

Fact Find

This form must be completed by all applicants.
 Information in this document is only valid for loan
 assessment purposes for 90 days.

Initial Interview:	Time	Date / /
	Location	
Referred by:		

A. Personal Details

Applicant 1				
Full Name of Applicant				
Mr	Mrs	Miss	Ms	Dr
Full Name				
Marital Status			Date of Birth	
			/ /	
Mobile		Home Phone		
Work Ph		Email		
Current Home Address				
Suburb			Postcode	
Time at Current Address				
Yrs		Mths		
Previous Address				
Suburb			Postcode	
Time at Previous Address				
Yrs		Mths		
Name of Nearest Relative / Next of Kin				
			Phone	
Drivers Licence No		Drivers Lic State	Drivers Lic Exp	
Current Occupation				
Employer Details				
Company				
Address				
Suburb			Postcode	
Time Employed Yrs Mths			Start Date / /	
Employer Contact Name				
Employer Contact Ph				
Previous Occupation				
Name of Previous Employer				
Time Employed with Previous Employer				
Yrs		Mths		
Dependants				
Full Name				
DOB / /		Financially dependant YES NO		
Full Name				
DOB / /		Financially dependant YES NO		

Applicant 2				
Full Name of Applicant				
Mr	Mrs	Miss	Ms	Dr
Full Name				
Marital Status			Date of Birth	
			/ /	
Mobile		Home Phone		
Work Ph		Email		
Current Home Address				
Suburb			Postcode	
Time at Current Address				
Yrs		Mths		
Previous Address				
Suburb			Postcode	
Time at Previous Address				
Yrs		Mths		
Name of Nearest Relative / Next of Kin				
			Phone	
Drivers Licence No		Drivers Lic State	Drivers Lic Exp	
Current Occupation				
Employer Details				
Company				
Address				
Suburb			Postcode	
Time Employed Yrs Mths			Start Date / /	
Employer Contact Name				
Employer Contact Ph				
Previous Occupation				
Name of Previous Employer				
Time Employed with Previous Employer				
Yrs		Mths		
Dependants				
Full Name				
DOB / /		Financially dependant YES NO		
Full Name				
DOB / /		Financially dependant YES NO		

B. Income Details

Applicant 1				
Employment Status				
Full time		Part time	Casual	Self Employed
Income				
Gross	Net	Annual		\$
Regular Overtime				
Gross	Net	Annual		\$
Rental Income				
Gross	Net	Annual		\$
Dividends & Interest				
Gross	Net	Annual		\$
Allowances & Pensions				
Gross	Net	Annual		\$
Company Profit (Pre-Tax)				
		Annual		\$
Add-backs				
Gross	Net	Annual		\$
Other				
Gross	Net	Annual		\$

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Employment Status				
Full time		Part time	Casual	Self Employed
Income				
Gross	Net	Annual		\$
Regular Overtime				
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Rental Income				
Gross	Net	Annual		\$
Dividends & Interest				
Gross	Net	Annual		\$
Allowances & Pensions				
Gross	Net	Annual		\$
Company Profit (Pre-Tax)				
		Annual		\$
Add-backs				
Gross	Net	Annual		\$
Other				
Gross	Net	Annual		\$

C. Assets

Description		Value	Joint	App 1	App 2
Land & Buildings		\$			
Land & Buildings		\$			
Land & Buildings		\$			
Motor Vehicle	Make	Year			
Motor Vehicle	Make	Year			
Motor Vehicle	Make	Year			
Bank Accounts	Bank				
	BSB	\$			
Bank Accounts	Bank				
	BSB	\$			
Superannuation	Fund	\$			
Superannuation	Fund	\$			
Home Contents		\$			
Shares (Total)		\$			
Other		\$			
Other		\$			
Other		\$			

D. Current Liabilities & Expenses

	Existing Financier	Monthly repayment	Amount Owing	Limit	To be paid out?	
Mortgages		\$	\$	\$	Yes	No
Mortgages		\$	\$	\$	Yes	No
Personal Loans		\$	\$	\$	Yes	No
Other Loans		\$	\$	\$	Yes	No
Overdrafts / LOC		\$	\$	\$	Yes	No
Credit Card		\$	\$	\$	Yes	No
Credit Card		\$	\$	\$	Yes	No
Hire Purchase		\$	\$	\$	Yes	No
Leases		\$	\$	\$	Yes	No

Living Expenses Calculation

Please complete an estimation of your living expenses after the new loan facility has been drawn down.

Living Expenses	Monthly Cost	Leisure / Entertainment	Monthly Cost
Rent / board	\$	Holidays	\$
Rates (council / water)	\$	Restaurants	\$
Utilities (electricity, gas etc.)	\$	Takeaways / snacks	\$
Telephone / internet	\$	Sports / hobbies	\$
Mobile phone	\$	Memberships	\$
Home maintenance	\$	Newspapers / Magazines	\$
Food / groceries / household	\$	Books / CD's / DVD's	\$
Medical & pharmaceuticals	\$	Gifts	\$
Clothes / shoes	\$	Other	\$
Education	\$	Total	\$
Purchases (household furniture etc.)	\$		
Garden	\$	Motor Vehicles / Transport	Monthly Cost
Child care / school fees	\$	Registration	\$
Pet food / grooming / vet	\$	Maintenance / repairs	\$
Other	\$	Petrol	\$
Total	\$	Public transport / taxis	\$
		Parking	\$
Insurance / Superannuation	Monthly Cost	Other	\$
Life	\$	Total	\$
Health	\$		
Superannuation - voluntary	\$	Summary	
Home & Contents	\$	Living expenses	\$
Car	\$	Leisure / entertainment	\$
Business	\$	Motor vehicles / transport	\$
Other (boat / caravan etc.)	\$	Motor vehicles / transport	\$
		Insurance / superannuation	\$
Total	\$	TOTAL MONTHLY COSTS	\$

