

CLIENT NEEDS ANALYSIS

Credit		Interview Date	
Australian Credit Licence / Credit		Interview Time	
CLIENT ONE			
CLIENT TWO			
Additional Clients			
<p>FACT FINDER (Consumer Lending) Under the National Consumer Credit Protection Act 2009 (NCCP), it is a requirement that prior to any request for finance, questions & a record regarding your current financial position as well as any corresponding future goals be established. This documentation is utilised to assist in the process. RESULTS AND DATA TOOLS WILL THEN BE PROVIDED TO THE ENQUIRER ON THE BASIS OF:</p> <ul style="list-style-type: none"> A) The answers provided in this document B) Additional data provided to us by clients including income records, credit reports, lending history & support documents C) Our face to face, telephone or electronic / online/email communications 			
Loan Purpose			
Comments			

PERSONAL DETAILS

CLIENT ONE		CLIENT TWO	
TITLE		TITLE	
GIVEN NAME/S		GIVEN NAME/S	
SURNAME		SURNAME	
RELATIONSHIP STATUS		RELATIONSHIP STATUS	
DATE OF BIRTH		DATE OF BIRTH	
PERMANENT RESIDENT		PERMANENT RESIDENT	
DRIVERS LICENCE NO		DRIVERS LICENCE NO	
LICENCE EXPIRY		LICENCE EXPIRY	
PHONE (H)		PHONE (H)	
PHONE (W)		PHONE (W)	
EMAIL		EMAIL	
CURRENT ADDRESS		CURRENT ADDRESS	
TIME THERE		TIME THERE	

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POSTAL ADDRESS		POSTAL ADDRESS	
PREVIOUS ADDRESS		PREVIOUS ADDRESS	
TIME THERE		TIME THERE	
NO OF DEPENDANTS		NO OF DEPENDANTS	
DEPENDANTS AGES		DEPENDANTS AGES	
MOTHERS MAIDEN NAME		MOTHERS MAIDEN NAME	

FRIEND / RELATIVE (Not living with you)

NAME	
ADDRESS	
PHONE	
RELATIONSHIPS	

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EMPLOYMENT

CLIENT ONE		CLIENT TWO	
CURRENT POSITION		CURRENT POSITION	
EMPLOYER		EMPLOYER	
ADDRESS		ADDRESS	
PHONE		PHONE	
START DATE		START DATE	
PREVIOUS EMPLOYER		PREVIOUS EMPLOYER	
ADDRESS		ADDRESS	
PHONE		PHONE	
START & FINISH DATES		START & FINISH DATES	

ACCOUNTANT

NAME		FIRM NAME	
ADDRESS		PHONE	
FAX		EMAIL	

SOLICITOR

NAME		FIRM NAME	
ADDRESS		PHONE	
FAX		EMAIL	

INCOME

APPLICANT ONE		APPLICANT TWO	
GROSS ANNUAL		GROSS ANNUAL	
NETT MONTHLY		NETT MONTHLY	
RENT		RENT	
FAMILY BENEFITS		FAMILY BENEFITS	
OTHER INCOME		OTHER INCOME	

SELF EMPLOYED INCOME

	APPLICANT ONE		APPLICANT TWO	
	CURRENT YEAR	PREVIOUS YEAR	CURRENT YEAR	PREVIOUS YEAR
TAXABLE INCOME				
DEPRECIATION				

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INTEREST ADD BACK				
OTHER				
TOTAL				

