

**CLIENT NEEDS REVIEW  
 LICENSEE/CREDIT REPRESENTATIVE  
 CONSUMER FINANCE**



**Read to Client:** To ensure your Credit Representative makes the correct financial product recommendations they must have reasonable grounds for making those recommendations. This means that a Credit Representative must make reasonable inquiries about the consumer's financial situation, consumer's requirements and objectives, take reasonable steps to verify the consumer's financial situation and take reasonable steps prescribed by the regulation to verify all matters relating to this application to ensure the credit contract is not unsuitable for the consumer. We accept no liability for any recommendation given on the basis of inaccurate or incomplete information.

Do you confirm to have understood what I have just read out to you?  Yes  No

Personal Details	Client	Partner
Mr/Mrs/Miss/Ms/Dr		
Surname		
First Names		
Date of Birth		
Home Address		
Postal Address (e.g. PO Box)		
Home phone ( )		
Work phone ( )		
Mobile		
Email Address		
Employment Details		
Occupation and time in current position		
Employment Status	Self / Employee / Not Employed / Other	Self / Employee / Not Employed / Other
Business Status	Sole Proprietor / Private Company / Partnership / Trust / Not Applicable	Sole Proprietor / Private Company / Partnership / Trust / Not Applicable
Employment/Business Name		

Dependent's Name	Date of Birth	Male / Female	Support to age?

Is there anything in your credit history that would stop you getting a loan?

Yes  No

If yes, please explain:

Are you experiencing financial stress or hardship?

Yes  No

If yes, please explain:

Assets & Liabilities	Asset \$	Liability \$	Monthly Payment	Ownership You / Partner / Joint	Lender
Principal Residence					
Home Contents					
Cash & Bank Deposits					
Motor Vehicles					
Motor Vehicles					
Caravan/Boat					
Investment Properties					
Business Interests					
Shares					
Surrender value of traditional life insurance					
Superannuation					
Holiday Home					
Recreational Property					
Other Assets Other Assets Other Assets					
Personal Loans/ Overdrafts etc					
Credit Card Limit Credit Card Limit Credit Card Limit					
Living Expenses					
<b>Total</b>					

Monthly Income	Client \$	Partner \$	Joint \$
Gross Salary/Pension			
Investment Income			

Personal Income			
Other Income			
<b>Total</b>			

## REQUIREMENTS – Consumer Finance

Type of Loan	Security Value	Amount of Loan	LVR
Owner/Occupier Purchase	\$	\$	%
Investment Purchase	\$	\$	%
Owner/Occupier Refinance	\$	\$	%
Investment Refinance	\$	\$	%
Asset Finance (e.g. Car, Boat, Caravan)	\$	\$	%
Debt consolidation, Personal loan, Holiday or Other	\$	\$	%

Line of Credit Facility Why would you require a line of credit facility?

Portability Why is it important to you to have the option to transfer this loan to an alternative property and save money and time?

Top-up Why is it important to you to have access to additional funds should you wish to make renovations etc?

Interest only (IPL) Why is it important to you to minimise your repayments by paying interest only?

Redraw

Why is it important to you to have access to additional repayments funds should you require it?

Today we have suggested the following loans that may be appropriate to meet your needs and objectives.

We will now need to research and make recommendations in our Statement of Credit Advice.

Lender	Loan type	Amount	Interest rate	Term	Payments

Referrer name:

Referrer contact number:

## LENDER DOCUMENT REQUIREMENT

ID Verification		Evidence of savings including current balance	
Copy of Offer & Acceptance		Pay slips/Group certificates	
Letter from employer		Rental Reference Letter (1 <sup>st</sup> Home Buyer)	
Copy of listing		Self employed – 2 years financials/tax returns	
Statutory declaration for gift		Title particulars of additional security	
Offer & Acceptance/Contract of Sale		Payout figure for debts to be taken over	
Copies of loan statements (12 months)		Consumer Asset Finance Check list (Submit lenders requirements)	
Rental income letter \$ <input type="text"/> per week			

## CLIENT ACKNOWLEDGEMENT

[delete as required and initial where indicated by \*]

I/We acknowledge that I / we have:

- received a copy of the Finance Services Credit Guide dated        /        /        and been given the opportunity to read it
- received a copy of the Licensee/ Authorised Credit Representatives Profile
- been shown the Approved Product List.

The information set out in this form accurately represents my / our objectives, financial situation and or particular needs.

I / We are not aware of any other information which may be relevant to the preparation of my / our Statement of Credit Advice. This will be forwarded to you for your signoff.

I / We understand that a financial product recommendation will be based solely on the information supplied in this form.

I / We understand that it will be necessary to review the information which has been supplied.

I / We acknowledge that if the information provided is inaccurate or incomplete, I / we should consider the appropriateness of the recommendations in the Statement of Credit Advice, having regard to my/our personal circumstances.

I / We appoint Northend Mortgage & Associates Pty Ltd, to act on my/our behalf to arrange finance and or other requested facilities. I / we also acknowledge that a fee for service/brokerage may apply for the arrangement of a loan facility and that a schedule of all fees and commissions will be fully explained in our Statement of Credit Advice before signing of any finance contracts. Licensee / credit representative will also disclose to you any referral fees that will be generated by this transaction.

I / We acknowledge that the credit contract will be deemed unsuitable if, at the time of the final assessment that I / we would be unable to comply with my/our financial obligations under the credit contract or could only comply with substantial hardship.

I / We acknowledge that the credit contract will be assessed as unsuitable if the loan does not meet my / our requirements or objectives.

I / We acknowledge that we do not anticipate any material changes to our income or expenditure in the next 12 months.

I / We acknowledge that taking out a new loan will increase my / our liabilities and there is a need to have our current insurances reviewed and I / we \*accept / \*decline your offer of accepting this service from yourselves.

Client 1 signed .....

Client 2 signed

.....

Date ...../...../.....

Date ...../...../.....

**IMPORTANT:** A reply email from you stating that you agree with the above will be sufficient for us to continue with your Statement of Credit Advice. This is only to be used due to remote servicing.

<p>The information recorded in this document was provided during a discussion held on        /        /</p> <p>By: Northend Mortgage &amp; Associates Pty Ltd</p> <p>Licensee : 364352</p> <p>Signed by: Licensee .....</p>
---