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# Client Needs Analysis & Preliminary Assessment

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Your Manager Pty Ltd ABN 14 142 152 323

Australian Credit Licence Number 506104 PO Box 3081, Blakehurst NSW 2221

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Loan Application Type

Application For:\*   
Application Type:\*   
Company / Self-Employed:   
Trust:

Application Details > Personal Details

Applicant 1

Applicant Type:\*  Applicant  Guarantor  
Title:\*   
First Name:\*   
Middle Name(s):   
Last Name:\*   
Also Known As:   
Mother's Maiden Name:

Other

Gender:\*   
Date of Birth:\*   
Marital Status:\*   
Spouse:\*   
No of Dependents:   
Dependents' Ages:   
Drivers Licence No:   
Drivers Licence State:   
Drivers Licence Expiry Date:  /  /   
First Home Buyer?   
Power of Attorney

Marketing

Allow Credit Check?   
Allow Third Party Disclosure?   
Allow Direct Marketing?   
Allow Telemarketing?

Permanent Residency Details

Permanent Resident of Country:\*   
Residency Status:\*  Citizen  Non Resident  
Name on Citizenship:   
Issue Date:  /  /

Applicant 2

Applicant Type:\*  Applicant  Guarantor  
Title:\*   
First Name:\*   
Middle Name(s):   
Last Name:\*   
Also Known As:   
Mother's Maiden Name:

Other

Gender:\*   
Date of Birth:\*   
Marital Status:\*   
Spouse:\*   
No of Dependents:   
Dependents' Ages:   
Drivers Licence No:   
Drivers Licence State:   
Drivers Licence Expiry Date:  /  /   
First Home Buyer?   
Power of Attorney

Marketing

Allow Credit Check?   
Allow Third Party Disclosure?   
Allow Direct Marketing?   
Allow Telemarketing?

Permanent Residency Details

Permanent Resident of Country:\*   
Residency Status:\*  Citizen  Non Resident  
Name on Citizenship:   
Issue Date:  /  /

Applicant Details > Contact Details

Current Address			
Current Address:*	<input type="text"/>	Current Address:*	<input type="text"/>
Residential Status:*	<input type="text"/>	Residential Status:*	<input type="text"/>
Moved In:*	<input type="text"/>	Moved In:*	<input type="text"/>
Months at Address:	<input type="text"/>	Months at Address:	<input type="text"/>
Postal Address (if different):	<input type="text"/>	Postal Address (if different):	<input type="text"/>
Previous Address (if less than 2 years at current address)			
Previous Address 1		Previous Address 1	
Previous Address	<input type="text"/>	Previous Address	<input type="text"/>
Moved In:*	<input type="text"/>	Moved In:*	<input type="text"/>
Moved Out:*	<input type="text"/>	Moved Out:*	<input type="text"/>
Month at Address:	<input type="text"/>	Month at Address:	<input type="text"/>
Residential Status:*	<input type="text"/>	Residential Status:*	<input type="text"/>
Post Settlement Address	<input type="text"/>	Post Settlement Address	<input type="text"/>
Post Settlement Address:	<input type="text"/>	Post Settlement Address:	<input type="text"/>
Residential Status:	<input type="text"/>	Residential Status:	<input type="text"/>
Contact Details (include area codes)			
Preferred Number:*	<input type="text"/>	Preferred Number:*	<input type="text"/>
Home:	<input type="text"/>	Home:	<input type="text"/>
Mobile:	<input type="text"/>	Mobile:	<input type="text"/>
Fax:	<input type="text"/>	Fax:	<input type="text"/>
Email:	<input type="text"/>	Email:	<input type="text"/>

