

CLIENT NEEDS ANALYSIS



Southside Finance
Professional Financial Services

take the next step...

Please fill this form out and return to me before our appointment. This will help speed up the whole process and we can spend our time together focusing on your requirements. If you are unsure of anything, just leave it blank.

You can type your answers in and email, or just print, write your information in and send back.

LOAN DETAILS		
Date:	Loan Amount Sought:	Purchase Price/Property Value:
What are the main reasons for seeking credit (how will the funds be used) or the reasons for a review of an existing credit contract? If purchasing property, how long are you looking to retain the property for? <2yrs 2-5yrs 5-10yrs >10yrs If refinancing or consolidating debts, please provide details of the debts that are being refinanced or consolidated and the resulting benefit to you.		

APPLICANT 1

APPLICANT 2

PERSONAL DETAILS										
Title:	Mr	Mrs	Miss	Ms	Dr	Mr	Mrs	Miss	Ms	Dr
First and Middle Name:										
Surname:										
Phone:	Home: Work:	Mobile: Fax:				Home: Work:	Mobile: Fax:			
Email:										
Date of Birth (DOB):										
Marital Status:	Married Single	De Facto Separated				Married Single	De Facto Separated			
Residential Status:	Australia Citizen Permanent Resident	Temporary Resident Visitor				Australia Citizen Permanent Resident	Temporary Resident Visitor			
DOB of Dependent Children:										
Drivers Licence:	No.: State:	Exp. Date:				No.: State:	Exp. Date:			
Passport:	No.: Issue Date:	Exp. Date:				No.: Issue Date:	Exp. Date:			

CURRENT ADDRESS							
Address:							
	Postcode:				Postcode:		
Time at Address:	Years:	Months:				Years:	Months:
Status:	Owner Rent/Board	Owner with Mortgage Live with Parents				Owner Rent/Board	Owner with Mortgage Live with Parents
Monthly Rent: <i>(if renting)</i>	\$				\$		
Postal Address: <i>(if different from current address)</i>							
	Postcode:				Postcode:		
Previous Address: <i>(if less than 2 years)</i>							
	Postcode:				Postcode:		
Time at Previous Address:	Years:	Months:				Years:	Months:
Previous Address: <i>(if less than 2 years)</i>							
	Postcode:				Postcode:		
Time at Previous Address:	Years:	Months:				Years:	Months:

EMPLOYMENT DETAILS						
Employers Name in full:						
Time with Employer:	Years:	Months:	Years:	Months:		
Status:	Full time Casual	Permanent Self-employed	Part time	Full time Casual	Permanent Self-employed	Part time
Occupation/Job Title:						
Employer Address:						
Contact for verifying employment:	Name: Phone:		Name: Phone:			
Gross Annual Salary	\$		\$			
Net Annual Salary:	\$		\$			
Gross Overtime/Penalties:	\$		\$			
Other Annual Gross Income: <i>(pensions, FTB, etc.)</i>	\$		\$			
Previous Employer: <i>(if less than 3 years)</i>						
Previous Employer Address:						
Time with Previous Employer:	Years:	Months:	Years:	Months:		

ASSETS					
PROPERTIES OWNED					
Address:					
	Postcode:		Postcode:		
Value	\$		\$		
In the name of:	Applicant 1	Applicant 2	Applicant 1	Applicant 2	Applicant 2
Monthly Rental Income:	\$		\$		
BANK ACCOUNTS					
Financial Institution:					
Account Number:					
In the name of:	Applicant 1	Applicant 2	Applicant 1	Applicant 2	Applicant 1 Applicant 2
Balance:	\$		\$		\$
MOTOR VEHICLES					
Make and Model:					
Year:					
In the name of:	Applicant 1	Applicant 2	Applicant 1	Applicant 2	Applicant 1 Applicant 2
Value:	\$		\$		\$
OTHER ASSETS					
Home Contents Value:	\$				
Superannuation:	\$		\$		
Other (shares, etc.):	\$		\$		

