



Pre-assessment - Personal Loan

Basic Information (Applicant 1)

Date Completed:

Last Updated:

Full Legal Name		D.O.B	
Mobile		Email	
Relationship Status		Citizenship Status	
Number of dependent children		Age(s) of dependents	
How did you hear about us?		Driver Licence Number	

Residential History (Applicant 1)

Current Address		Previous Address (if less than 3 years at current address)	
Approx. date moved in		Approx. dates at address	
Living Arrangement		Previous Address (if less than 3 years at last 2 addresses combined)	
Weekly Rent/board		Approx. dates at address	
Number of people on rental agreement			

Employment History (Applicant 1)

Current Employer		Previous Employer (if less than 3 years)	
Current Position		Previous Position	
Employment Type		Start and end date	
Date Started		Previous Employer (if less than 3 years combined)	
Are you on probation?		Previous Position	
Base Income (gross)		Start and end date	
Overtime/allowances/bonuses etc.			

Other Income (Applicant 1)

Family Tax Benefit A		Rental Income (property 1)	
Family Tax Benefit B		Rental Income (property 2)	
Rent Assistance		Other Income, please explain	
Other Centrelink			



Basic Information (Applicant 2)

Full Legal Name		D.O.B	
Mobile		Email	
Relationship Status		Citizenship Status	
Number of dependent children <i>Do not repeat any already declared</i>		Age(s) of dependents	
Are you a first home buyer?		Driver Licence Number	

Residential History (Applicant 2)

Current Address		Previous Address (if less than 3 years at current address)	
Approx. date moved in		Approx. dates at address	
Living Arrangement		Previous Address	
Weekly Rent/board		(if less than 3 years at last 2 addresses combined)	
Number of people on rental agreement		Approx. dates at address	

Employment History (Applicant 2)

Current Employer		Previous Employer (if less than 3 years)	
Current Position		Previous Position	
Employment Type		Start and end date	
Date Started		Previous Employer (if less than 3 years combined)	
Are you on probation?		Previous Position	
Base Income (gross)		Start and end date	
Overtime/allowances/bonuses etc.			

Other Income (Applicant 2)

Family Tax Benefit A		Rental Income (property 1)	
Family Tax Benefit B		Rental Income (property 2)	
Rent Assistance		Other Income, please explain	
Other Centrelink			



Real Estate (Owned)

Property 1

Property type		Property address	
Date purchased			
Name(s) on title		Property value	\$
Rental income (if applicable)			
Home Loan Lender		Amount owing	
Interest rate		Term remaining (years)	
Repayments		Account Conduct	

Property 2

Property type		Property address	
Date purchased			
Name(s) on title		Property value	\$
Rental income (if applicable)			
Home Loan Lender		Amount owing	
Interest rate		Term remaining (years)	
Repayments		Account Conduct	

Motor vehicles

Motor Vehicle 1

Year, make and model		Approximate value	
Car loan lender (if applicable)		Amount owing	
Name(s) on account		Repayments	
Interest rate (if known)		Account conduct	

Motor Vehicle 2

Year, make and model		Approximate value	
Car loan lender (if applicable)		Amount owing	
Name(s) on account		Repayments	
Interest rate (if known)		Account conduct	



Other Assets

	Value	Description
Savings (total)		
Household contents		Estimated value
Superannuation (applicant 1)		Estimated value
Superannuation (applicant 2)		Estimated value
Other		
Other		

Other Liabilities

Personal Loan 1

Name(s) on account		Lender		Amount owing	
Repayments		Interest rate (if known)		Account conduct	

Personal Loan 2

Name(s) on account		Lender		Amount owing	
Repayments		Interest rate (if known)		Account conduct	

Personal Loan 3

Name(s) on account		Lender		Amount owing	
Repayments		Interest rate (if known)		Account conduct	

Credit Cards

Name on Account	Lender	Amount owing	Limit	Conduct
Name on Account	Lender	Amount owing	Limit	Conduct
Name on Account	Lender	Amount owing	Limit	Conduct
Name on Account	Lender	Amount owing	Limit	Conduct
Name on Account	Lender	Amount owing	Limit	Conduct
Name on Account	Lender	Amount owing	Limit	Conduct

Other Liabilities

	Description
HELP Balance	
ATO Debt	
Child Support	
Pay Deductions	
ZipPay/Afterpay etc. <i>Include limit and balance</i>	
Other	



Living Expenses

Please use actual figures where possible, estimates where reasonable.

Council Rates & Body Corp. <i>Owner-occupied only.</i>			Commentary	
Electricity, Gas & Water			Commentary	
Groceries			Commentary	
Phone			Commentary	
Internet			Commentary	
Paid TV <i>Foxtel, Spotify etc.</i>			Commentary	
Recreation & Entertainment <i>Eating out, alcohol, cigarettes, holidays etc.</i>			Commentary	
Clothing & Personal Care <i>Clothes, shoes, hair etc</i>			Commentary	
Medical & Health <i>Doctor, pharmacy, optical etc. Not insurance</i>			Commentary	
Health Insurance			Commentary	
Gym membership <i>Include similar sports/health club costs</i>			Commentary	
Fuel			Commentary	
Car(s) registration			Commentary	
Car(s) servicing			Commentary	
Car(s) Insurance			Commentary	
Other Travel Costs <i>Bus, parking, tolls etc.</i>			Commentary	
Home & Contents Insurance			Commentary	
Any other Insurance <i>Income protection, life etc.</i>			Commentary	
Childcare <i>If \$0 with children, please explain why \$0</i>			Commentary	
Education <i>Private or public school fees, books, Uni etc.</i>			Commentary	
Investment Property <i>All costs – body corp, rates, insurance etc.</i>			Commentary	
Other <i>Please explain</i>			Commentary	
Total <i>The Broker will complete the total for you</i>				



General Eligibility

Do you expect any change in your future that may affect your ability to make repayments?

Is there anything else you are concerned will affect your ability to get approved?

Credit History

Have any applicants ever been bankrupt?
If yes, provide dates/details

Are there likely any failed direct debits, overdrawn or dishonours on your bank statements in the last 3 months?

Do any applicants have any defaults etc.
If yes, provide dates/details

Do you expect any payments marked late on your credit file?
Most lenders record the last 2 years history on your file

Loan Requirement

Please describe what you are trying to do.
Please include things such as: Purpose of funds.

What are your preferences regarding a loan?

Is the lowest interest rate most important? Preferred term (3-7 years)? Do you have a preference of lenders? No early repayment fees?

Comments to Broker

Please include any additional notes to the Broker here.

Please include any property/loan details you couldn't fit into the loan here. Let me know if you've already been declined elsewhere for any reason.

Please stop here unless one or more applicants are self-employed.



Self-employed

Structure		Trading Name	
ABN		Description of what your business does. <i>Please include services, products, customers etc.</i>	
Details of any Trusts <i>Name, Trustees & Beneficiaries</i>			
Date registered			
Date registered for GST			
Are you on top of ATO liabilities?		Business Address	
How much is owing to the ATO?			

Income (latest financial year estimates)

Turnover		Interest	
Profit		Director's wage/drawings/dividends <i>Please include breakdown of how you receive personal income from the company.</i>	
Depreciation			

Business Liabilities (current)

Please include all loans including chattel mortgages, credit cards, leases, commercial, unsecured/secured loans.

Related asset	Lender	Amount owing	Limit	Repayments

Other

Additional comments <i>Please include anything relevant to your business here, including Trust disbursements, recent change in structure etc.</i>	
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Companies only:

Directors of company <i>Please include percentage owned.</i>		ACN	
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