Applicant Details > Current Employment

Current Employment Details					
Employment Type:*	<input type="text"/>	Employment Type:*	<input type="text"/>		
Status:*	<input type="text"/>	Status:*	<input type="text"/>		
Sector:*	<input type="text"/>	Sector:*	<input type="text"/>		
On Benefits: <input type="checkbox"/>	Student: <input type="checkbox"/>	Home Duties: <input type="checkbox"/>	On Benefits: <input type="checkbox"/>	Student: <input type="checkbox"/>	Home Duties: <input type="checkbox"/>
Occupation:*	<input type="text"/>	Occupation:*	<input type="text"/>		
Occupation Group:*	<input type="text"/>	Occupation Group:*	<input type="text"/>		
Start Date:*	<input type="text"/>	Start Date:*	<input type="text"/>		
Months of Service:	<input type="text"/>	Months of Service:	<input type="text"/>		
On Probation?	<input type="checkbox"/>	On Probation?	<input type="checkbox"/>		
Company Car?	<input type="checkbox"/>	Company Car?	<input type="checkbox"/>		
Company Car Allowance:	<input type="text"/>	Company Car Allowance:	<input type="text"/>		
Company Car Value:	<input type="text"/>	Company Car Value:	<input type="text"/>		

Current Employer's Details

Company Name:\*

Title:

First Name:

Last Name:

Phone:\*

Fax:

Mobile:

Email:

Address:

Company Name:\*

Title:

First Name:

Last Name:

Phone:\*

Fax:

Email:

Address:

Applicant Details > Previous Employment

Previous Employment Details

Employment Type:\*

Status:\*

Sector:\*

On Benefits:

Student:

Home Duties:

Occupation:\*

Occupation Group\*

Start Date\*

End Date:\*

Months of Service:

Employment Type:\*

Status:\*

Sector:\*

On Benefits:

Student:

Home Duties:

Occupation:\*

Occupation Group\*

Start Date\*

End Date:\*

Months of Service:

Previous Employer's Details (if less than 2 years)

Company Name:\*

Title:

First Name:

Last Name:

Phone:\*

Fax:

Mobile:

Email:

Address:

Company Name:\*

Title:

First Name:

Last Name:

Phone:\*

Fax:

Mobile:

Email:

Address:

Income Details

Current Self Employed Income Details

Previous Tax Year Income:

Previous Tax Year Income:

Current Income Details

Gross Salary (\$):

Gross Salary (\$):

Frequency:

Frequency:

Overtime (\$):

Overtime (\$):

Frequency:

Frequency:

Additional Income Details

Income Type:

Income Type:

Income Amount:

Income Amount:

Frequency:

Frequency:

Financial Year:  Current  Previous

Financial Year:  Current  Previous

Income Verified Date:  /  /

Income Verified Date:  /  /

Gov. Benefit Type:  Family Allowance

Gov. Benefit Type:  Family Allowance

Unemployed Allowance  Widow Allowance

Unemployed Allowance  Widow Allowance

Depreciation  Interest on Debts Refinanced

Depreciation  Interest on Debts Refinanced

Non Cash Benefits  Non Recurring Expenses

Non Cash Benefits  Non Recurring Expenses

Applicant Details > Expenses

Monthly Living Expenses

Monthly Living Expenses

Value

Value

Expense 1

Expense 1

Type

Type

Description

Description

Ownership:

Ownership

Frequency

Frequency

Value

Value

Expense 2

Expense 2

Type

Type

Description

Description

Ownership:

Ownership

Frequency

Frequency

Value

Value

Expense 3

Expense 3

Type

Type

Description

Description

Ownership:

Ownership

Frequency

Frequency

Value

Value

Applicant Details > Financial Situation

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Is applicant expecting any significant changes to their financial situation?

Is applicant expecting any significant changes to their financial situation?

Significant Change 1

Significant Change 1

Description of Change:\*

Description of Change:\*

Permanency/Type of Change:\*

Permanency/Type of Change:\*

Estimated Start Date:\*  /  /

Estimated Start Date:\*  /  /

Estimated End Date:  /  /

Estimated End Date:  /  /

Mitigant:\*

Mitigant:\*

Applicant Details > Credit Issue

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Credit Issue 1

Credit Issue 1

Max 100 Characters

Max 100 Characters

Amount Owed:

Amount Owed:

Monthly Repayment:

Monthly Repayment:

