|  |  |  |
| --- | --- | --- |
| 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 EmploymentIf 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**  | **$** |
| NET MONTHLY SURPLUS (A – B) |  | **$** |

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| 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 1Name of Financial Institution |  | $ | $ | [ ]  App 1 [ ]  App 2 |
| Bank Account 2Name of Financial Institution |  | $ | $ | [ ]  App 1 [ ]  App 2 |
| Investments |  | $ | $ | [ ]  App 1 [ ]  App 2 |
| SuperannuationName of Super fund |  | $ | $ | [ ]  App 1 [ ]  App 2 |
| SuperannuationName of Super fund |  | $ | $ | [ ]  App 1 [ ]  App 2 |
| Contents and Valuables |  | $ | $ | [ ]  App 1 [ ]  App 2 |
| Other |  | $ | $ | [ ]  App 1 [ ]  App 2 |
| Other |  | $ | $ | [ ]  App 1 [ ]  App 2 |

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| 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 LoanName of Financial Institution |  |  |  |  |  |  | [ ]  Yes [ ]  No |
| Car FinanceName of Financial Institution |  |  |  |  |  |  | [ ]  Yes [ ]  No |
| Car FinanceName of Financial Institution |  |  |  |  |  |  | [ ]  Yes [ ]  No |
| Credit Card 1Name of Financial Institution |  |  |  |  |  |  | [ ]  Yes [ ]  No |
| Credit Card 2Name of Financial Institution |  |  |  |  |  |  | [ ]  Yes [ ]  No |
| HECS |  |  |  |  |  |  | [ ]  Yes [ ]  No |
| Other |  |  |  |  |  |  | [ ]  Yes [ ]  No |
| Other |  |  |  |  |  |  | [ ]  Yes [ ]  No |
| TOTAL LIABILITIES | **$** | **$** | **$** |  |

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

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| 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? |  |

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| 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

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| **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 ………………………………