

Client Interview Sheet

Broker Name		Broker Company	
Interview Date		Referrer	
Loan Amount required		Expected Settlement Date	
Type of interview: <input type="checkbox"/> Phone <input type="checkbox"/> Face to face <input type="checkbox"/> Online <input type="checkbox"/> Other (please state) _____			

PERSONAL DETAILS	Applicant 1		Applicant 2	
Title (Mr, Mrs, Ms, Miss)				
Given Name/s				
Surname				
Current Address				
Start date at current address				
Address Status	<input type="checkbox"/> Mortgage <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other		<input type="checkbox"/> Mortgage <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	
Previous Addresses(past 3yrs)				
Dates from / to	From: _____	To: _____	From: _____	To: _____
Driver Licence Number				
State		Expiry Date		Expiry Date
Date of Birth				
Phone Numbers	M: _____	H: _____	M: _____	H: _____
	W: _____	F: _____	W: _____	F: _____
Email Address				
Town of Birth				
Residency Status				
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De facto		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De facto	
Ages of Dependents				
Nearest Relative				
Relationship to You				
Contact Phone Number				
Address Details				
Mothers Maiden Name				

CURRENT EMPLOYMENT (3 years required)	Applicant 1		Applicant 2	
Type of Employment	<input type="checkbox"/> PAYG <input type="checkbox"/> Self-Employed <input type="checkbox"/> Unemployed		<input type="checkbox"/> PAYG <input type="checkbox"/> Self-Employed <input type="checkbox"/> Unemployed	
Status	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contract		<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contract	
Company Name				
Employer Address				
Employer Contact Name				
Employer Contact Number				
Position / Role				
Start date in Position				

SECOND JOB	Applicant 1		Applicant 2	
Type of Employment	<input type="checkbox"/> PAYG <input type="checkbox"/> Self-Employed		<input type="checkbox"/> PAYG <input type="checkbox"/> Self-Employed	
Status	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contract		<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contract	
Company Name				
Position / Role				
Prev. Employer Address				
Dates from / to	From: _____	To: _____	From: _____	To: _____
Contact Name				
Contact Number				

PREVIOUS EMPLOYMENT	Applicant 1			Applicant 2		
Type of Employment	<input type="checkbox"/> PAYG <input type="checkbox"/> Self-Employed <input type="checkbox"/> Unemployed			<input type="checkbox"/> PAYG <input type="checkbox"/> Self-Employed <input type="checkbox"/> Unemployed		
Status	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contract			<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contract		
Company Name						
Position / Role						
Dates from / to	From:		To:	From:		To:
Prev. Employer Address						
Contact Name						
Contact Number						

INCOME		
Base Salary		
Income Frequency		
Regular Overtime		
Regular Commission / Bonuses		
Regular Motor Vehicle Allowance		
Regular Allowances Other		
Existing Rental Income		
Proposed New Rental Income		
Investment Income e.g. Share Dividends		
Government Payments <input type="checkbox"/> Family Payments <input type="checkbox"/> Pension <input type="checkbox"/> Carers <input type="checkbox"/> Other		

SELF EMPLOYED APPLICANTS			
Business Name			
Type of Entity			
ABN/ACN		Website	
Nature of Business			
Trustee (if applicable)			
Beneficiaries			
Net Profit	Current		Previous Year
Add Backs	Current		Previous Year
Accountant Details			
Contact Name		Contact No.	

CURRENT ASSETS					
Asset	Description / Address / Bank		Value	Monthly Income	Ownership
Property 1					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Property 2					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Property 3					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Vehicle 1		Year			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Vehicle 2		Year			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Bank Account 1					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Bank Account 2					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Investments					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Superannuation					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Superannuation					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home Contents					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2

CURRENT LIABILITIES									
Liability	Lender	Limit	Balance	Repayment	Refinance		% Rate	Expiry Date	Ownership
Mortgage 1					<input type="checkbox"/> Yes	<input type="checkbox"/> No			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Mortgage 2					<input type="checkbox"/> Yes	<input type="checkbox"/> No			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Mortgage 3					<input type="checkbox"/> Yes	<input type="checkbox"/> No			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Personal Loan					<input type="checkbox"/> Yes	<input type="checkbox"/> No			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Personal Loan					<input type="checkbox"/> Yes	<input type="checkbox"/> No			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Car Finance 1					<input type="checkbox"/> Yes	<input type="checkbox"/> No			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Car Finance 2					<input type="checkbox"/> Yes	<input type="checkbox"/> No			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit Card 1					<input type="checkbox"/> Yes	<input type="checkbox"/> No			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit Card 2					<input type="checkbox"/> Yes	<input type="checkbox"/> No			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit Card 3					<input type="checkbox"/> Yes	<input type="checkbox"/> No			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
HECS / HELP					<input type="checkbox"/> Yes	<input type="checkbox"/> No			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other					<input type="checkbox"/> Yes	<input type="checkbox"/> No			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2

