

Date:

# Client Needs Analysis

## CREDIT ASSISTANCE PROVIDER:

Name:	Company name:
<input type="text"/>	<input type="text"/>
Australian Credit Licence Number / Credit Representative Number (if applicable):	Phone number:
<input type="text"/>	<input type="text"/>
Mobile number:	Email address:
<input type="text"/>	<input type="text"/>

## YOUR REQUIREMENTS AND OBJECTIVES:

*For example: purchase home, buy land, building, investment property, refinance, renovate, relocation, debt consolidation, study, holiday, car, boat, extra cash, etc.*

What are the primary reasons for seeking credit (how will the funds will be used) or the reasons for a review of an existing credit contract?

1.	<input type="text"/>	\$	<input type="text"/>
2.	<input type="text"/>	\$	<input type="text"/>

additional notes or relevant information:

Loan amount required: \$       Loan term preferred:  Years

If **purchasing property**, how long are you likely to retain the property for?  
 < 2 years     2-5 years     5-10 years     10 years plus

Reason for retaining property e.g. place of residence

If refinancing or consolidating debts, please provide details of the debts that are being refinanced or consolidated and the resulting benefit to you.

# YOUR DETAILS:

## CLIENT 1:

Title: Mr  Mrs  Ms  Miss  Other

Surname:

Given names:

Date of birth:  Sex: Male  Female

Resident of (if not Australia):

Marital status: Single  Married  De facto   
Widowed  Separated  Divorced

Number of dependents:  Ages:

Current address:

Time at current address:  Years  Months

Current residential status: Own home  Mortgaged  Renting   
Boarding  Live with family  Other

**If under 3 years, please provide previous address details.**

Previous address:

Postal address (if different from current residential address):

Email address:

Home phone number:

Work phone number:

Mobile number:

Fax number:

Preferred daytime contact number: Home  Work  Mobile

## CLIENT 2:

Title: Mr  Mrs  Ms  Miss  Other

Surname:

Given names:

Date of birth:  Sex: Male  Female

Resident of (if not Australia):

Marital status: Single  Married  De facto   
Widowed  Separated  Divorced

Number of dependents:  Ages:

Current address:

Time at current address:  Years  Months

Current residential status: Own home  Mortgaged  Renting   
Boarding  Live with family  Other

**If under 3 years, please provide previous address details.**

Previous address:

Postal address (if different from current residential address):

Email address:

Home phone number:

Work phone number:

Mobile number:

Fax number:

Preferred daytime contact number: Home  Work  Mobile

# YOUR EMPLOYMENT DETAILS:

## CLIENT 1:

Employment status:

PAYG employee  Self employed  Family business  Full time   
 Part time  Casual  Contractor  Temporary   
 Home duties  Retired  Student   
 Not employed  Govt. benefit recipient   
 Other

Occupation:

Employer/Company name and address:

  
  


Employer contact name and phone number (HR / Payroll contact):

Employer email:

Time at current employment:

 Years  Months

Average hours per week (if casual or part time):

 Hours

**If employed or in business for less than 2 years, please provide previous employment details.**

Previous occupation and industry (if different from current):

Previous employment status:

PAYG employee  Self employed  Family business  Full time   
 Part time  Casual  Contractor  Temporary   
 Home duties  Retired  Student   
 Not employed  Govt. benefit recipient   
 Other

Previous employers name and address:

  
  


Time at previous employment:

 Years  Months

## CLIENT 2:

Employment status:

PAYG employee  Self employed  Family business  Full time   
 Part time  Casual  Contractor  Temporary   
 Home duties  Retired  Student   
 Not employed  Govt. benefit recipient   
 Other

Occupation:

Employer/Company name and address:

  
  


Employer contact name and phone number (HR / Payroll contact):

Employer email:

Time at current employment:

 Years  Months

Average hours per week (if casual or part time):

 Hours

**If employed or in business for less than 2 years, please provide previous employment details.**

Previous occupation and industry (if different from current):

Previous employment status:

PAYG employee  Self employed  Family business  Full time   
 Part time  Casual  Contractor  Temporary   
 Home duties  Retired  Student   
 Not employed  Govt. benefit recipient   
 Other

Previous employers name and address:

  
  


Time at previous employment:

 Years  Months

**YOUR FINANCIAL POSITION:** *The following asset and liability information provides a snapshot of your net worth position.*

