|  |  |  |
| --- | --- | --- |
| PERSONAL DETAILS | BORROWER / GUARANTOR 1 | BORROWER / GUARANTOR 2 |
| Full Name |  |  |
| Preferred Name |  |  |
| Current Address |  |  |
| Moved in Date |  |  |
| Previous Address  (if within last three years)  (Moved in & Moved out date) |  |  |
| Address Status | Mortgage  Own  Rent  Parents  Other | Mortgage  Own  Rent  Parents  Other |
| First Home | Yes  No | Yes  No |
| Driver License Number | No: State Exp. | No: State Exp. |
| Date of Birth |  |  |
| Phone Number/s | H: W: | H: W: |
| Mobile Number |  |  |
| Email Address |  |  |
| Nationality/Residency |  |  |
| Marital Status | Single  Married  De Facto  Other | Single  Married  De Facto  Other |
| Ages of Dependents |  |  |
| Mother’s Maiden Name |  |  |
| Relative or Close Friend  Contact Details & address | Name:  Contact No:  Address: | Name:  Contact:  Address: |

|  |  |  |
| --- | --- | --- |
| CURRENT EMPLOYMENT | BORROWER / GUARANTOR 1 | BORROWER / GUARANTOR 2 |
| Type of Employment | PAYG       Not employed | PAYG       Not employed |
| Status | Full time  Part time Casual  Contract | Full time  Part time Casual  Contract |
| Employer Name |  |  |
| Employer Address |  |  |
| Employer Contact Name |  |  |
| Employer Contact Number |  |  |
| Position |  |  |
| Start Date & Time in Position |  |  |
| Gross Annual Income |  |  |
| Net Monthly Income |  |  |
| PREVIOUS EMPLOYMENT | **Borrower / Guarantor 1** | **Borrower / Guarantor 2** |
| Type of Employment  If current employment <3 yrs. | PAYG       Not employed | PAYG       Not employed |
| Status | Full time  Part time Casual  Contract | Full time  Part time Casual  Contract |
| Employer Name |  |  |
| Employer Address |  |  |
| Employer Contact Name |  |  |
| Employer Contact Number |  |  |
| Position |  |  |
| Star Date & Time in Position |  |  |
| Gross Annual Income |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| INCOME | GROSS | AFTER TAX | MONTHLY EXPENSES | ORGANIZATION NAME | REPAYMENT |
| Borrower 1: Net Monthly Income | $ | $ | **Existing Mortgage** |  | $ |
| Borrower 2: Net Monthly Income | $ | $ | **Existing Mortgage** |  | $ |
| Existing Rental Income | $ | $ | **Existing Mortgage** |  | $ |
| Existing Rental Income | $ | $ | **Car Finance** |  | $ |
| Existing Rental Income | $ | $ | **Credit Card 1** |  | $ |
| Proposed Rental Income | $ | $ | **Credit Card 2** |  | $ |
| Proposed Rental Income | $ | $ | **Personal Loan** |  | $ |
| Investment Income | $ | $ | **Rental Cost/Board** |  | $ |
| Government Payments | $ | $ | **HECS** |  | $ |
|  |  |  | **Monthly living expenses:** |  | **$** |
|  |  |  | **Childcare: All childcare expenses including nannies** |  | **$** |
|  |  |  | **Clothing and personal care: Clothing, footwear, cosmetics, and personal care** |  | **$** |
|  |  |  | **Education: Public and private education fees and associated costs (preschool, primary, secondary and tertiary) including books, uniforms etc.** |  | **$** |
|  |  |  | **Groceries: Supermarket, Meat, Fruit & Vegetables** |  | **$** |
|  |  |  | **Insurances: All insurance including health, home and contents, life and income protection, pet insurance, voluntary Super** |  | **$** |
|  |  |  | **Investment property utilities, rates and related costs including rates, taxes, levies, body corporate and Strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV as they are categorised separately.** |  | **$** |
|  |  |  | **Medical and health costs including doctor, dental, optical, and pharmaceutical, etc. (excluding health insurance which is categorised under insurance)** |  | **$** |
|  |  |  | **Other: Unique items not covered in above categories (must be explained further to your broker)** |  | **$** |
|  |  |  | **Owner occupied property, utilities, rates and related costs including rates, taxes, levies, body corporate and Strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV as they are categorised separately)** |  | **$** |
|  |  |  | **Recreation and Entertainment:  Dining Out, Movies, Gifts, membership fees, pet care, holidays & Other** |  | **$** |
|  |  |  | **Connections:  Phone, Mobile, Internet, Cable TV and any other similar subscriptions** |  | **$** |
|  |  |  | **Transport: Public, Petrol, Registration, Insurance & Servicing** |  | **$** |
|  |  |  | **Rent or Board** |  | **$** |
| TOTAL MONTHLY INCOME (A) | **$** | **$** | **TOTAL MONTHLY EXPENSES** | | **$** |
| NET MONTHLY SURPLUS (A – B) | | |  | | **$** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| CURRENT ASSETS | | | | |
| Asset | **Description** | **Value** | **Income** | **Ownership** |
| Property 1(address) |  | $ | $ | App 1  App 2 |
| Property 2(address) |  | $ | $ | App 1  App 2 |
| Property 3 (address) |  | $ | $ | App 1  App 2 |
| Vehicle 1 | Make    Model    Year | $ | $ | App 1  App 2 |
| Vehicle 2 | Make    Model  Year | $ | $ | App 1  App 2 |
| Bank Account 1  Name of Financial Institution |  | $ | $ | App 1  App 2 |
| Bank Account 2  Name of Financial Institution |  | $ | $ | App 1  App 2 |
| Investments |  | $ | $ | App 1  App 2 |
| Superannuation  Name of Super fund |  | $ | $ | App 1  App 2 |
| Superannuation  Name of Super fund |  | $ | $ | App 1  App 2 |
| Contents and Valuables |  | $ | $ | App 1  App 2 |
| Other |  | $ | $ | App 1  App 2 |
| Other |  | $ | $ | App 1  App 2 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| CURRENT LIABILITIES | | | | | | | |
| Liability | **Relates to asset/description** | **Limit** | **Balance** | **Repayment** | **Interest**  **Rate** | **Remaining**  **Term** | **To be cleared** |
| Mortgage 1 |  |  |  |  |  |  | Yes  No |
| Mortgage 2 |  |  |  |  |  |  | Yes  No |
| Personal Loan Name of Financial Institution |  |  |  |  |  |  | Yes  No |
| Personal Loan  Name of Financial Institution |  |  |  |  |  |  | Yes  No |
| Car Finance  Name of Financial Institution |  |  |  |  |  |  | Yes  No |
| Car Finance  Name of Financial Institution |  |  |  |  |  |  | Yes  No |
| Credit Card 1  Name of Financial Institution |  |  |  |  |  |  | Yes  No |
| Credit Card 2  Name of Financial Institution |  |  |  |  |  |  | Yes  No |
| HECS |  |  |  |  |  |  | Yes  No |
| Other |  |  |  |  |  |  | Yes  No |
| Other |  |  |  |  |  |  | Yes  No |
| TOTAL LIABILITIES | | **$** | **$** | **$** |  | | |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| INSURANCE COVER | | | | |
| Insurance - Home and contents - value insured |  | **Insurance – Risk (Possibly in Super)** | Life |  |
| Income  Protection |  |
| Insurance - Car |  | Total  Permanent  Disablement |  |
| Trauma |  |
| Key Man |  |