MONTHLY EXPENSES		Current		Post Settlement
Childcare	Childcare, including nannies.			
Strata Fees and Land tax	Land Tax, Body Corporate and Strata Fees on O/O Property			
Clothing and Personal	Clothing, footwear, cosmetics, personal care.			
Public Education	Public or tertiary school fees/uniforms and textbooks			
Private/Higher Education	Private/Higher school fees/uniforms and textbooks			
Groceries	Groceries including food and toiletries.			
Child Maintenance	Child and/or spousal maintenance costs			
General Insurance	All Insurance including home, contents and motor vehicle.			
Personal Insurance	All Personal Insurance including health and life insurance			
Investment property utilities, rates and related costs.	Housing and property expenses on investment property 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).	1		
		2		
		3		
Medical and Health	Medical and health costs excluding Insurance			
Owner Occupied property utilities, rates and related costs.	Housing and property expenses on owner occupied property 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	Recreation and entertainment including alcohol, tobacco, gambling, restaurants, membership fees.			
Telephone, internet, pay TV and media streaming subscriptions	Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).			
Transport	Public transport, motor vehicle running costs			
Rent/Board Expenses	Ongoing rent/board commitments post-settlement			
Pet Care	Expenses related to pet care			
Other	Unique items not covered above			
Holiday Home Costs	Costs associated with any secondary residences			
Discretionary Expenses	Non Essential items not covered above			
HECS	HECS or HELP Debts Repayments			
TOTAL Monthly Expenses				

LOAN REQUIREMENTS			
<input type="checkbox"/> Variable Rate	<input type="checkbox"/> Fixed Rate [years]	<input type="checkbox"/> Principal & Interest	<input type="checkbox"/> Interest only [years]
<input type="checkbox"/> Bridging Finance	<input type="checkbox"/> Reverse Mortgage	<input type="checkbox"/> Line of Credit	<input type="checkbox"/> Low Doc
<input type="checkbox"/> Fixed Rate Lock	<input type="checkbox"/> Offset Account	<input type="checkbox"/> Redraw	<input type="checkbox"/> Additional Payments
<input type="checkbox"/> Repayment Holiday	<input type="checkbox"/> No monthly fees	<input type="checkbox"/> Linked Credit Card	<input type="checkbox"/> Non-conforming
Preferred Repayment Frequency <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly			
LOAN REQUIREMENTS – Explanation			
<p><i>For example: If you would like interest only is there a specific reason why? The Loan Requirements should make sense in the context of the customers Loan Objective narrative that have been advised above. How do the proposed loan requirements 'close the loop' to meet the loan objectives?</i></p>			
Have you discussed the risks associated with the required loan features?			<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

CREDIT HISTORY	
Have you ever had any defaults, financial judgments or legal proceedings against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you having difficulty meeting your financial commitments?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any existing debts currently in arrears?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If yes to any of the above, please provide further details</i>	

CHANGES TO CURRENT CIRCUMSTANCES	
Do you expect any significant changes to your financial situation in the foreseeable future that would impact your ability to maintain your personal and financial lifestyle?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If yes, please explain the nature of the changes.</i>	
<i>How will you continue to meet your commitments?</i>	

PROTECTING LIFESTYLE AND ASSETS	
Have you reviewed your personal risk insurance requirements in the last 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
Do you have sufficient life insurance to cover, as a minimum, your existing and proposed debts?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
If your income reduces, due to illness or injury, do you have the insurance to cover your loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
Are you sure your existing insurance is adequate for	
• Home building and contents	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
• Motor vehicle	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
• Landlord protection	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
• Boat or caravan	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
• Commercial insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
I wish to pursue a free and non-obligation consultation to discuss my insurance needs	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure

PRIVACY DISCLOSURE STATEMENT AND 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 and Finsure Finance and Insurance (Australian Credit Licence 384704).
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 located 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. A copy of our privacy policy can be obtained at 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.

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

Print Name

Signature

Date

Applicant 2

Print Name

Signature

Date