



Your Business Finance Needs Analysis Form

Amount Required

Finance Amount \$

Entity Borrowing Name

Trust name (if applicable)

Company Name: ABN:

Trading Name:

Business Activity:

Address:

Suburb:

Post Code:	No. Employees:	Time In Operation: yrs
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Personal Details

	<i>Director / Guarantor 1</i>	<i>Director / Guarantor 2</i>
Surname		
Given names		
Date of birth		
Marital status	Single/defacto/ married	Single/defacto/married Smoker -Yes/No
Drivers Licence No	No: Expiry Date:	No. Expiry Date:

Current Address:

Moved in: /

Previous Address:
(if less than 3 yrs at current)
Moved in: / Moved out: /

Home phone & Fax:

Mobile

Email

Dependents

	<i>Full names</i>	<i>Date of Birth</i>

Income Evidence Supplied (Please tick box)

	<i>Attached</i>	<i>N/A</i>
PAYG Salary – 2 latest computer payslips		
PAYG – Latest Payment Summary		
Rental Income – Property Manager Statement or Tenancy Agreement		
Commission / Bonus – 6 months evidence of commission earned		
Self Employed - 2 yrs Financials & Tax Returns for all related entities including Individual		
Pension/ Centrelink Income – Centrelink Statement from website detailing payment breakup		
Child Maintenance – CSA Statement		

Assets	Value	Details		
Home:	\$	Address:		
Property 2:	\$	Rental:		
Property 3:	\$	Rental:		
Property 4:	\$	Rental:		
Savings 1:	\$	Bank:		
Savings 2:	\$	Bank:		
Savings 3:	\$	Bank:		
Superannuation 1:	\$	Fund:		
Superannuation 2:	\$	Fund:		
Home Contents:	\$			
Shares & Investments	\$			
Motor vehicle 1:	\$	Make	Model	Year
Motor vehicle 2:	\$	Make	Model	Year
Motor vehicle 3:	\$	Make	Model	Year
Other:	\$	Details		

Liabilities			
	Current Balance	Repayment per month	Lender & Interest Rate
Home Loan	\$	\$	
Home / Invest Loan 2	\$	\$	
Home / Invest Loan 3	\$	\$	
Home / Invest Loan 4	\$	\$	
Credit Card 1	\$	Limit \$	
Credit Card 2	\$	Limit \$	
Credit Card 3	\$	Limit \$	
Personal Loan 1	\$	\$	
Personal Loan 2	\$	\$	
Car Loan	\$	\$	

** Please complete one A&L for each Director / Guarantor if from a different family unit.*

Expenses	Monthly
Rent Paid	\$
Council Rates	\$
Water/Electricity/Gas	\$
Insurance – Health/Life	\$
Income Protection	\$
Car Maintenance	\$
Car Running Costs	\$
Child care/School Fees	\$
Car Registration/ Insurance	\$
Clothing	\$
Groceries	\$
Foxtel/Austar	\$
Mobile Phone	\$
Total	\$



Accountant Firm:	
Contact Name:	Contact Number:

Bank Details:	
Name:	Branch:
Time with Bank:	

Commercial Funding Purpose:

Description of Security:	Loan Amount Required	Purchase Price / Value
	\$	\$
	\$	\$
	\$	\$
	\$	\$

Statement by Borrowers	YES	NO
Have you or your spouse ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
Have you or your spouse ever been shareholders or officers of any company of which a manager, receiver or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
Is there any unsatisfied judgement entered in any court against you, your spouses or any company of which either of you or your spouse are or were shareholder or officer?	<input type="checkbox"/>	<input type="checkbox"/>
Has any application in respect of this loan ever been submitted by you or any other person to any other lender? If so please provide details.	<input type="checkbox"/>	<input type="checkbox"/>

Unexpected Events & Loan Serviceability Cover	
Do you currently have any personal risk insurance in the case of you not being able to work?	
Are you confident your current level of cover is adequate to cover your new lending obligations?	
Would you like a referral to an Insurance Specialist to ensure you have adequate cover?	

Client Declaration

I/We hereby declare that the information provided in this form is a true reflection of my/our personal circumstances, financial situation, needs and objectives.

I/We am/are not aware of any other information that would be relevant to the making of a recommendation by the Credit Representative.

I/We authorise you to release our financial information to our Referral Partners to follow up on the above services.

I/We authorise you to obtain all relevant financial information from my/our Accountant to assist our application for finance.

Client 1-Name: _____ Signature: _____ Date _____

Client 2-Name: _____ Signature: _____ Date _____

Loan Wize 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 act as an 'access seeker' to obtain your credit information from a credit reporting body on your behalf and for the purpose of assisting you with your finance application. You authorise us to disclose any credit information we obtain to prospective financiers in connection with your finance application.
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 authorised 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 at <http://loanwize.com.au/privacy-policy/> or by contacting us on 07 5443 6522. 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.
6. You consent to receiving documents electronically. By giving this consent
 - we may make all notices and other documents available for a reasonable period of time on a password protected section of our website for retrieval by you or we will send you notices and other documents by email.
 - If the information is displayed on our website we will promptly send you an email to the email address nominated below notifying you that information is available for retrieval on our website and notify you of the nature of that information:
 - We will no longer send paper copies of notices or other documents:
 - You should regularly check your nominated email address for notices; and
 - You may withdrawal your consent to the giving of notices and other documents at any time

You have facilities to enable you to readily print notices or other documents retrieved from our website or sent to you by email if you desire.

Please provide your email address on the front page if you consent to receiving documents electronically.

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.