**DEBT FACT FIND**

| **GENERAL INFORMATION** | | | |
| --- | --- | --- | --- |
| **Broker Name** |  | **Broker Company** |  |
| **Date Credit Guide Provided** | \_\_\_\_/\_\_\_\_/\_\_\_\_ | **Interview Date** | \_\_\_\_/\_\_\_\_/\_\_\_\_ |
| **Interview Method** | ☐ Phone ☐ Face to face ☐ Online ☐ Other(detail): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | |
| **ID Document Verification Method** | ☐ Face to face ☐ Certified/Prescribed Persons ☐ Branch ☐ VOI ☐ Embassy/Consulate | | |
|  | | | |

| **PERSONAL DETAILS** | **APPLICANT 1**  ☐ **Primary** ☐ **Guarantor** | | | | | **APPLICANT 2**  ☐ **Co-Applicant** ☐ **Guarantor** | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Title** (Mr, Mrs, Ms, Miss, Dr, etc.) |  | | | | |  | | | |
| **Given Name/s** |  | | | | |  | | | |
| **Also Known As/Preferred Name** |  | | | | |  | | | |
| **Surname** |  | | | | |  | | | |
| **Marital Status** | ☐ Single ☐ Married ☐ De facto ☐ Divorced | | | | | ☐ Single ☐ Married ☐ De facto ☐ Divorced | | | |
| **Date of Birth** |  | | | | |  | | | |
| **Town of Birth** |  | | | | |  | | | |
| **Gender** | ☐ Male ☐ Female | | | | | ☐ Male ☐ Female | | | |
| **Residency –** Permanent in Australia? | ☐ Yes ☐ No | **If no,** Country: \_\_\_\_\_\_\_\_\_\_ | | | | | ☐ Yes ☐ No | **If no,** Country: \_\_\_\_\_\_\_\_\_\_ | | | |
| **Visa Type** (if applicable) |  | | | | |  | | | |
| **Current Address** |  | | | | |  | | | |
| **Start date at current address** |  | | | | |  | | | |
| **Address Status** | ☐ Mortgage ☐ Own ☐ Rent ☐ Other: \_\_\_\_\_\_ | | | | | ☐ Mortgage ☐ Own ☐ Rent ☐ Other: \_\_\_\_\_\_ | | | |
| **Previous Addresses** |  | | | | | **From:** \_\_\_/\_\_\_/\_\_\_ **To:** \_\_\_/\_\_\_/\_\_\_ | | | |
| **Dates at Address** | **From:** | \_\_\_/\_\_\_/\_\_\_ | | **To:** | \_\_\_/\_\_\_/\_\_\_ |
| **Driver Licence Number** |  | | | | |
| **State** |  | | **Expiry Date** | | \_\_\_/\_\_\_/\_\_\_ |  | **Expiry Date** | | \_\_\_/\_\_\_/\_\_\_ |
| **Phone Numbers** | M: | | | | | M: | | | |
| H: | | | W: | | H: | | W: | |
| **Email Address** |  | | | | |  | | | |
| **Ages of All Dependents** |  | | | | |  | | | |
| **Nearest Relative \***Not living with you |  | | | | |  | | | |
| **Relationship to You** |  | | | | |  | | | |
| **Contact Phone Number** |  | | | | |  | | | |
| **Address Details** |  | | | | |  | | | |
| **Mother’s Maiden Name** |  | | | | |  | | | |
|  | | | | | | | | | |
| **CURRENT EMPLOYMENT** | Min. 3 years | **APPLICANT 1** | | | | | **APPLICANT 2** | | | |
| **Type of Employment** | ☐ PAYG ☐ Self-Employed ☐ Unemployed | | | | | ☐ PAYG ☐ Self-Employed ☐ Unemployed | | | |
| **Status** | ☐ Full Time ☐ Part Time ☐ Casual ☐ Contract | | | | | ☐ Full Time ☐ Part Time ☐ Casual ☐Contract | | | |
| **Sector** | ☐ Public ☐ Private | | | | | ☐ Public ☐ Private | | | |
| **Company Name** |  | | | | |  | | | |
| **Company Address** |  | | | | |  | | | |
| **Occupation Role** |  | | | | |  | | | |
| **Start Date with Company** | \_\_\_\_/\_\_\_\_/\_\_\_\_ | | | | | \_\_\_\_/\_\_\_\_/\_\_\_\_ | | | |
| **Gross Annual Income**  **\***Bonus, Overtime, Allowances, Commissions, etc. to be added to the INCOME section below. | **$** \_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | **$** \_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | |
| **Employer Contact Name** |  | | | | |  | | | |
| **Employer Contact Number** |  | | | | |  | | | |
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| **SECOND JOB** | **APPLICANT 1** | | | | | | | **APPLICANT 2** | | | | | |
