|  |
| --- |
|  **GENERAL INFORMATION** |
|  **Broker Name** |  **David Smith** |  **Broker Company** |  **NBG / MSA** |
|  **Date Credit Guide Provided** | / / |  **Interview Date** | / / |
|  **Interview Method** | ☐ Phone ☐ Face to face ☐ Online ☐ Other (detail): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
|  **ID Document Verification Method** | ☐ Face to face ☐ Certified/Prescribed Persons ☐ Branch ☐ VOI ☐ Embassy/Consulate |
|  |

|  |  |  |
| --- | --- | --- |
| **PERSONAL DETAILS** | **APPLICANT 1**☐ **Primary** ☐ **Guarantor** | **APPLICANT 2**☐ **Co-Applicant** ☐ **Guarantor** |
| **Title** (Mr, Mrs, Ms, Miss, Dr, etc.) |  |  |
| **Given Name/s** |  |  |
| **Also Known As/Preferred Name** |  |  |
| **Surname** |  |  |
| **Marital Status** | ☐ Single ☐ Married ☐ De facto ☐ Divorced | ☐ Single ☐ Married ☐ De facto ☐ Divorced |
| **Date of Birth** |  |  |
| **Town of Birth** |  |  |
| **Gender** | X Male ☐ Female | ☐ Male X Female |
| **Residency –** Permanent in Australia? | X Yes ☐ No | **If no,** Country: | X Yes ☐ No | **If no,** Country: |
| **Visa Type** (if applicable) |  |  |
| **Current Address** |  |  |
| **Start date at current address** | / / | / / |
| **Address Status** |  ☐ Mortgage ☐ Own ☐ Rent ☐ Other: \_\_\_\_\_\_ |  ☐ Mortgage ☐ Own ☐ Rent ☐ Other: \_\_\_\_\_\_ |
| **Previous Addresses** |  |  |
| **Dates at Address** | **From:** |  / / | **To:** | / / | **From:** | / / | **To:** | / / |
| **Driver Licence Number** |  |  |
| **State** |  | **Expiry Date** | / / |  | **Expiry Date** | / / |
| **Phone Numbers** | M:  | M: |
| H: | W: | H: | W: |
| **Email Address** |  |  |
| **Ages of All Dependents** |  |  |
| **Nearest Relative \***Not living with you |  |  |
| **Relationship to You** |  |  |
| **Contact Phone Number** |  |  |
| **Address Details** |  |  |
| **Mother’s Maiden Name** |  |  |
|  |
|  **CURRENT EMPLOYMENT** | Min. 3 years | **APPLICANT 1** | **APPLICANT 2** |
|  **Type of Employment** |  X PAYG ☐ Self-Employed ☐ Unemployed |  ☐ PAYG ☐ Self-Employed ☐ Unemployed |
|  **Status** |  ☐ Full Time ☐ Part Time ☐ Casual ☐ Contract |  ☐ Full Time ☐ Part Time ☐ Casual ☐Contract |
|  **Sector** |  ☐ Public ☐ Private  |  ☐ Public ☐ Private  |
|  **Company Name** |   |   |
|  **Company Address** |   |   |
|  **Occupation Role** |  |   |
|  **Start Date with Company** | / / | / / |
| **Gross Annual Income** **\***Bonus, Overtime, Allowances, Commissions, etc. to be added to the INCOME section below. | **$**  | **$**  |
|  **Employer Contact Name** |   |   |
|  **Employer Contact Number** |   |   |
|  |
|  |
|  **SECOND JOB** |  |  |
|  **Type of Employment** |  ☐ PAYG ☐ Self-Employed ☐ Unemployed |  ☐ PAYG ☐ Self-Employed ☐ Unemployed |
|  **Status** |  ☐ Full Time ☐ Part Time ☐ Casual ☐ Contract |  ☐ Full Time ☐ Part Time ☐ Casual ☐ Contract |
|  **Sector** |  ☐ Public ☐ Private  |  ☐ Public ☐ Private  |
|  **Company Name** |   |   |
|  **Company Address** |   |   |
|  **Occupation Role** |   |   |
|  **Start Date with Company** | / / | / / |
|  **Gross Annual Income** | **$**  | **$**  |
|  **Employer Contact Name** |   |   |
|  **Employer Contact Number** |   |   |
|  |
|  **PREVIOUS EMPLOYMENT** | Where <3 yrs | **APPLICANT 1** | **APPLICANT 2** |
|  **Type of Employment** |  ☐ PAYG ☐ Self-Employed ☐ Unemployed |  ☐ PAYG ☐ Self-Employed ☐ Unemployed |
|  **Status** |  ☐ Full Time ☐ Part Time ☐ Casual ☐ Contract |  ☐ Full Time ☐ Part Time ☐ Casual ☐Contract |
