECTIVES - APPLICANT 1 & 2

Please state the primary reason for seeking credit or the reason you wish to review your existing facilities, and details.

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

### Purpose

- ☐ Purchase Investment  
☐ Access Equity  
☐ Refinance/Improve Current Loan(s)  
☐ Consolidate Debt  
☐ Purchase Home  
☐ I'm an Eligible First Home Buyer

## J. DESIRED LOAN FEATURES

### Features

- ☐ Variable Rate    ☐ Offset  
☐ Fixed Rate    ☐ Redraw  
☐ Interest Only    ☐ Additional Repayments  
☐ Principle & Interest    ☐ Internet Banking

Preferred lenders? Why?

Other features (e.g. ATM access, credit card)

Any lenders you prefer not to use? Why?

Special considerations or other details.

## K. PROPERTY PURCHASE DETAILS

Estimated purchase price \$

Estimated rental yield %

Who is purchasing? What % each?

- ☐ Company/Trust    ☐ Family Guarantee

How long will you keep the property?

When do you want to purchase?

What suburbs are you considering?

Type of property? (e.g. 3 bed, 2 bath house)

How much savings will be used? \$

How much equity will be used? \$

Please describe your investment goals in the next 5-10 years? (e.g. "Buy 5 investment properties, pay off home and have \$20,000 passive income")

## L. FUTURE POSITION & YOUR FINANCIAL SECURITY

### APPLICANT 1

### APPLICANT 2

Have you ever had any financial judgments or legal proceedings against you?

- ☐ Yes    ☐ No    ☐ Yes    ☐ No

Did you have any difficulty meeting your financial commitments in the past 2 years?

- ☐ Yes    ☐ No    ☐ Yes    ☐ No

Are any of your existing debts currently in arrears?

- ☐ Yes    ☐ No    ☐ Yes    ☐ No

Are you concerned about rising interest rates? How concerned are you? If **Yes**, please provide details below.

- ☐ Yes    ☐ No    ☐ Yes    ☐ 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?

- ☐ Yes    ☐ No    ☐ Yes    ☐ No

Please comment below if you answered **Yes** to any questions or there any other factors that could affect your ability to repay loan.

Do you have any insurance to protect your lifestyle? (e.g. life, total permanent disability, income protection)

- ☐ Yes    ☐ No    ☐ Yes    ☐ No

If **No**, how would your lifestyle needs be maintained if you and/or your partner were:

a) Temporarily unable to earn an income, for example through sickness/illness? b) Permanently unable to earn income, for example through death/permanent disability?

Do you have home and contents insurance?

- ☐ Yes    ☐ No    ☐ Yes    ☐ No

Have you received advice from an accountant, solicitor or financial planner regarding your requirements or financial objectives? If **Yes**, please provide details.

- ☐ Yes    ☐ No    ☐ Yes    ☐ No

What is your attitude to money like? Saver, spender, in between?

Based on your regular income & expenses, how much are you "putting away"?

Do you currently run any form of budget or spending control or track expenditure?

Have you spoken to lenders, other brokers in regard of this structure/loan. If **Yes**, please detail who and if a "formal" lender application was made.

When did you last apply for any form of credit (e.g. mobile phone, car loan, credit card) and who with?

Are you aware of any issues in your credit history that may cause you concern? If **Yes**, please detail.



This information is *required* by legislation to ensure that we assess your lending needs in such a way to make sure your lending is “responsible”.

The information will initially be used for evaluation and then to complete the loan application.

**Please take the time to include all details :)**

If there are any queries, or you are unsure about any aspect please call us on **0452 257 021** or email **Julian@totalfm.com.au**

## M. RECEIPT OF DISCLOSURE DOCUMENTATION

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You acknowledge you have been provided with:

Our **Credit Guide & Privacy Statement**, which is provided for your information.

### Accepted by

Client Name: \_\_\_\_\_

Client Name: \_\_\_\_\_

Signed: \_\_\_\_\_

Signed: \_\_\_\_\_

Dated: \_\_\_\_\_

Dated: \_\_\_\_\_