| **Type of Employment** | ☐ PAYG ☐ Self-Employed ☐ Unemployed | | | | | | | ☐ PAYG ☐ Self-Employed ☐ Unemployed | | | | | |
| **Status** | ☐ Full Time ☐ Part Time ☐ Casual ☐ Contract | | | | | | | ☐ Full Time ☐ Part Time ☐ Casual ☐ Contract | | | | | |
| **Sector** | ☐ Public ☐ Private | | | | | | | ☐ Public ☐ Private | | | | | |
| **Company Name** |  | | | | | | |  | | | | | |
| **Company Address** |  | | | | | | |  | | | | | |
| **Occupation Role** |  | | | | | | |  | | | | | |
| **Start Date with Company** | \_\_\_\_/\_\_\_\_/\_\_\_\_ | | | | | | | \_\_\_\_/\_\_\_\_/\_\_\_\_ | | | | | |
| **Gross Annual Income** | **$** \_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | **$** \_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | |
| **Employer Contact Name** |  | | | | | | |  | | | | | |
| **Employer Contact Number** |  | | | | | | |  | | | | | |
|  | | | | | | | | | | | | | |
| **PREVIOUS EMPLOYMENT** | Where <3 yrs | **APPLICANT 1** | | | | | | | **APPLICANT 2** | | | | | |
| **Type of Employment** | ☐ PAYG ☐ Self-Employed ☐ Unemployed | | | | | | | ☐ PAYG ☐ Self-Employed ☐ Unemployed | | | | | |
| **Status** | ☐ Full Time ☐ Part Time ☐ Casual ☐ Contract | | | | | | | ☐ Full Time ☐ Part Time ☐ Casual ☐Contract | | | | | |
| **Sector** | ☐ Public ☐ Private | | | | | | | ☐ Public ☐ Private | | | | | |
| **Company Name** |  | | | | | | |  | | | | | |
| **Company Address** |  | | | | | | |  | | | | | |
| **Occupation Role** |  | | | | | | |  | | | | | |
| **Dates with Employer** | **From:** | \_\_\_/\_\_\_/\_\_\_ | | | **To:** | | \_\_\_/\_\_\_/\_\_\_ | **From:** | \_\_\_/\_\_\_/\_\_\_ | | **To:** | | \_\_\_/\_\_\_/\_\_\_ |
| **Employer Contact Name** |  | | | | | | |  | | | | | |
| **Employer Contact Number** |  | | | | | | |  | | | | | |
|  | | | | | | | | | | | | | |
| **INCOME** | **APPLICANT 1** | | | | | | | **APPLICANT 2** | | | | | |
| **Base Salary** | **$** | | | | | | | **$** | | | | | |
| **Income Frequency** | ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Yearly | | | | | | | ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Yearly | | | | | |
| **Regular Overtime** | **$** | | | | | | | **$** | | | | | |
| **Regular Commission / Bonuses** | **$** | | | | | | | **$** | | | | | |
| **Regular Motor Vehicle Allowance** | **$** | | | | | | | **$** | | | | | |
| **Regular Allowances – Other** | **$** | | **Type** | | |  | | **$** | | **Type** | |  | |
| **Existing Rental Income** | **$** | | | | | | | **$** | | | | | |
| **Proposed New Rental Income** | **$** | | | | | | | **$** | | | | | |
| **Investment Income** | e.g. Share Dividends | **$** | | | | | | | **$** | | | | | |
| **Government Payments** | ☐ Family ☐ Pension ☐ Carer’s ☐ Other \_\_\_\_\_ | | | | | | | ☐ Family ☐ Pension ☐ Carer’s ☐ Other \_\_\_\_\_ | | | | | |
| **$** | | | | | | | **$** | | | | | |
| **Other** | **$** | | **Type** | | |  | | **$** | | **Type** | |  | |
|  | | | | | | | | | | | | | |
| **SELF-EMPLOYED APPLICANTS** |  | | | | | | |  | | | | | |
| **Applicant/s** | ☐ APPLICANT 1 ☐ APPLICANT 2 | | | | | | | | | | | | |
| **Business Name** |  | | | | | | | | | | | | |
| **Type of Entity** |  | | | | | | **Website** | | |  | | | |
| **ABN/ACN** |  | | | | | | **Industry** | | |  | | | |
| **Net Profit** | **Current FY** | | | **$** | | | | **Previous FY** | | **$** | | | |
| **Add Backs** | **Current FY** | | | **$** | | | | **Previous FY** | | **$** | | | |
| **Accountant Details** |  | | | | | | | | | | | | |
| **Contact Name** |  | | | | | | **Contact Number** | | |  | | | |

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| **Trustee (if applicable)** | | |  | | | | | | | | | | | |