End Date:\*  /  /

End Date:\*  /  /

Legal Issue:\*

Legal Issue:\*

Judgement:\*

Judgement:\*

Property 1

Can be used as security?	<input type="checkbox"/>	Property already used as security?	<input type="checkbox"/>
<b>Security</b>		<b>Security</b>	
Security Address:	<input type="text"/>	Transaction:*	<input type="text"/>
Ownership:*	<input type="text"/>	Security Use:*	<input type="text"/>
Purchase Date:*	<input type="text"/> / <input type="text"/> / <input type="text"/>	Status:*	<input type="text"/>
Holding:*	<input type="text"/>	Off the Plan:	<input type="checkbox"/>
Zoning:*	<input type="text"/>	Property Type:*	<input type="text"/>
Estimated Value:*	<input type="text"/>	Net Rental Income:	<input type="text"/>
		Net Rental Frequency:	<input type="text"/>

<b>Current Mortgage</b>	<b>Split 1</b>	<b>Split 2</b>
Current Mortgage?	<input type="checkbox"/>	<input type="checkbox"/>
Institution:*	<input type="text"/>	<input type="text"/>
Original Term in Months:	<input type="text"/>	<input type="text"/>
Mortgage Priority:	<input type="text"/>	<input type="text"/>
Limit Amount:	<input type="text"/>	<input type="text"/>
Unpaid Balance:*	<input type="text"/>	<input type="text"/>
Repayment Type:	<input type="text"/>	<input type="text"/>
Interest Rate:	<input type="text"/>	<input type="text"/>
Repayment Amount:*	<input type="text"/>	<input type="text"/>
Repayment Period:*	<input type="text"/>	<input type="text"/>
Account Name:	<input type="text"/>	<input type="text"/>
BSB:	<input type="text"/>	<input type="text"/>
Account Number:	<input type="text"/>	<input type="text"/>
Clearing from this loan:	<input type="text"/>	<input type="text"/>
Exit Fess/Break Costs amount:	<input type="text"/>	<input type="text"/>



Property 2

Can be used as security?

Property already used as security?

Security

Security Address:	<input type="text"/>	Transaction:*	<input type="text"/>
Ownership:*	<input type="text"/>	Security Use:*	<input type="text"/>
Purchase Date:*	<input type="text"/> <input type="text"/> <input type="text"/>	Status:*	<input type="text"/>
Holding:*	<input type="text"/>	Off the Plan:	<input type="checkbox"/>
Zoning:*	<input type="text"/>	Property Type:*	<input type="text"/>
Estimated Value:*	<input type="text"/>	Net Rental Income:	<input type="text"/>
		Net Rental Frequency:	<input type="text"/>

Current Mortgage      Split 1      Split 2

Current Mortgage?	<input type="checkbox"/>	<input type="checkbox"/>
Institution:*	<input type="text"/>	<input type="text"/>
Original Term in Months:	<input type="text"/>	<input type="text"/>
Mortgage Priority:	<input type="text"/>	<input type="text"/>
Limit Amount:	<input type="text"/>	<input type="text"/>
Unpaid Balance:*	<input type="text"/>	<input type="text"/>
Repayment Type:	<input type="text"/>	<input type="text"/>
Interest Rate:	<input type="text"/>	<input type="text"/>
Repayment Amount:*	<input type="text"/>	<input type="text"/>
Repayment Period:*	<input type="text"/>	<input type="text"/>
Account Name:	<input type="text"/>	<input type="text"/>
BSB:	<input type="text"/>	<input type="text"/>
Account Number:	<input type="text"/>	<input type="text"/>
Clearing from this loan:	<input type="text"/>	<input type="text"/>
Exit Fess/Break Costs amount:	<input type="text"/>	<input type="text"/>

Property 3

Can be used as security?

Property already used as security?

Security

Security Address:	<input type="text"/>	Transaction:*	<input type="text"/>
Ownership:*	<input type="text"/>	Security Use:*	<input type="text"/>
Purchase Date:*	<input type="text"/> <input type="text"/> <input type="text"/>	Status:*	<input type="text"/>
Holding:*	<input type="text"/>	Off the Plan:	<input type="checkbox"/>
Zoning:*	<input type="text"/>	Property Type:*	<input type="text"/>
Estimated Value:*	<input type="text"/>	Net Rental Income:	<input type="text"/>
		Net Rental Frequency:	<input type="text"/>