|  **Sector** |  ☐ Public ☐ Private  |  ☐ Public ☐ Private  |
|  **Company Name** |   |   |
|  **Company Address** |   |   |
|  **Occupation Role** |   |   |
|  **Dates with Employer** |  **From:** | / / |  **To:** | / / |  **From:** | / / |  **To:** | / / |
|  **Employer Contact Name** |  |  |
|  **Employer Contact Number** |  |  |
|  |
|  **INCOME** | **APPLICANT 1** | **APPLICANT 2** |
|  **Base Salary** |  **$**  |  **$**  |
|  **Income Frequency** |  ☐ Weekly ☐ Fortnightly ☐ Monthly☐ Yearly |  ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Yearly |
|  **Regular Overtime** |  **$**  |  **$**  |
|  **Regular Commission / Bonuses** |  **$**  |  **$**  |
|  **Regular Motor Vehicle Allowance** |  **$**  |  **$**  |
|  **Regular Allowances – Other** |  **$**   |  **Type** |   |  **$**  |  **Type** |   |
|  **Existing Rental Income** |  **$**  |  **$**  |
|  **Proposed New Rental Income** |  **$**  |  **$**  |
|  **Investment Income** | e.g. Share Dividends |  **$**  |  **$**  |
|  **Government Payments** |  ☐ Family ☐ Pension ☐ Carer’s ☐ Other \_\_\_\_\_ |  ☐ Family ☐ Pension ☐ Carer’s ☐ Other \_\_\_\_\_ |
|  **$**  |  **$**  |
|  **Other** |  **$**  |  **Type** |   |  **$**  |  **Type** |   |
|  |
|  **SELF-EMPLOYED APPLICANTS** |  |  |
|  **Applicant/s** |  ☐ APPLICANT 1 ☐ APPLICANT 2 |
|  **Business Name** |   |
|  **Type of Entity** |   |  **Website** |   |
|  **ABN/ACN** |   |  **Industry** |   |
|  **Net Profit** |  **Current FY** |  **$**  |  **Previous FY** |  **$**  |
|  **Add Backs** |  **Current FY** |  **$**  |  **Previous FY** |  **$**  |
| **Accountant (Company & Contact)** |  |
|  **Contact Number**  |  | **Email** |  |
|  |
| **Company Details (if borrowing entity)** |   |
| **Trust Details (if borrowing entity)** |  |
| **SMSF Details (if borrowing entity)** |   |
| **Trustee Details (Trust or SMSF)** |   |
| **Beneficiaries (Trust or SMSF)** |  |
| **Beneficiaries (Trust or SMSF)** |   |
|  |
|  **SOLICITOR / CONVEYANCER DETAILS** | If known |
|  **Conveyancing Firm / Solicitor Company** |   |
|  **Contact Name** |   |
|  **Contact Number** |   |  **Email** |   |
|  |
|  **VALUATION CONTACT** |
|  **Owner/Occ / Refinances** |  ☐ Applicant 1 ☐ Applicant 2 |  **Contact Number** |   |
|  **Purchases** |  ☐ Solicitor above ☐ Other \_\_\_\_\_\_\_\_\_\_\_\_ |  **Contact Number** |   |
|  |
|  **FUNDS TO COMPLETE** | Where are you obtaining the funds that you are contributing to the transaction? |
|  **Proceeds of Property Sale** |  **$**  |  **Savings** |  **$**   |
|  **Government Grant** |  **$**  |  **Type** |   |  **Other** |  **$**  |  **Detail** |   |
|  |
|  **CURRENT ASSETS** |
| **Asset** | **Address / Description** | **Value** | **Lender** | **Ownership** |
| **Property 1** |   |  **$**  |   | ☐ App 1 ☐ App 2 |
|  Applicable Mortgage #\_\_\_\_\_\_\_\_ |  ☐ House ☐ Unit ☐ Townhouse ☐ Duplex ☐ Land |  **Income p/m $**  |
| **Property 2** |   |  **$**  |   | ☐ App 1 ☐ App 2 |
|  Applicable Mortgage #\_\_\_\_\_\_\_\_ |  ☐ House ☐ Unit ☐ Townhouse ☐ Duplex ☐ Land |  **Income p/m $**  |
| **Property 3** |   |  **$**  |   | ☐ App 1 ☐ App 2 |
|  Applicable Mortgage #\_\_\_\_\_\_\_\_ |  ☐ House ☐ Unit ☐ Townhouse ☐ Duplex ☐ Land |  **Income p/m $**  |
|  **Bank Account 1** | **BSB** |   | **Account** |   |  **$**  |   | ☐ App 1 ☐ App 2 |
|  ☐ Transaction ☐ Saving ☐ Pension ☐ Term Deposit |
|  **Bank Account 2** | **BSB** |   | **Account** |   |  **$**  |   | ☐ App 1 ☐ App 2 |
|  ☐ Transaction ☐ Saving ☐ Pension ☐ Term Deposit |
