

Fact Find (Personal Loan)

Broker Details

Company Name: Melbourne Home Lending

Broker Name: Tanvir Ahmed

Date:

Personal Details – Borrower 1

Full Name:

Address:

Previous Address:

(within last two years if applicable)

Date of Birth:

Phone Number:

Email Address:

Nationality/Residency:

Marital Status:

Number of Dependents:

Personal Details – Borrower 2

Full Name:

Address:

Previous Address:

Date of Birth:

Phone Number:

Email Address:

Nationality/Residency:

Marital Status:

Number of Dependents:

Employment – Borrower 1

Type of Employment:

Status:

Employer Name:

Employer Address:

Employer Contact Number:

Position:

Time in Position:

Time In Previous Employment:

Gross Annual Income: \$

Net Monthly Income: \$

Employment – Borrower 2

Type of Employment:

Status:

Employer Name:

Employer Address:

Employer Contact Number:

Position:

Time in Position:

Time In Previous Employment:

Gross Annual Income: \$

Net Monthly Income: \$

Financial Position

ASSETS	Value	LIABILITIES	Limit	Balance	Repayment
Principal Home:	\$	Mortgage (Home):	\$	\$	\$
Motor Vehicles:	\$	Car Loans:	\$	\$	\$
Superannuation:	\$	Other Loans:	\$	\$	\$
Investments:	\$	Credit Cards:	\$	\$	\$
Other Assets:	\$	Personal Loans:	\$	\$	\$
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$	\$	\$

NET-WORTH POSITION: \$

Income		Expenses (Monthly)	Continue after settlement
Borrower 1:	\$	Mortgage (Home):	\$
Net Monthly Income			
Borrower 2:	\$	Rent:	\$
Net Monthly Income			
Rental Income:	\$	Living Costs:	\$
Other Income:	\$	Car Loans:	\$
Centrelink Benefits:	\$	Personal Loan:	\$
	\$	Credit Cards:	\$
TOTAL MONTHLY INCOME:	\$	TOTAL MONTHLY EXPENSES:	\$

Loan Requirements

Purpose of Loan

Amount of credit/loan sought:

Estimated Transaction Costs

Processing Fee	\$
Loan Fees:	\$
Monthly Fee	\$
TOTAL COSTS	\$

CLIENT ACKNOWLEDGEMENT

We acknowledge that I / we have:

- received a copy of the Finance Services Credit Guide dated 1 August 2014 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.

We are not aware of any other information which may be relevant to the preparation of our Statement of Credit Advice. This will be forwarded to you for our sign-off.

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

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

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

We appoint Melbourne Home Lending, to act on our behalf to arrange finance and or other requested facilities. 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 us any referral fees that will be generated by this transaction.

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

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

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

We acknowledge that taking out a new loan will increase our liabilities and there is a need to have our current insurances reviewed.

Borrower 1 signature

Borrower 2 signature

Borrower 1 name

Borrower 2 name

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.

The information recorded in this document was provided during a discussion held on

By: Tanvir Ahmed

(Name of Licensee/Authorised Credit Representative)

Licensee or Credit Representative Number: 405961

Signed by:

(Licensee or Authorised Representative)