E. Security Details

Security Property 1

Owner	Value \$	Land Type Residential Rural	Style House Town house Unit Vacant land Duplex Warehouse Serviced Apt Other
Address			
Suburb	Postcode		
Name of contact for inspection		Phone number of contact for inspection	

Security Property 2

Owner	Value \$	Land Type Residential Rural	Style House Town house Unit Vacant land Duplex Warehouse Serviced Apt Other
Address			
Suburb	Postcode		
Name of contact for inspection		Phone number of contact for inspection	

F. Loan Purpose

What are your goals and objectives?			
Do you know of any significant changes that may impact on your ability to make your loan repayment	Yes	No	
If yes, what kind of change are you expecting?	Temporary decrease in income Permanent decrease in income Anticipated Large expenditure		
If yes, how will you continue to make loan repayments?	Securing additional income Using	My application reflects these changes Reducing expenses	
If this is a refinance, what are your reasons for refinancing?	More Competitive Pricing Convenience / Flexibility of the product Dissatisfaction with existing service levels	Improved product features Part of consolidation / restructuring of finances Other	
Are you a first home buyer?	Yes	No	
What is your primary loan purpose?	Purchase	Construction	Top-up Refinance Line of Credit Other
What is the source of your deposit?	Genuine savings \$ First Home Owners Grant \$ Gifts \$	Proceeds from property sale \$ Other savings \$	

Loan Details

Loan Amount	
Loan Type	Principal & Interest Fixed Line of Credit Interest Only
Loan Term	Years

Lender Preferences

Is there any lender you would like to deal with, or any lender you would NOT like to deal with?

What loan features are important to you?

Offset Extra Repayments Repayment Holiday Rate Lock capabilities	Variable repayment frequency Discount Rate Branch access Capitalised LMI	Cashout Redraw Other Other
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Is there any credit history we should be aware of such as defaults, judgements or bankruptcy? No Yes, please provide details:

G. Current Insurance

Type	Insured?		Sum Insured	Provider	Premium	Joint	App 1	App 2
Life	Yes	No	\$		\$			
Total Permanent Disability	Yes	No	\$		\$			
Income Protection	Yes	No	\$		\$			
Trauma	Yes	No	\$		\$			
Building & Contents	Yes	No	\$		\$			
Loan Protection	Yes	No	\$		\$			
Other	Yes	No	\$		\$			

Applicant 1

Do you smoke? Yes No

Applicant 2

Do you smoke? Yes No

H. Privacy Consent

Licensee: Smartline Operations Pty Ltd A.C.N 086 467 727	Australian Credit Licence Number 385325
Address: Level 2, 2-4 Lyon Park Road North Ryde NSW 2113	
Phone: 02 98554200	E-mail: client relations@smartline.com.au

Smartline will need to collect personal information about you for the purpose of submitting your home loan application on your behalf.

The information you provide will be held by Smartline. We maintain strict procedures and standards and take all reasonable steps to prevent unauthorised access to, or unauthorised modification or disclosure of, your personal information and to protect it from misuse or loss.

You can gain access to the information we hold about you by telephoning us on 1800 020 066 or e-mailing us at privacy@smartline.com.au.

In the ordinary operation of our business, we may disclose your personal information with other associated organisations, such as panel lenders, valuer's, lenders mortgage insurers, surveyors, accountants, credit reporting agencies, lawyers, guarantors and mail houses. We will only disclose to these associated organisations that information necessary for them to perform their services. We may also provide your contact details to Allianz Australia Insurance Limited and Allianz Australia Life Insurance Limited to enable them to discuss insurance options with you. You agree to such disclosure being possibly made to overseas organisations which are not subject to Australian Privacy Principles as such Australian Privacy Principle 8.1 will not apply to the disclosure. Otherwise, we will not disclose your personal information unless required by law. We do not sell customer lists to third parties.

As a valued client, we would naturally like to keep in touch with you. From time to time we may use your personal information to provide you with current information about market conditions, mortgage loans and other related areas of interest. You have the right not to receive this information by telephoning us on 1800 020 066 or by e-mailing us at privacy@smartline.com.au.

We will also obtain information about your financial position and details of any loan approved for you. You authorise us to disclose appropriate parts of this information to parties directly related to your purchase or refinance, such as a real estate agent or conveyancer (for example, to demonstrate that finance has been approved). You also understand that the lender may keep us informed about the conduct of your account and we may from time to time contact you to discuss your loan.

You agree that Smartline may collect and use personal and credit information as specified above.

You acknowledge that you have been provided with a copy of Smartline's Credit Guide.

You agree that Allianz may call you to provide you with insurance quotes for Allianz insurance products.

Signature of applicant

Date / /

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Date / /

I confirm that the information contained within this Fact Find Form is true and correct.

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