



Your Personal Needs Analysis Form

Amount Required & Repayment Choice

\$ _____ Principle & Interest Interest Only

Address of Security offered: _____

Tick the Loan you require

Variable Fixed Period 1 yr, 2 yr, 3yr 5 yr Line of Credit Construction Split Loan/Sub Account Lo Doc

Personal Details

	<i>Client 1</i>	<i>Client 2</i>
Surname		
Given names		
Date of birth		
Marital status	Single / Defacto / Married / Widowed	Single / Defacto / Married / Widowed
Drivers Licence	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

	Full names	Date of Birth

Employment details

Occupation:				
Employer:				
Employment status:	Full time	Part time	Full time	Part time
	Self employed	Unemployed	Self employed	Unemployed
Start date:				
Phone Number:				
Address:				
Previous Employer:				
Occupation:				
Ex- Employers Name				
Start Date:	End Date:			End Date:

Income Evidence Supplied (Please tick box)

	Attached	N/A
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	\$	\$	

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	\$



Anticipated Changes	
Do you anticipate that your INCOME will change materially in the next 6-12 months? (eg – are you planning an extended break from work where your income will drop substantially?)	Yes / No How much?
Do you anticipate that your EXPENSES will change materially in the next 6-12 months? Eg – are you planning on any new commitments, starting a family, extended holiday, wedding?	Yes / No How much?
Do you have a will or Power of Attorney?	Yes / No

Product Selection Guidance

In order for us to be able to recommend a lender & product that is suitable for your needs, could you please assist us by answering the following questions;

What is the purpose of the credit you are considering?	
How long do you expect to remain in the credit contract? (for example – do you expect to sell the property in a certain time frame?)	
Have you had any judgments, defaults or legal proceedings against you in respect of credit contracts in the past?	Yes/No If YES – please provide details
Are your existing loan commitments currently up to date ie. have you been charged any default or late fees in the last 6 months.	
Are you concerned about rising interest rates? (Please select a number, where the higher the number, the higher your concern)	
How would you rate your current job security? (the higher the number, the more secure you feel)	
Are there any lenders that you do not wish to deal with?	
Is there any product type that you are interested in? Please circle.	
Do you want Interest Only (I/O) or Principal & Interest (P&I) Loan?	

Loan & Lender Features – Your Requirements

Extra Repayments	
Loan Redraw	
Offset Account (Any funds in my savings account offset against my loan Balance when interest is calculated)	
Multiple Account Splits (can I have my total loan amount split into a number of different amounts)?	
Access to Lender Branch	

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 withdraw 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.