|  **Bank Account 3** | **BSB** |   | **Account** |   |  **$**  |   | ☐ App 1 ☐ App 2 |
|  ☐ Transaction ☐ Saving ☐ Pension ☐ Term Deposit |
|  **Bank Account 4** | **BSB** |   | **Account** |   |  **$**  |   | ☐ App 1 ☐ App 2 |
|  ☐ Transaction ☐ Saving ☐ Pension ☐ Term Deposit |
|  **Bank Account 5** | **BSB** |   | **Account** |   |  **$**  |   | ☐ App 1 ☐ App 2 |
|  ☐ Transaction ☐ Saving ☐ Pension ☐ Term Deposit |
|  **Vehicle 1** | **Model** |   | **Year** |   |  **$**  |   | ☐ App 1 ☐ App 2 |
|  **Vehicle 2** | **Model** |   | **Year** |   |  **$**  |   | ☐ App 1 ☐ App 2 |
|  **Shares / Investments** |   |  **$**  |   | ☐ App 1 ☐ App 2 |
|  **Superannuation** | **Institution** |   |  **$**  |   | ☐ App 1 ☐ App 2 |
|  **Superannuation** | **Institution** |   |  **$**  |   | ☐ App 1 ☐ App 2 |
|  **Home Contents** |   |  **$**  |   | ☐ App 1 ☐ App 2 |
|  **Other** |   |  **$**  |   | ☐ App 1 ☐ App 2 |
|  **Other** |   |  **$**  |   | ☐ App 1 ☐ App 2 |
|  |
|  |
|  **CURRENT LIABILITIES** |
| **Liability** | **BSB** | **Acct.** | **Lender** | **Limit** | **Amount Owing** | **Monthly Repayment** | **Clearing /****Refinance** | **% Rate** | **Remaining Term / Expiry**  | **Ownership** |
|  **Mortgage 1** Property #\_\_\_\_\_ |   |   |   |  **$**  |  **$**  |  **$**  | ☐ Yes ☐ No |  |  | ☐ App 1 ☐ App 2 |
|  **Mortgage 2** Property #\_\_\_\_\_ |   |   |   |  **$**  |  **$**  |  **$**  | ☐ Yes ☐ No |  |  | ☐ App 1 ☐ App 2 |
|  **Mortgage 3** Property #\_\_\_\_\_ |   |   |   |  **$**  |  **$**  |  **$**  | ☐ Yes ☐ No |  |  | ☐ App 1 ☐ App 2 |
|  **Mortgage 4** Property #\_\_\_\_\_ |   |   |   |  **$**  |  **$**  |  **$**  | ☐ Yes ☐ No |  |  | ☐ App 1 ☐ App 2 |
|  **Mortgage 5** Property #\_\_\_\_\_ |   |   |   |  **$**  |  **$**  |  **$**  | ☐ Yes ☐ No |  |  | ☐ App 1 ☐ App 2 |
|  **Personal Loan** |   |   |   |  **$**  |  **$**  |  **$**  | ☐ Yes ☐ No |  |  | ☐ App 1 ☐ App 2 |
|  **Car Finance 1** |   |   |   |  **$**  |  **$**  |  **$**  | ☐ Yes ☐ No |  |  | ☐ App 1 ☐ App 2 |
|  **Car Finance 2** |   |   |   |  **$**  |  **$**  |  **$**  | ☐ Yes ☐ No |  |  | ☐ App 1 ☐ App 2 |
|  **Credit Card 1** |  **Last 4 digits** |   |  **$**  |  **$**  |  **$**  | ☐ Yes ☐ No |  |  | ☐ App 1 ☐ App 2 |
|  **Credit Card 2** |  **Last 4 digits** |   |  **$**  |  **$**  |  **$**  | ☐ Yes ☐ No |  |  | ☐ App 1 ☐ App 2 |
|  **Credit Card 3** |  **Last 4 digits** |   |  **$**  |  **$**  |  **$**  | ☐ Yes ☐ No |  |  | ☐ App 1 ☐ App 2 |
|  **HECS / HELP** |   |  **$**  |  **$**  |  **$**  | ☐ Yes ☐ No |  |  | ☐ App 1 ☐ App 2 |
|  **Other** |   |  **$**  |  **$**  |  **$**  | ☐ Yes ☐ No |  |  | ☐ App 1 ☐ App 2 |
|  **Other** |   |  **$**  |  **$**  |  **$**  | ☐ Yes ☐ No |  |  | ☐ App 1 ☐ App 2 |
|  |
|  **OTHER ITEMS** |
|  **Expected Retirement Age/s** |  **Applicant 1** |  |  **Applicant 2** |  |
|  **Exit Strategy** |   |
|  |
|  **CREDIT HISTORY** | **APPLICANT 1** | **APPLICANT 2** |
|  **Have you ever had any defaults, financial judgments, or legal proceedings against you?** | ☐ Yes ☐ No ☐ N/A | ☐ Yes ☐ No ☐ N/A |
|  **Are you having difficulty meeting your financial commitments?** | ☐ Yes ☐ No ☐ N/A | ☐ Yes ☐ No ☐ N/A |
|  **Are any existing debts currently in arrears?** | ☐ Yes ☐ No ☐ N/A | ☐ Yes ☐ No ☐ N/A |
|   *If yes to any of the above, please provide further details* |  |  |
|  |
|  **PROTECTING LIFESTYLE AND ASSETS** |
|  **Have you reviewed your personal risk insurance requirements in the last 12 months?** | ☐ Yes ☐ No ☐ Not Sure |