LIABILITIES			
MORTGAGES			
Financial Institution:			
Original Loan Amount:	\$	\$	\$
Account Number:			
In the name of:	Applicant 1 Applicant 2	Applicant 1 Applicant 2	Applicant 1 Applicant 2
Amount Owning:	\$	\$	\$
Monthly Repayments:	\$	\$	\$
OTHER LOANS			
Financial Institution:			
Original Loan Amount:	\$	\$	\$
Account Number:			
In the name of:	Applicant 1 Applicant 2	Applicant 1 Applicant 2	Applicant 1 Applicant 2
Amount Owning:	\$	\$	\$
Monthly Repayments:	\$	\$	\$
Is Loan being paid out:	Yes No	Yes No	Yes No
CREDIT CARDS			
Financial Institution:			
Credit Limit:	\$	\$	\$
Amount Owning:	\$	\$	\$
MONTHLY REPAYMENTS			
Rent:	\$	Continue after settlement?	Yes No
Home Loan:	\$	Continue after settlement?	Yes No
Investment Loan:	\$	Continue after settlement?	Yes No
Credit/Store Cards:	\$	Continue after settlement?	Yes No
Personal/Car Loan:	\$	Continue after settlement?	Yes No
Other Loans:	\$	Continue after settlement?	Yes No
MONTHLY EXPENSES			
Basic Housing Expenses: <i>(rates)</i>	\$	Transport:	\$
Communications & Media:	\$	Dependents Support:	\$
Food, Groceries & Pets:	\$	Education & Childcare:	\$
Recreation & Entertainment:	\$	Utilities: (gas, electricity etc.)	\$
Clothing & Personal Care:	\$	Private Health Insurance:	\$
Medical & Health:	\$	Other:	\$
Insurances: <i>(car, home, life)</i>	\$	TOTAL:	\$

ADDITIONAL INFORMATION		
Have you had any difficulties in meeting your financial commitments in the past 2 years? If yes, please provide details:	Yes	No
Have you missed any loan or credit card payments in the past 6 months?	Yes	No
Have you received advice from an accountant, solicitor or financial planner regarding your requirements or financial objectives? If yes, please provide details:	Yes	No
Do you have any insurance to protect your lifestyle (life, total permanent disablement, 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 (eg. through sickness/illness)? b) Permanently unable to earn income (eg. through death/permanent disability)?		
Would you like someone to contact you regarding life insurance?	Yes	No
Do you have home and contents insurance?	Yes	No
Would you like someone to contact you regarding home and contents insurance?	Yes	No
Do you anticipate any material changes to your financial situation in the next 6 months (eg. change in employment, income, etc)?	Yes	No
If yes, what are the reasons for the changes and what is the expected impact?	Yes	No
ADDITIONAL INFORMATION/COMMENTS:		

YOUR PREFERRED LOAN OPTION			
YOUR PREFERRED INTEREST RATE TYPE (Please select one)			
Variable Rate – it is important to have an interest rate that fluctuates over the term of the loan in line with market interest rate changes. Fixed Rate – it is important to have certainty about the interest rate and/or repayment for a fixed term. Fixed & Variable Rate – it is important to have a combination of fixed and variable interest rates. No Preferred Interest Rate Type			
YOUR PREFERRED REPAYMENT TYPE (Please select one)			
Principal & Interest – it is important to have 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 – it is important to make interest only repayments for a specified term. Interest Only in Advance – it is important to have the ability to make an advanced or lump sum interest only repayment. No Preferred Repayment Type			
YOUR PREFERRED LOAN FEATURES			
Payoff quickly / additional payments It is important that the loan is paid off quickly and that additional payments are allowed without penalty.	Yes	No	Not Essential
Split Account It is important to have more than one loan sub account/s, or a spate account for savings/investment funds, for tax, accounting or personal expense purposes.	Yes	No	Not Essential
Re-draw It is important to have access to addition repayment funds should it be required.	Yes	No	Not Essential
100% Offset It is important to have a separate savings account linked to the loan that offsets the savings balance against the loan balance.	Yes	No	Not Essential
Line of Credit It is important to have a revolving facility that allows you to draw to a limit via EFTPOS, ATM, Internet or Cheque.	Yes	No	Not Essential
Top Up It is important to have access to additional funds for future use subject to sufficient equity.	Yes	No	Not Essential
Product Flexibility It is important to have the ability to switch between a lender's mortgage products.	Yes	No	Not Essential
Portability It is important to have the option to transfer the loan to an alternative property to save money and time.	Yes	No	Not Essential
Other Features Sought:			