COMPANY TRUST DETAILS

COMPANY ABN / ACN	
COMPANY / TRUST NAME	
REGISTERED ADDRESS	
BUSINESS ADDRESS	
TYPE OF TRUST	
TRUSTEE	
BENEFICIARIES	

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STATEMENT OF POSITION

ASSETS		LIABILITIES			
OWNER OCCUPIED PROPERTY					
ADDRESS	Value	Lender	Limit	Owing	Repayment
INVESTMENT PROPERTIES					
ADDRESS	Value	Lender	Limit	Owing	Repayment
DEPOSIT ACCOUNTS		CREDIT CARDS			
Lender	Value	Lender	Limit	Min	Owing
MOTOR VEHICLES		MOTOR VEHICLE DEBT			
Make and Model	Value	Lender	Limit	Min	Owing
FURNITURE / PERSONAL EFFECTS		OTHER DEBTS			
Type	Value	Lender	Limit	Min	Owing
SUPERANNUATION					
Applicant Name	Value				
TOTAL ASSETS	VALUE	TOTAL LIABILITIES			VALUE

FEATURES AND FACILITIES

FIXED RATES	Loan type features discussed. Fixed Rate Schedule provided to client?	Yes	No
INTRODUCTORY	Loan type features discussed. Introductory Fixed Rate Loan Schedule provided to client?	Yes	No
BASIC VARIABLE RATE	Loan type features discussed. Basic Variable Rate schedule provided to client?	Yes	No

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LINE OF CREDIT	Loan type features discussed. Line of Credit Schedule provided to client?	Yes	No
COMBINATION LOAN	Loan type features discussed. Combination Loan Schedule provided to client?	Yes	No
VARIABLE RATE	Loan type features discussed. Variable Rate Schedule provided to client?	Yes	No
INTRODUCTORY	Loan type features discussed. Introductory Variable Rate Schedule provided to client?	Yes	No
NON CONFORMING	Loan type features discussed. Non conforming Schedule provided to client?	Yes	No
LOW DOC LOAN	Loan type features discussed. Does the client not have ITR's completed?	Yes	No
SENIORS LOAN	Loan type features discussed. Does the client require a facility with no repayments?	Yes	No
OTHER	Redraw Offset Switching Top ups Interest Only Portability Extra Repayments Other		

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SUITABILITY STATEMENT

CURRENT FINANCIAL HEALTH	APPLICANT	APPLICANT
In relation to current enquiries & goals, is the applicant aware of anything which will adversely affect their ability to meet their current & future financial obligations?	Yes No	Yes No
Do the applicants anticipate any changes to their income in the next 12 months?	Yes No	Yes No
Has the applicant ever had any credit defaults, judgements or previously been made bankrupt?	Yes No	Yes No
ESTATE & PLANNING	APPLICANT	APPLICANT
Do you have a legal will in place? (If no, encourage to seek advice or review with change in circumstances?)	Yes No	Yes No
What is your anticipated retirement date?		
How do you plan to reduce/clear your debt prior to retirement?		
PERSONAL INSURANCES	APPLICANT	APPLICANT
I / we understand that the loss of income will affect my ability to repay my existing or proposed debt. I/we understand that there are insurances available that are designed to help protect my financial position in the event of illness, injury or death.	Yes No	Yes No
Do you have any arrangements in place to protect your mortgage/debt existing or concurrent to this application in the event that things go wrong (injury/illness)? (If no, encourage to seek advice or review with change in circumstances?)	Yes No	Yes No
Do you have adequate Life Protection insurance in the event of accidental death?	Yes No	Yes No
I / we require further information to be provided in relation to insurances to enable us to make an informed decision.	Yes No	Yes No

We confirm that a copy of the Credit Guide has been received. (Please tick to confirm)

APPLICANT NAME	SIGNATURE	DATE

RECOMMENDATION OF SUITABILITY & FACILITY

Based on the information presented, I confirm that the following clients –

Applicant	
Applicant	
Other	

Based on the information presented, I confirm that the above clients request for credit is considered : Not Unsuitable Unsuitable

Reasons for this determination include:

We confirm that upon discussion of Lender Comparisons supplied to the client that the following lender has been selected:

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We confirm that this lender has been selected for the following reasons:

Signed (Loan Writer)		Australian Credit Licence / Credit	
Name (Loan Writer)		Date	

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