| **Beneficiaries** | | |  | | | | | | | | | | | |
|  | | | | | | | | | | | | | | |
| **SOLICITOR / CONVEYANCER DETAILS** | If known | | | | | | | | | | | | | | |
| **Conveyancing Firm / Solicitor Company** | | |  | | | | | | | | | | | |
| **Contact Name** | | |  | | | | | | | | | | | |
| **Contact Number** | | |  | | | | | **Email** | |  | | | | |
|  | | | | | | | | | | | | | | |
| **VALUATION CONTACT** | | | | | | | | | | | | | | |
| **Owner/Occ / Refinances** | ☐ Applicant 1 ☐ Applicant 2 | | | | | | | **Contact Number** | | |  | | | |
| **Purchases** | ☐ Solicitor above ☐ Other \_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | **Contact Number** | | |  | | | |
|  | | | | | | | | | | | | | | |
| **FUNDS TO COMPLETE** | Where are you obtaining the funds that you are contributing to the transaction? | | | | | | | | | | | | | | |
| **Proceeds of Property Sale** | **$** | | | | | | | **Savings** | | | **$** | | | |
| **Government Grant** | **$** | | | **Type** | |  | | **Other** | | | **$** | | **Detail** |  |
|  | | | | | | | | | | | | | | |
| **CURRENT ASSETS** | | | | | | | | | | | | | | |
| **Asset** | **Address / Description** | | | | | | | | **Value** | | | **Lender** | | **Ownership** |
| **Property 1** |  | | | | | | | | **$** | | |  | | ☐ App 1 ☐ App 2 |
| Applicable Mortgage #\_\_\_\_\_\_\_\_ | ☐ House ☐ Unit ☐ Townhouse ☐ Duplex ☐ Land | | | | | | | | **Income p/m $** | | |
| **Property 2** |  | | | | | | | | **$** | | |  | | ☐ App 1 ☐ App 2 |
| Applicable Mortgage #\_\_\_\_\_\_\_\_ | ☐ House ☐ Unit ☐ Townhouse ☐ Duplex ☐ Land | | | | | | | | **Income p/m $** | | |
| **Property 3** |  | | | | | | | | **$** | | |  | | ☐ App 1 ☐ App 2 |
| Applicable Mortgage #\_\_\_\_\_\_\_\_ | ☐ House ☐ Unit ☐ Townhouse ☐ Duplex ☐ Land | | | | | | | | **Income p/m $** | | |
| **Bank Account 1** | **BSB** |  | | | **Account** | |  | | **$** | | |  | | ☐ App 1 ☐ App 2 |
| ☐ Transaction ☐ Saving ☐ Pension ☐ Term Deposit | | | | | | | |
| **Bank Account 2** | **BSB** |  | | | **Account** | |  | | **$** | | |  | | ☐ App 1 ☐ App 2 |
| ☐ Transaction ☐ Saving ☐ Pension ☐ Term Deposit | | | | | | | |
| **Bank Account 3** | **BSB** |  | | | **Account** | |  | | **$** | | |  | | ☐ App 1 ☐ App 2 |
| ☐ Transaction ☐ Saving ☐ Pension ☐ Term Deposit | | | | | | | |
| **Bank Account 4** | **BSB** |  | | | **Account** | |  | | **$** | | |  | | ☐ App 1 ☐ App 2 |
| ☐ Transaction ☐ Saving ☐ Pension ☐ Term Deposit | | | | | | | |
| **Bank Account 5** | **BSB** |  | | | **Account** | |  | | **$** | | |  | | ☐ App 1 ☐ App 2 |
| ☐ Transaction ☐ Saving ☐ Pension ☐ Term Deposit | | | | | | | |
| **Vehicle 1** | **Model** |  | | | **Year** | |  | | **$** | | |  | | ☐ App 1 ☐ App 2 |
| **Vehicle 2** | **Model** |  | | | **Year** | |  | | **$** | | |  | | ☐ App 1 ☐ App 2 |
| **Shares / Investments** |  | | | | | | | | **$** | | |  | | ☐ App 1 ☐ App 2 |
| **Superannuation** | **Institution** | |  | | | | | | **$** | | |  | | ☐ App 1 ☐ App 2 |
| **Superannuation** | **Institution** | |  | | | | | | **$** | | |  | | ☐ App 1 ☐ App 2 |
| **Home Contents** |  | | | | | | | | **$** | | |  | | ☐ App 1 ☐ App 2 |
| **Other** |  | | | | | | | | **$** | | |  | | ☐ App 1 ☐ App 2 |
| **Other** |  | | | | | | | | **$** | | |  | | ☐ App 1 ☐ App 2 |
|  | | | | | | | | | | | | | | |

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| **CURRENT LIABILITIES** | | | | | | | | | | | | | | | |
| **Liability** | **BSB** | **Acct.** | | **Lender** | **Limit** | | **Amount Owing** | **Monthly**  **Repayment** | | **Clearing /**  **Refinance** | **%**  **Rate** | | **Remaining**  **Term / Expiry** | | **Ownership** |