|  |  |  |
| --- | --- | --- |
| LOAN OBJECTIVES | | |
| Purchase owner occupied | Purchase an investment property | Purchase land |
| Construction for owner occupation | Construction for investment |  |
| Refinance |  | |
| Equity release/Top up (explain benefits) |  | |
| Other (provide details) |  | |
| Time frame to pay off the loan? |  | |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| LOAN REQUIREMENTS | | | | | | | | | |
| Loan 1 | **Amount of credit sought** | | |  | | **Proposed loan term** | | |  |
| Loan 2 | **Amount of credit sought** | | |  | | **Proposed loan term** | | |  |
| Loan 3 | **Amount of credit sought** | | |  | | **Proposed loan term** | | |  |
| Requirements | | | **Priority** | | **Reason for requirements** | | | | |
| Interest only | | I/O Term |  | | Preserve cash flow  Tax benefits  Construction | | | | |
|  | Other | | |  | |
| Fixed rate | | Fixed Term |  | | Concerned about interest rates  Stability of repayments | | | | |
|  | Other | | |  | |
| Standard variable | | |  | | Flexibility  Additional repayments  Advanced features | | | | |
| Other | | |  | |
| Basic variable | | |  | | Low rate and fees with less features | | | | |
| Other | | |  | |
| Introductory loan | | |  | | Minimize initial repayments | | | | |
| Other | | |  | |
| Line of credit | | |  | | Easy access to funds  Flexibility  Additional repayments | | | | |
| Other | | |  | |
| Low doc | | |  | | Financials and tax not completed  Profit increase since financials | | | | |
| Other | | |  | |
| Non –conforming loan | | |  | | Adverse financial history  Unable to qualify for normal loan | | | | |
| Other | | |  | |
| Offset account | | |  | | Pay loan off as quickly as possible | | | | |
| Other | | |  | |
| Make additional repayments | | |  | | Pay loan off as quickly as possible | | | | |
| Other | |  | | |
| Low fees and charges | | |  | | Pay loan off as quickly as possible | | | | |
| Other | |  | | |
| Other features required | | |  | | | | | | |

# CREDIT CHECK AUTHORISATION

|  |
| --- |
| **Equifax authority to Black & White Finance** |

I, (XX and XX) of (XX address) give Black and White Finance the authority to access my Equifax credit report

to provide information to help assess my finance application for a home loan or personal loan.

Your privacy is our main priority, so you can be ensured that your information is protected at the Privacy Act.

Customer name: ……………………………… Date ………………………………

Customer Signature ………………………………

Customer name: ……………………………… Date ………………………………

Customer Signature ………………………………