ASSET TYPE:	VALUE:	LIABILITY TYPE:	LIMIT:	MONTHLY REPAYMENT:	AMOUNT OWING:
Principal home Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/> Address: _____	\$ _____	Principal home Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/> Interest rate: _____ % Lender: _____	\$ _____	\$ _____	\$ _____
Investment property Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/> Address: _____	\$ _____	Investment property Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/> Interest rate: _____ % Lender: _____	\$ _____	\$ _____	\$ _____
Investment property Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/> Address: _____	\$ _____	Investment property Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/> Interest rate: _____ % Lender: _____	\$ _____	\$ _____	\$ _____
Holiday home Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/> Address: _____	\$ _____	Holiday home Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/> Interest rate: _____ % Lender: _____	\$ _____	\$ _____	\$ _____
Motor vehicle Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/> Type: _____	\$ _____	Motor vehicle finance Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/> Interest rate: _____ % Lender: _____	\$ _____	\$ _____	\$ _____
Motor vehicle Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/> Type: _____	\$ _____	Motor vehicle finance Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/> Interest rate: _____ % Lender: _____	\$ _____	\$ _____	\$ _____
Investments (eg. shares, managed funds, term deposits) Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/>	\$ _____	Line of credit Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/> Interest rate: _____ % Lender: _____	\$ _____	\$ _____	\$ _____
Cash (including savings) Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/>	\$ _____	Credit Card 1 Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/>	\$ _____	\$ _____	\$ _____
Superannuation Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/>	\$ _____	Credit Card 2 Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/> Interest rate: _____ % Lender: _____	\$ _____	\$ _____	\$ _____
Contents (insured value) Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/>	\$ _____	Credit Card 3 Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/>	\$ _____	\$ _____	\$ _____
Other assets (eg. boats, caravans, collections) Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/>	\$ _____	Overdrafts and other bank facilities Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/>	\$ _____	\$ _____	\$ _____
Other—provide details _____ Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/>	\$ _____	Loans as guarantor Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/>	\$ _____	\$ _____	\$ _____
		Hire purchase / Interest Free (Total of all HP agreements) Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/>	\$ _____	\$ _____	\$ _____
		Personal debt Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/>	\$ _____	\$ _____	\$ _____
		Lease (Total of all lease agreements) Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/>	\$ _____	\$ _____	\$ _____
		HECS liability / Taxation debt Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/>	\$ _____	\$ _____	\$ _____
		Other liabilities – provide details _____ Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Both <input type="checkbox"/>	\$ _____	\$ _____	\$ _____
<b>TOTAL ASSETS (A)</b>	\$ _____	<b>TOTAL LIABILITIES (B)</b>	\$ _____	\$ _____	\$ _____
			<b>NET WORTH (A-B)</b>	\$ _____	

# YOUR INCOME AND EXPENDITURE:

## PAYG WAGE EARNER

### CLIENT 1:

ANNUAL INCOME:	GROSS	NET
Base incomes/salary	\$	\$
Bonuses	\$	\$
Period of receipt:		
Regular overtime	\$	\$
Period of receipt:		
Rental income		\$
Investment income		\$
Government allowances		\$
Other		\$
<b>SUBTOTAL (1)</b>		\$

### CLIENT 2:

ANNUAL INCOME:	GROSS	NET
Base incomes/salary	\$	\$
Bonuses	\$	\$
Period of receipt:		
Regular overtime	\$	\$
Period of receipt:		
Rental income		\$
Investment income		\$
Government allowances		\$
Other		\$
<b>SUBTOTAL (2)</b>		\$

**TOTAL NET ANNUAL INCOME (1+2)** \$

## SELF EMPLOYED : (last two years please)

The following information is for: Client 1  Client 2  Both

FINANCIAL YEAR ENDING :

Total Sales	\$
<b>Less</b> cost of goods sold	\$
Gross profit	\$
Operating expenses	\$
<b>NET PROFIT BEFORE TAX</b>	\$

### ADD BACKS:

One off expenses	\$
Interest	\$
Superannuation	\$
Depreciation	\$
Directors salaries and fees	\$
Other	\$
<b>SUBTOTAL</b>	\$
Less tax	\$
<b>TOTAL</b>	\$

FINANCIAL YEAR ENDING :

Total Sales	\$
<b>Less</b> cost of goods sold	\$
Gross profit	\$
Operating expenses	\$
<b>NET PROFIT BEFORE TAX</b>	\$

### ADD BACKS:

One off expenses	\$
Interest	\$
Superannuation	\$
Depreciation	\$
Directors salaries and fees	\$
Other	\$
<b>SUBTOTAL</b>	\$
Less tax	\$
<b>TOTAL</b>	\$

(Last financial year) **TOTAL NET ANNUAL INCOME** \$

*Total net annual income (PAYG) + total net annual income (Self Employed)* **TOTAL NET ANNUAL INCOME** \$

*Total net annual income ÷ 12* **TOTAL NET MONTHLY INCOME (A)** \$

### ACCOUNTANT'S DETAILS:

Accounting firm:

Contact name:  Contact phone number:

Email address:

**YOUR CASH FLOW POSITION:**

The following information provides a snapshot of your current cash flow position.

