



## Your SMSF Finance Needs Analysis Form

### Amount Required & Repayment Choice

\$ \_\_\_\_\_  Principle & Interest  Interest Only

Address of Security offered: \_\_\_\_\_

### Entity Borrowing Name

SMSF Trust name: \_\_\_\_\_ SMSF Trustee Name: \_\_\_\_\_

Bare Trust Name: \_\_\_\_\_ Bare Trust Trustee Name: \_\_\_\_\_

SMSF ABN: \_\_\_\_\_ Bare Trust ABN: \_\_\_\_\_

### Personal Details

	<i>Director / Beneficiary</i>	<i>Director / Beneficiary 2</i>
Surname	_____	_____
Given names	_____	_____
Date of birth	_____	_____
Marital status	Single / Defacto / Married / Widowed	Single / Defacto / Married / Widowed
Drivers Licence No	No: _____ Expiry Date: _____	No: _____ Expiry Date: _____
Current Address:	_____	_____
Moved in: /	_____	_____
<b>Previous Address:</b>	_____	
(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:	_____			
<b>Previous Employer:</b>	_____			
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	_____	_____

<b>Assets - Personal</b>	<b>Value</b>	<b>Details</b>		
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		

<b>Liabilities</b>			
	<b>Current Balance</b>	<b>Repayment per month</b>	<b>Lender &amp; Interest Rate</b>
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 / Beneficiary if from a different family unit.*

<b>Expenses</b>	<b>Monthly</b>
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	\$
<b>Total</b>	<b>\$</b>



<b>Statement by Borrowers</b>	<b>YES</b>	<b>NO</b>
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"/>

<b>Funding Purpose:</b>
Purchase Residential Property

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

<b>Accountant Firm:</b>	
Contact Name:	Contact Number:
<b>SMSF / Financial Adviser Firm:</b>	
Contact Name:	Contact Number:

Supporting Documents Required	Supplied?
Evidence of Income: Self Employed: Last TWO years financials and Tax returns – Business & Personal PAYG: Last two payslips showing YTD Income and Super Contributions	
Copy of Purchase Contract	
Evidence of Super balances	
Evidence of Contributions for last 12 months	
Trust Deed (Trust Applications)	
Current Loan Statements if refinancing – Six months	
100 Points of Identification - Driver's Licence/Passport /Medicare Card	

<b>Unexpected Events &amp; Loan Serviceability Cover</b>	
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.