Current Mortgage      Split 1      Split 2

Current Mortgage?	<input type="checkbox"/>	<input type="checkbox"/>
Institution:*	<input type="text"/>	<input type="text"/>
Original Term in Months:	<input type="text"/>	<input type="text"/>
Mortgage Priority:	<input type="text"/>	<input type="text"/>
Limit Amount:	<input type="text"/>	<input type="text"/>
Unpaid Balance:*	<input type="text"/>	<input type="text"/>
Repayment Type:	<input type="text"/>	<input type="text"/>
Interest Rate:	<input type="text"/>	<input type="text"/>
Repayment Amount:*	<input type="text"/>	<input type="text"/>
Repayment Period:*	<input type="text"/>	<input type="text"/>
Account Name:	<input type="text"/>	<input type="text"/>
BSB:	<input type="text"/>	<input type="text"/>
Account Number:	<input type="text"/>	<input type="text"/>
Clearing from this loan:	<input type="text"/>	<input type="text"/>
Exit Fess/Break Costs amount:	<input type="text"/>	<input type="text"/>

Other Assets

Bank Accounts	1	2	3
Type:*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Institution:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Name:*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Bal \$:*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Ownership:*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Savings Period (Mths)*	<input type="text"/>	<input type="text"/>	<input type="text"/>
BSB:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Number:	<input type="text"/>	<input type="text"/>	<input type="text"/>

Investments	1	2	3
Type:*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Institution:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Policy No:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Bal \$:*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Ownership:*	<input type="text"/>	<input type="text"/>	<input type="text"/>

Motor Vehicles	1	2	3
Vehicle Type:*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Make:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Model:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Market Value:*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Ownership:*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Year:	<input type="text"/>	<input type="text"/>	<input type="text"/>

Other Assets	1	2	3
Type:*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Description:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Market Value:*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Ownership:*	<input type="text"/>	<input type="text"/>	<input type="text"/>

Total Other Assets:

Total Security Properties Value:

Total Assets:

Assets and Liabilities > Liabilities

Liability Details	1	2	3
Type:*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Ownership:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Card Type:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Interest Rate:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Months Remaining:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Short Term Months Remaining:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Details			
Name of Lender:*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Lender:*	<input type="text"/>	<input type="text"/>	<input type="text"/>
BSB:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Number:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Name:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Liability Amount:			
Owing Amount:*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Limit Amount:*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Payment Method:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly Repayment Amount:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount Paid at Settlement:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Clearing from this loan?	<input type="text"/>	<input type="text"/>	<input type="text"/>
Exit Fees (if applicable)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Liabilities (amounts owing)	<input type="text"/>	<input type="text"/>	<input type="text"/>

Assets and Liabilities > Mortgage Protection Insurance

Mortgage Protection Insurance

	Applicant 1	Applicant 2
Do you have any arrangements in place to protect your mortgage in the event that things may go wrong (illness, injury or death)?	<input type="checkbox"/>	<input type="checkbox"/>
I would like to discuss the options available to me to protect my mortgage in the event of loss of income.	<input type="checkbox"/>	<input type="checkbox"/>
I am happy with my current level of protection and I am aware of the risks associated with insufficient income protection.	<input type="checkbox"/>	<input type="checkbox"/>

Total Loans Required:  Settlement Date:\*  /  /

Loans Required

Loan Details

Linked to Security Property:  Loan Purpose:

Loan Amount Required:

Source of Funds

Fund Type:  Description:

Amount \$

Loan Features

Documentation  Mortgage Term (years)

Expectation of life of mortgage (years)

Loan Structure

Interest Type:  Wants to reduce debt:

Debt is tax deductible:  Other:

Attitude towards interest rate fluctuations:

Lo Doc Loan

Tax returns are not available:  Income has increased since last tax return was submitted:

Client advised commitment is affordable:

Line of Credit

Line of Credit  LVR less than 80%:

Requires access to equity in property:

Non-Conforming

Has adverse credit history:  Has history of arrears:

Other

Income fluctuations expected:  Lump sum inheritances expected:

Emergency Fund:

Rate Options

Fixed Rate

Fixed Rate:	<input type="checkbox"/>	Fixed Rate Term (years)	<input type="text"/>
Fixed Rate Lock Facility:	<input type="checkbox"/>	Break/Economic cost explained:	<input type="checkbox"/>
Requires stability in payment:	<input type="checkbox"/>	Extra pay restriction explained:	<input type="checkbox"/>
<b>Introductory Fixed</b>			
Introductory Fixed:	<input type="checkbox"/>	Reversion to variable rate explained:	<input type="checkbox"/>
Requires stability and a lower initial repayment:	<input type="checkbox"/>		

Variable Rate

Variable Rate:	<input type="checkbox"/>	Requires flexibility of variable rate:	<input type="checkbox"/>
<b>Introductory Variable</b>			
Introductory:	<input type="checkbox"/>	Requires lower initial payment:	<input type="checkbox"/>
Requires flexibility of variable rate:	<input type="checkbox"/>		
<b>Basic Variable</b>			
Basic Variable:	<input type="checkbox"/>	Requires lower interest with less features:	<input type="checkbox"/>
<b>Additional</b>			

Reverse Mortgage

Reverse Mortgage:	<input type="checkbox"/>	Client advised to discuss facility with family member:	<input type="checkbox"/>
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Professional Package

Professional Package:	<input type="checkbox"/>	Requires Offset Account:	<input type="checkbox"/>
Requires Redraw Facility:	<input type="checkbox"/>		

Loan Features Required

Offset:	<input type="checkbox"/>	Redraw:	<input type="checkbox"/>
Internet/Phone Banking:	<input type="checkbox"/>	Branch Network:	<input type="checkbox"/>
Credit Card:	<input type="checkbox"/>	Transaction Account:	<input type="checkbox"/>
Direct Salary Credits:	<input type="checkbox"/>	Other:	<input type="checkbox"/>

Privacy Disclosure Statement and Consent

By signing this document you agree to its terms. It forms a legal contract between us. If you have any questions, ask before you sign.

You agree that I may collect and use your personal information as specified above.

You can gain access to the information I hold about you by contacting me at the above address.

In addition, I may disclose your personal information to any other organisation that may wish to, or has acquired, an interest in your loan, or in my business.

I may disclose your information to other organisations to help me provide my services and arrange the loan. The types of organisations I may disclose you information to include lenders, mortgage insurers, other mortgage intermediaries, valuers, and other organisations which assist me (such as printers, mailing houses, lawyers, and accountants).

Unless you tell me not to, I may use your information to provide you with offers or information of other goods or services I or a third party can provide you with.

I am collecting personal information about you to provide you with my broking services. The information is required to assist you in preparing the loan application and locating an appropriate lender.

If your information is not provided I may not be able to find a loan for you.

Disclosure of Conflict

Is there any conflict of interest identified with the new proposed loan?\*

No

Yes

*If "Yes", please provide details below.*

I/We confirm that the information supplied is true and correct to the best of our knowledge and I/we understand that changes in our personal circumstances could result in a different recommendation being made.

I/We understand that the proposed loan arrangements were based upon the lenders canvasses and the information provided by me/us and that if the information is incomplete or inaccurate that I/we should consider its suitability before entering into the proposed loan arrangements.

	Client 1	Client 2
Client Name:	<input type="text"/>	<input type="text"/>
Signature:	<input type="text"/>	<input type="text"/>
Date:	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

This assessment is valid for 90 days from the date below. Having regard to the information provided, I make a preliminary assessment that the following product is:\*

Not unsuitable for the borrower(s).

- The credit product is consistent with the client's requirements or objectives; and
- The client can comply with their credit obligation without substantial hardship.

Unsuitable for the borrower(s).

- The credit product is not consistent with the client's requirements or objectives and/or the client would be unable to comply with their obligations or could only do so with substantial hardship.

Assessment Lender:

Assessment Product:

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Statement > Broker Details

Credit Representative's/Australian Credit Licensee's statement

First Name:*	<input type="text"/>	Surname:*	<input type="text"/>
Company Name:*	<input type="text"/>	Contact Number:	<input type="text"/>
Fax Number:	<input type="text"/>	Mobile Number:	<input type="text"/>
Email Address:*	<input type="text"/>		
Address:*	<input type="text"/>		
Signature:	<input type="text"/>	Date:	<input type="text"/> / <input type="text"/> / <input type="text"/>



Notes\*