| **Mortgage 1**  Property #\_\_\_\_\_ |  |  | |  | **$** | | **$** | **$** | | ☐ Yes ☐ No |  | |  | | ☐ App 1 ☐ App 2 |
| **Mortgage 2**  Property #\_\_\_\_\_ |  |  | |  | **$** | | **$** | **$** | | ☐ Yes ☐ No |  | |  | | ☐ App 1 ☐ App 2 |
| **Mortgage 3**  Property #\_\_\_\_\_ |  |  | |  | **$** | | **$** | **$** | | ☐ Yes ☐ No |  | |  | | ☐ App 1 ☐ App 2 |
| **Mortgage 4**  Property #\_\_\_\_\_ |  |  | |  | **$** | | **$** | **$** | | ☐ Yes ☐ No |  | |  | | ☐ App 1 ☐ App 2 |
| **Mortgage 5**  Property #\_\_\_\_\_ |  |  | |  | **$** | | **$** | **$** | | ☐ Yes ☐ No |  | |  | | ☐ App 1 ☐ App 2 |
| **Personal Loan** |  |  | |  | **$** | | **$** | **$** | | ☐ Yes ☐ No |  | |  | | ☐ App 1 ☐ App 2 |
| **Car Finance 1** |  |  | |  | **$** | | **$** | **$** | | ☐ Yes ☐ No |  | |  | | ☐ App 1 ☐ App 2 |
| **Car Finance 2** |  |  | |  | **$** | | **$** | **$** | | ☐ Yes ☐ No |  | |  | | ☐ App 1 ☐ App 2 |
| **Credit Card 1** | **Last 4 digits** | | |  | **$** | | **$** | **$** | | ☐ Yes ☐ No |  | |  | | ☐ App 1 ☐ App 2 |
| **Credit Card 2** | **Last 4 digits** | | |  | **$** | | **$** | **$** | | ☐ Yes ☐ No |  | |  | | ☐ App 1 ☐ App 2 |
| **Credit Card 3** | **Last 4 digits** | | |  | **$** | | **$** | **$** | | ☐ Yes ☐ No |  | |  | | ☐ App 1 ☐ App 2 |
| **HECS / HELP** |  | | | | **$** | | **$** | **$** | | ☐ Yes ☐ No |  | |  | | ☐ App 1 ☐ App 2 |
| **Other** |  | | | | **$** | | **$** | **$** | | ☐ Yes ☐ No |  | |  | | ☐ App 1 ☐ App 2 |
| **Other** |  | | | | **$** | | **$** | **$** | | ☐ Yes ☐ No |  | |  | | ☐ App 1 ☐ App 2 |
|  | | | | | | | | | | | | | | | |
| **OTHER ITEMS** | | | | | | | | | | | | | | | |
| **Expected Retirement Age/s** | | | **Applicant 1** | | |  | | | **Applicant 2** | | | | |  | |
| **Exit Strategy** | | |  | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | |
| **CREDIT HISTORY** | | | | | | | | | **APPLICANT 1** | | | | | **APPLICANT 2** | |
| **Have you ever had any defaults, financial judgments, or legal proceedings against you?** | | | | | | | | | ☐ Yes ☐ No ☐ N/A | | | | | ☐ Yes ☐ No ☐ N/A | |
| **Are you having difficulty meeting your financial commitments?** | | | | | | | | | ☐ Yes ☐ No ☐ N/A | | | | | ☐ Yes ☐ No ☐ N/A | |
| **Are any existing debts currently in arrears?** | | | | | | | | | ☐ Yes ☐ No ☐ N/A | | | | | ☐ Yes ☐ No ☐ N/A | |
| *If yes to any of the above, please provide further details* | | | | | | | | |  | | | | |  | |
|  | | | | | | | | | | | | | | | |
| **PROTECTING LIFESTYLE AND ASSETS** | | | | | | | | | | | | | | | |
| **Have you reviewed your personal risk insurance requirements in the last 12 months?** | | | | | | | | | | | | ☐ Yes ☐ No ☐ Not Sure | | | |
| **Do you have sufficient life insurance to cover, as a minimum, your existing and proposed debts?** | | | | | | | | | | | | ☐ Yes ☐ No ☐ Not Sure | | | |
| **If your income reduces, due to illness or injury, do you have the insurance to cover your loan?** | | | | | | | | | | | | ☐ Yes ☐ No ☐ Not Sure | | | |
| **Are you sure your existing insurance is adequate for:** | | | | | | | | | | | |  | | | |
| • Home building and contents | | | | | | | | | | | | ☐ Yes ☐ No ☐ Not Sure | | | |
| • Motor vehicle | | | | | | | | | | | | ☐ Yes ☐ No ☐ Not Sure | | | |
| • Landlord protection | | | | | | | | | | | | ☐ Yes ☐ No ☐ Not Sure | | | |
| • Boat or caravan | | | | | | | | | | | | ☐ Yes ☐ No ☐ Not Sure | | | |
| • Commercial insurance | | | | | | | | | | | | ☐ Yes ☐ No ☐ Not Sure | | | |
| **I wish to pursue a free and non-obligation consultation to discuss my insurance needs (Allianz)** | | | | | | | | | | | | ☐ Yes ☐ No ☐ Not Sure | | | |