|  **Do you have sufficient life insurance to cover, as a minimum, your existing and proposed debts?** | ☐ Yes ☐ No ☐ Not Sure |
|  **If your income reduces, due to illness or injury, do you have the insurance to cover your loan?** | ☐ Yes ☐ No ☐ Not Sure |
|  **Are you sure your existing insurance is adequate for:** |  |
| * Home building and contents
 | ☐ Yes ☐ No ☐ Not Sure |
| * Motor vehicle
 | ☐ Yes ☐ No ☐ Not Sure |
| * Landlord protection
 | ☐ Yes ☐ No ☐ Not Sure |
| * Boat or caravan
 | ☐ Yes ☐ No ☐ Not Sure |
| * Commercial insurance
 | ☐ Yes ☐ No ☐ Not Sure |
|  **I wish to pursue a free and non-obligation consultation to discuss my insurance needs (Allianz)** | ☐ Yes ☐ No ☐ Not Sure |
|  **I wish to pursue a free and non-obligation consultation to discuss my home connection needs, such as internet, electricity, gas, etc. (Smart Select)** | ☐ Yes ☐ No ☐ Not Sure |
|  |
|  |
|  **MONTHLY LIVING EXPENSES** | **CURRENT** | **POST-SETTLEMENT** |
|  **Board**  |  Ongoing board commitments post-settlement |  **$**  |  **$**  |
|  **Child Care** |  Childcare, including nannies. |  **$**  |  **$**  |
|  **Child Maintenance** |  Child and/or spousal maintenance costs |  **$**  |  **$**  |
|  **Clothing & Personal Care** |  Clothing, footwear, cosmetics, personal care. |  **$**  |  **$**  |
|  **Entertainment** |  Entertainment costs including alcohol, tobacco, gambling, restaurants, membership fees and holidays. |  **$**  |  **$**  |
|  **Groceries** |  Groceries including food and toiletries. *Excluding* alcohol & tobacco |  **$**  |  **$**  |
|  **Health Care** |  Medical and health costs, *excluding* Insurance |  **$**  |  **$**  |
|  **Higher Education & Vocational Training** |  Tertiary education fees and textbooks***Excluding*** HECS & HELP (refer Liabilities) |  **$**  |  **$**  |
|  **Holiday Home Costs** |  Costs associated with any secondary residences |  **$**  |  **$**  |
|  **Home & Vehicle Insurance** |  Insurance costs such as personal belongings, travel and ambulance insurance, home, and content, building and any compulsory insurance of motor vehicles (combined insurance and registration) other than recreation vehicles. |  **$**  |  **$**  |
|  **Home Maintenance & Utilities** |  Housing and property expenses on owner occupied property including repairs and maintenance, other household items and utilities ***Excluding*** rates, taxes, levies, strata fees, land tax, insurance, telephone, internet and pay TV |  **$**  |  **$**  |
|  **Investment Property****Costs** |  All costs associated with an ‘Investment Property’ including building/contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance.  |  **$**  |  **$**  |
|  **Medical & Life Insurance** |  Hospital, medical and dental health insurance, sickness and personal accident insurance, life insurance. |  **$**  |  **$**  |
|  **Other** |  Other Regular and Recurring Expenses |  **$**  |  **$**  |
|  **Other Insurances** |  Insurance of recreational vehicles such as motorcycle, caravan, trailer, boat, and aircraft including combined insurance and registration |  **$**  |  **$**  |
|  **Pet Care** |  Expenses related to pet care |  **$**  |  **$**  |
|  **Private & Non-Government Education** |  Private/Non-Government school fees/uniforms and textbooks |  **$**  |  **$**  |
|  **Public Primary & Secondary Education** |  Public or Secondary school fees/uniforms and textbooks |  **$**  |  **$**  |
