

# Loan product eligibility and selection record

Initial enquiry date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Referrer details: \_\_\_\_\_

## 1. Customer details

### Applicant 1

Name: \_\_\_\_\_

Address: \_\_\_\_\_

At current address since: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Date of birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Previous address (if relevant): \_\_\_\_\_

Commenced at that address: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Phone/s Home: \_\_\_\_\_ Work: \_\_\_\_\_ Mob: \_\_\_\_\_

Mail address (if different to home): \_\_\_\_\_

Email: \_\_\_\_\_

### Applicant 2

Name: \_\_\_\_\_

Address: \_\_\_\_\_

At current address since: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Date of birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Previous address (if relevant): \_\_\_\_\_

Commenced at that address: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Phone/s Home: \_\_\_\_\_ Work: \_\_\_\_\_ Mob: \_\_\_\_\_

Mail address (if different to home): \_\_\_\_\_

Email: \_\_\_\_\_

## 2. Loan Requirements

a. Loan purpose		
<input type="checkbox"/> Pre-approval	<input type="checkbox"/> Purchase house/unit	<input type="checkbox"/> Refinance
<input type="checkbox"/> Purchase house/unit and refinance	<input type="checkbox"/> Bridging	<input type="checkbox"/> Construction
<input type="checkbox"/> Debt consolidation	<input type="checkbox"/> Purchase vacant land	<input type="checkbox"/> Renovations
<input type="checkbox"/> Investment	<input type="checkbox"/> Lease	<input type="checkbox"/> Other (specify purpose/s)

b. Proposed security type		
<input type="checkbox"/> Owner occupied property	<input type="checkbox"/> Investment property/ies	<input type="checkbox"/> Unsecured

c. Loan amount needed	Total est. security property value	LVR %
\$ _____	\$ _____	_____

# Loan product eligibility and selection record - continued

d. Customer contribution			
\$		<input type="checkbox"/> Saved <input type="checkbox"/> Gift <input type="checkbox"/> FHOG/other	
Security property 1	\$	Address	
Security property 2	\$	Address	
Security property 3	\$	Address	
<input type="checkbox"/> Purchase/building contract signed (if applicable)		Settlement date:	
<input type="checkbox"/> Ready to lodge an application		<input type="checkbox"/> First Home Buyer/s	

## 3. Income and expenses

a. Income - customer 1				Income - customer 2			
Employer				Employer			
Years there		Previous		Years there		Previous	
<input type="checkbox"/> Self-employed				<input type="checkbox"/> Self-employed			
<input type="checkbox"/> Employment confirmed by broker    /    /				<input type="checkbox"/> Employment confirmed by broker    /    /			
Employment income	\$			Employment income	\$		
Rental income	\$			Rental income	\$		
Other income (specify)				Other income (specify)			
1.	\$			1.	\$		
2.	\$			2.	\$		
3.	\$			3.	\$		

b. Continuing liabilities	Description	Amount owed	Credit limit
Credit card 1		\$	\$
Credit card 2		\$	\$
Sore charge cards		\$	\$
	Description	Balance	Monthly repayment
Other loan 1		\$	\$
Other loan 2		\$	\$
Other loan 3		\$	\$
On-going rent		\$	\$
Maintenance/child support		\$	\$
Number of dependants		Ages	
Number of motor vehicles		<input type="checkbox"/> Privately owned <input type="checkbox"/> Provided by employer	

c. Preferred loan term	years	Preferred loan repayment/s	\$ per month
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# Loan product eligibility and selection record - continued

## 4. Serviceability assessment

Will the applicant/s be able to service the repayments for the proposed loan/s?  Yes  No

If Yes, the number of lenders on the Panel with which the applicant/s meets serviceability criteria is: \_\_\_\_\_ lenders

## 5. Customer loan requirements and objectives

The customer/s nominated the following requirements and objectives in relation to the proposed loan:

- |          |          |
|----------|----------|
| 1. _____ | 5. _____ |
| 2. _____ | 6. _____ |
| 3. _____ | 7. _____ |
| 4. _____ | 8. _____ |

## 6. Loan product selection

Subject to formal assessment and confirmation of relevant details, on assessment of the information provided by the customer/s, it appears that the customer/s satisfies the lending criteria of the following lenders on the Lender Panel.

\_\_\_\_\_

Note that the lenders listed may not necessarily be the only lenders with which the customer/s qualify/ies, on preliminary assessment.

Proposed lender/product/s satisfying the applicant's requirements: \_\_\_\_\_

Reason/s this lender and product/s are proposed:

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Variable rate product desired  | <input type="checkbox"/> Fixed rate product desired | <input type="checkbox"/> Basic home loan product desired |
| <input type="checkbox"/> Line of credit product desired | <input type="checkbox"/> Competitive interest rate  | <input type="checkbox"/> Loan fee structure              |
| <input type="checkbox"/> Branch network availability    | <input type="checkbox"/> General banking facilities | <input type="checkbox"/> Customer lender preference      |
| <input type="checkbox"/> Lender service levels          | <input type="checkbox"/> Overall loan costs savings |  |
| <input type="checkbox"/> Other: _____                   |   |  |

The loan product proposed meets the following customer requirements and objectives noted in section 5 above:

1.       2.       3.       4.       5.       6.       7.       8.

## Refinance/Switching Applications

- Loan Facility Comparative Cost Analysis completed and outcomes discussed.

## 7. Acknowledgement

Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

A copy of this document will be provided to the customer/s on request.