**TOTAL NET MONTHLY INCOME (A)** From page 5 \$

**CURRENT MONTHLY LOAN REPAYMENTS / RENT:**

Rent:	\$ <input type="text"/>
Existing home loan repayments:	\$ <input type="text"/>
Existing investment loan repayments:	\$ <input type="text"/>
Credit cards / store cards (combined monthly payment):	\$ <input type="text"/>
Personal loan / car loan repayments:	\$ <input type="text"/>
Other loans repayments:	\$ <input type="text"/>
<b>CURRENT MONTHLY REPAYMENTS (B)</b>	\$ <input type="text"/>

Will this expenditure continue after settlement?	Yes* <input type="checkbox"/>	No <input type="checkbox"/>
Will this expenditure continue after settlement?	Yes* <input type="checkbox"/>	No <input type="checkbox"/>
Will this expenditure continue after settlement?	Yes* <input type="checkbox"/>	No <input type="checkbox"/>
Will this expenditure continue after settlement?	Yes* <input type="checkbox"/>	No <input type="checkbox"/>
Will this expenditure continue after settlement?	Yes* <input type="checkbox"/>	No <input type="checkbox"/>
Will this expenditure continue after settlement?	Yes* <input type="checkbox"/>	No <input type="checkbox"/>

**FUTURE MONTHLY REPAYMENTS\* (C)** \$

\* Subtotal of all current expenditure marked as continuing after settlement.

**REPAYMENT FOR THE PROPOSED LOAN (D)** \$

**CURRENT MONTHLY LIVING EXPENSES:**

Food / housekeeping:	\$ <input type="text"/>
Insurance: (eg. motor vehicle, home contents / building, medical, life / income protection)	\$ <input type="text"/>
Utilities: (eg. rates, gas, electricity, telephones)	\$ <input type="text"/>
Transport: (eg. public transport, petrol, registration, repairs)	\$ <input type="text"/>
Education: (eg. school, college, university)	\$ <input type="text"/>
Dependants support: (eg. childcare, child maintenance)	\$ <input type="text"/>
Entertainment:	\$ <input type="text"/>
Other:	\$ <input type="text"/>
<b>CURRENT MONTHLY LIVING EXPENSES (E)</b>	\$ <input type="text"/>

**FUTURE MONTHLY LIVING EXPENSES# (F)** \$

**TOTAL CURRENT MONTHLY EXPENDITURE (B+E=G)** \$

**TOTAL FUTURE MONTHLY EXPENDITURE (C+D+F=H)** \$

**TOTAL CURRENT MONTHLY NET SURPLUS (A-G)** \$

**TOTAL FUTURE MONTHLY NET SURPLUS (A-H)** \$

# Please provide details of any expected changes between current and future living expenses.

## YOUR PROPOSED NEW LOAN REQUIREMENTS:

Property 1 Borrowers name/s:

  


Address of security property 1:

  
 State P/code

Property 2 Borrower name/s :

  


Address of security property 2:

  
 State P/code

Property 3 Borrower name/s :

  


Address of security property 3:

  
 State P/code

## IF YOU'RE PURCHASING A PROPERTY

### PURCHASE AND LOAN COSTS:

Expected Purchase price:	\$
Lender application / Valuation fees:	\$
Govt stamp duty:	\$
Legal and registration fees:	\$
LMI: Add to loan? Yes <input type="checkbox"/> No <input type="checkbox"/>	\$
<b>TOTAL COSTS (A)</b>	\$
<b>LOAN AMOUNT REQUESTED (B)</b>	\$
<b>OWN FUNDS REQUIRED (A-B)=C</b>	\$

### AVAILABLE FUNDS:

Deposit paid:	\$
Cash savings:	\$
Proceeds of asset sales:	\$
Gift/Family:	\$
First Home Owner Grant:	\$
Other:	\$
<b>TOTAL OWN FUNDS (D)</b>	\$
<b>OWN FUNDS REQUIRED (A-B)=C</b>	\$
<b>SURPLUS/SHORTFALL (D-C)</b>	\$

## IF YOU'RE REFINANCING OR INCREASING A LOAN:

Purpose for refinance? Better rate  Consolidate debts   
 Need extra cash  Restructure  Investing  Renovating   
 Building  Other   
 Property value (property being refinanced): \$  
 Total amount currently owing: \$  
 Property status: Owner occupied  Investment property  Vacant land

Current loan balance:	\$
Lender application / Valuation fees:	\$
Legal fees:	\$
LMI: Add to loan? Yes <input type="checkbox"/> No <input type="checkbox"/>	\$
Discharge costs:	\$
Other exit fees:	\$
<b>SUBTOTAL REFINANCE AND LOAN COSTS (E)</b>	\$
<b>ADDITIONAL LOANS FUNDS SOUGHT (F)</b>	\$
<b>TOTAL LOAN AMOUNT (E+F)</b>	\$