|  **Rental Expenses** |  Ongoing rent commitments post-settlement |  **$**  |  **$**  |
|  **Strata Fees & Land tax** |  Land Tax, Body Corporate and Strata Fees on O/O Property |  **$**  |  **$**  |
|  **Telephone & Internet** |  Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix, Apple Music and Spotify). |  **$**  |  **$**  |
|  **Vehicle Maintenance & Transport** |  Public transport, motor vehicle running costs including fuel, servicing, registration, parking, and tolls |  **$**  |  **$**  |
|  | **TOTAL MONTHLY EXPENSES :** |  **$** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  **$** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
|  **Why are total monthly expenses equal to OR less than HEM?**If applicable. |  |
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| **PRIVACY DISCLOSURE STATEMENT & CONSENT** |
| We are collecting personal and financial information about you to provide you with our broking services.1. The information you provide will be held by us, New Beginning Group (Australia) Pty Ltd (Australian Credit Licence Holder 482074), our Credit Represntative, Finsure Finance and Insurance (Australian Credit Licence 384704) & other lenders/mortgage managers/insititutional lenders/private lenders on the NBG panel of lenders.
2. You appoint us your agent to obtain your credit information from a credit reporting body on your behalf.
3. You appoint us, our employees, and our agent’s permission to contact your employers, accountant, superannuation provider or anyone else as required for the purpose of verifying details supplied by you.
4. We may use credit information and any other information you provide to arrange or provide finance and other services.
5. We may exchange the information with the following types of entities, some of which are 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 required by law to do so
	* Any of our associates, related entities, contractors, and outsourcing partners some of which are in the Philippines
	* 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
6. You confirm that you are authorised to provide the personal details presented and consent to your information being checked with the document issuer or official record holder via third party systems for the purpose of confirming your identity
7. You may gain access to the personal information that we hold about you by contacting us on 0434 37 52 53. A copy of our privacy policy can be obtained at [www.finsure.com.au](http://www.finsure.com.au/) or by contacting us on 1300 769 415. 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.

If you do not provide the information, we may be unable to assist in arranging finance or providing other services.

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| **APPLICANT(S) EXECUTION** |
| **Declaration and Acknowledgement*** You confirm that all information in this document has been recorded correctly.
* You can confirm that you have been provided with a Credit Guide.
* You agree that we may collect and use your personal information as specified in the Disclosure Statement above.
* You acknowledge that you have been informed about your risk insurance options.

**APPLICANT 1 APPLICANT 2**

|  |  |  |
| --- | --- | --- |
| Print Name |  | Print Name |
| Signature |  | Signature |
| Date |  | Date |

**GUARANTOR 1 GUARANTOR 2**

|  |  |  |
| --- | --- | --- |
| Print Name |  | Print Name |
| Signature |  | Signature |
| Date |  | Date |

 |

 |
|  |
| **ADDITIONAL BROKER NOTES** |
|  |