| **I wish to pursue a free and non-obligation consultation to discuss my home connection needs, such as internet, electricity, gas, etc. (Smart Select)** | | | | | | | | | | | | ☐ Yes ☐ No ☐ Not Sure | | | |
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| **MONTHLY LIVING EXPENSES** | | **CURRENT** | **POST-SETTLEMENT** |
| **Board** | Ongoing board commitments post-settlement | **$** | **$** |
| **Child Care** | Childcare, including nannies. | **$** | **$** |
| **Child Maintenance** | Child and/or spousal maintenance costs | **$** | **$** |
| **Clothing & Personal Care** | Clothing, footwear, cosmetics, personal care. | **$** | **$** |
| **Entertainment** | Entertainment costs including alcohol, tobacco, gambling, restaurants, membership fees and holidays. | **$** | **$** |
| **Groceries** | Groceries including food and toiletries.  *Excluding* alcohol & tobacco | **$** | **$** |
| **Health Care** | Medical and health costs, *excluding* Insurance | **$** | **$** |
| **Higher Education & Vocational Training** | Tertiary education fees and textbooks  ***Excluding*** HECS & HELP (refer Liabilities) | **$** | **$** |
| **Holiday Home Costs** | Costs associated with any secondary residences | **$** | **$** |
| **Home & Vehicle Insurance** | Insurance costs such as personal belongings, travel and ambulance insurance, home, and content, building and any compulsory insurance of motor vehicles (combined insurance and registration) other than recreation vehicles. | **$** | **$** |
| **Home Maintenance & Utilities** | Housing and property expenses on owner occupied property including rates, levies, repairs and maintenance, other household items and utilities  ***Excluding*** land tax, body corporate and strata fees, telephone, internet, pay TV and insurances. | **$** | **$** |
| **Investment Property**  **Costs** | All costs associated with an ‘Investment Property’ including building/contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance. | **$** | **$** |
| **Medical & Life Insurance** | Hospital, medical and dental health insurance, sickness and personal accident insurance, life insurance. | **$** | **$** |
| **Other** | Other Regular and Recurring Expenses | **$** | **$** |
| **Other Insurances** | Insurance of recreational vehicles such as motorcycle, caravan, trailer, boat, and aircraft including combined insurance and registration | **$** | **$** |
| **Pet Care** | Expenses related to pet care | **$** | **$** |
| **Private & Non-Government Education** | Private/Non-Government school fees/uniforms and textbooks | **$** | **$** |
| **Public Primary & Secondary Education** | Public or Secondary school fees/uniforms and textbooks | **$** | **$** |
| **Rental Expenses** | Ongoing rent commitments post-settlement | **$** | **$** |
| **Strata Fees & Land tax** | Land Tax, Body Corporate and Strata Fees on O/O Property | **$** | **$** |
| **Telephone & Internet** | Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix, Apple Music and Spotify). | **$** | **$** |
| **Vehicle Maintenance & Transport** | Public transport, motor vehicle running costs including fuel, servicing, registration, parking, and tolls | **$** | **$** |
|  | **TOTAL MONTHLY EXPENSES :** | **$** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | **$** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Why are total monthly expenses equal to OR less than HEM?**  If applicable. |  | | |
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**ADDITIONAL BROKER NOTES**

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