## ADDITIONAL DETAILS - IF YOU'RE REFINANCING / CONSOLIDATING DEBTS:

### DETAILS OF ANY CREDIT CARDS OR PERSONAL LOANS BEING CONSOLIDATED:

	DEBT 1	DEBT 2	DEBT 3	DEBT 4	DEBT 5	DEBT 6	DEBT 7	DEBT 8
Lender name:								
Loan / credit card liability type:								
Estimated payout amount:	\$	\$	\$	\$	\$	\$	\$	\$
Current interest rate:	%	%	%	%	%	%	%	%
Remaining term of loan:	Y M	Y M	Y M	Y M	Y M	Y M	Y M	Y M

**Other debt:** As part of the proposed consolidation of debt, are credit card limits going to be reduced or cancelled? Please provide details below.

## YOUR PREFERRED LOAN OPTIONS:

### YOUR PREFERRED INTEREST RATE TYPE: *(Please select one)*

- Variable rate** – You require an interest rate that fluctuates over the term of the loan in line with market interest rate changes.
- Fixed rate** – You require certainty about the interest rate and/or repayment for a fixed term.
- Fixed & Variable** – You require a combination of fixed and variable interest rates.
- No preferred interest rate type.**

### YOUR PREFERRED REPAYMENT TYPE: *(Please select one)*

- Principal & Interest** – You require repayments that include both the principal amount borrowed and the interest payable, so that the loan is repaid in full by the end of the loan's term.
- Interest Only** – You require interest only repayments for a specified term.
- Interest Only in Advance** – You require ability to make an advanced or lump sum interest only repayment.
- No preferred repayment type.**

### YOUR PREFERRED LOAN FEATURES:

FEATURES	REQUIRED
<b>Pay off quickly / additional payments</b> It is important that the loan is paid off quickly and that additional payments are allowed without penalty.	Yes <input type="checkbox"/> No <input type="checkbox"/> Not essential <input type="checkbox"/>
<b>Split account</b> It is important to have more than one loan sub account/s, or a separate account for savings / investment funds, for tax, accounting or personal expense purposes.	Yes <input type="checkbox"/> No <input type="checkbox"/> Not essential <input type="checkbox"/>
<b>Re-draw</b> It is important to have access to additional repayment funds should it be required.	Yes <input type="checkbox"/> No <input type="checkbox"/> Not essential <input type="checkbox"/>
<b>100% Offset</b> It is important to have a separate savings account linked to the loan that offsets the savings balance against the loan balance.	Yes <input type="checkbox"/> No <input type="checkbox"/> Not essential <input type="checkbox"/>
<b>Line of credit</b> It is important to have a revolving facility that allows you to draw to a limit via EFTPOS, ATM, Internet or Cheque.	Yes <input type="checkbox"/> No <input type="checkbox"/> Not essential <input type="checkbox"/>
<b>Top up</b> It is important to have access to additional funds for future use subject to sufficient equity.	Yes <input type="checkbox"/> No <input type="checkbox"/> Not essential <input type="checkbox"/>
<b>Product flexibility</b> It is important to have the ability to switch between a lender's mortgage products.	Yes <input type="checkbox"/> No <input type="checkbox"/> Not essential <input type="checkbox"/>
<b>Portability</b> It is important to have the option to transfer the loan to an alternative property to save money and time.	Yes <input type="checkbox"/> No <input type="checkbox"/> Not essential <input type="checkbox"/>
<b>Other features sought</b>	Yes <input type="checkbox"/> Not essential <input type="checkbox"/>

#### Additional information/comments:

#### FOR THE CREDIT ASSISTANCE PROVIDER:

Disclose to the client and note any significant costs and / or risks associated with the features being sought. For example, costs of refinancing, break costs, fees for credit assistance services etc.



## YOUR FINANCIAL SECURITY:

Have you had any difficulties in meeting your financial commitments in the past 2 years?

Yes  No

If **yes**, provide details below.

Have you received advice from an accountant, solicitor or financial planner regarding your requirements or financial objectives?

Yes  No

If **yes**, please provide details.

## PROTECTING YOUR LIFESTYLE / ASSETS:

Do you have any insurance to protect your lifestyle eg. life, total permanent disablement insurance, income protection etc?

Yes  No

How would your lifestyle needs be maintained if you and / or your partner were

(a) temporarily unable to earn an income, for example through sickness / illness?

(b) permanently unable to earn income, for example through death / permanent disability?

Would you like someone to contact you regarding life insurance?

Yes  No

Do you have any home and contents insurance?

Yes  No

Would you like someone to contact you regarding home and contents insurance?

Yes  No

## CHANGES TO YOUR CURRENT CIRCUMSTANCES:

Do you anticipate any material changes to your financial situation? For example, change in employment, income or expenditure?

Yes  No

If **yes**, what are the reasons for the changes and what is the expected impact?