

FACT FIND

We require this information so we can assess your needs and provide you with the best help possible. It will initially be used to advise on your circumstances and what we think is achievable for you. Then, with your consent, we will use it to eventually lodge a loan application. Please take the time to include all details and call us for any assistance. Email the complete form to loans@visionpf.com.au or fax to 02 8354 3030

A. YOUR PERSONAL DETAILS - APPLICANT 1

Borrower Guarantor Mr. Mrs. Ms.

Surname

First Name Middle Name

Date of Birth (dd/mm/yyyy) Driver Licence Number

Marital Status No. of Dependents & their Ages

Mother's Maiden Name Citizenship

Nearest Relative not Living with You (Name & Relationship)

Nearest Relative Address & Phone Number

A. YOUR PERSONAL DETAILS - APPLICANT 2

Borrower Guarantor Mr. Mrs. Ms.

Surname

First Name Middle Name

Date of Birth (dd/mm/yyyy) Driver Licence Number

Marital Status No. of Dependents & their Ages

Mother's Maiden Name Citizenship

Nearest Relative not Living with You (Name & Relationship)

Nearest Relative Address & Phone Number

B. YOUR ADDRESS DETAILS - APPLICANT 1

Current Residential Address

Current Residential Address Status
 Own Mortgaged Renting Boarding Other

Date moved in (mm/yyyy) Rent Paid \$ pw

Home Phone Mobile

Work Phone

Email Address

Previous Residential Address (if less than 3 years at current)

Date moved in (mm/yyyy)

B. YOUR ADDRESS DETAILS - APPLICANT 2

Current Residential Address

Current Residential Address Status
 Own Mortgaged Renting Boarding Other

Date moved in (mm/yyyy) Rent Paid \$ pw

Home Phone Mobile

Work Phone

Email Address

Previous Residential Address (if less than 3 years at current)

Date moved in (mm/yyyy)

C. YOUR EMPLOYMENT DETAILS - APPLICANT 1

Current Employment

PAYG Self-Employed Contract Full-time Part-Time Casual

Occupation Employer Business Name

Employer Address

Employer Contact Person Employer Phone Number

Gross Salary/Wage/Income (Annual) \$ Start Date Current Employment

Previous Employment (if in current for less than 3 years)

Occupation Employer Business Name

Start Date Previous Employment End Date Previous Employment

Other Income (Bonus/Commissions/Penalties/Pension/DSS/Family Allowance, etc)

Gross Other Income (Annual) \$ Other Income Source

Gross Other Income (Annual) \$ Other Income Source

C. YOUR EMPLOYMENT DETAILS - APPLICANT 2

Current Employment

PAYG Self-Employed Contract Full-time Part-Time Casual

Occupation Employer Business Name

Employer Address

Employer Contact Person Employer Phone Number

Gross Salary/Wage/Income (Annual) \$ Start Date Current Employment

Previous Employment (if in current for less than 3 years)

Occupation Employer Business Name

Start Date Previous Employment End Date Previous Employment

Other Income (Bonus/Commissions/Penalties/Pension/DSS/Family Allowance, etc)

Gross Other Income (Annual) \$ Other Income Source

Gross Other Income (Annual) \$ Other Income Source

D. YOUR ASSETS - WHAT YOU OWN (ALL APPLICANTS)

Real Estate	Address	Rental Income pw	Ownership	Estimated Value
Home	<input type="text"/>		<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Co/Trust	\$ <input type="text"/>
Inv 1	<input type="text"/>	\$ <input type="text"/> pw	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Co/Trust	\$ <input type="text"/>
Inv 2	<input type="text"/>	\$ <input type="text"/> pw	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Co/Trust	\$ <input type="text"/>
Inv 3	<input type="text"/>	\$ <input type="text"/> pw	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Co/Trust	\$ <input type="text"/>
Inv 4	<input type="text"/>	\$ <input type="text"/> pw	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Co/Trust	\$ <input type="text"/>

Other	Make	Model	Year	Ownership	Estimated Value
Vehicle 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Co/Trust	\$ <input type="text"/>
Vehicle 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Co/Trust	\$ <input type="text"/>
Vehicle 3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Co/Trust	\$ <input type="text"/>
Home Contents	<input type="text"/>		Investment Income (Annual)	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	\$ <input type="text"/>
Shares/Investment	<input type="text"/>		\$ <input type="text"/>	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Co/Trust	\$ <input type="text"/>

Savings	Bank/Institution	Account Number	Ownership	Estimated Value
Savings 1	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	\$ <input type="text"/>
Savings 2	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	\$ <input type="text"/>
Savings 3	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	\$ <input type="text"/>
Super	<input type="text"/>		<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	\$ <input type="text"/>
Super	<input type="text"/>		<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	\$ <input type="text"/>

E. YOUR LIABILITIES - WHAT YOU OWE (ALL APPLICANTS)

Home Loans	Lender/Bank	P&I/IO	Var/Fix	Years Left	Limit	Int. Rate	Current Balance	Repayment	Ownership	Refi
Home	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> pm	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Co/Trust	<input type="checkbox"/>
Inv 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> pm	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Co/Trust	<input type="checkbox"/>
Inv 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> pm	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Co/Trust	<input type="checkbox"/>
Inv 3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> pm	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Co/Trust	<input type="checkbox"/>
Inv 4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> pm	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Co/Trust	<input type="checkbox"/>

Other Loans	Lender/Bank	Limit	Int. Rate	Current Balance	Repayment	Ownership	Refi
	<input type="text"/>	\$ <input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> pm	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Co/Trust	<input type="checkbox"/>
	<input type="text"/>	\$ <input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> pm	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Co/Trust	<input type="checkbox"/>
	<input type="text"/>	\$ <input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> pm	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Co/Trust	<input type="checkbox"/>
	<input type="text"/>	\$ <input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> pm	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Co/Trust	<input type="checkbox"/>
	<input type="text"/>	\$ <input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> pm	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Co/Trust	<input type="checkbox"/>

Credit/Store Cards	Bank Name	Limit	Int. Rate	Current Balance	Repayment	Ownership	Refi
Bank 1	<input type="text"/>	\$ <input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> pm	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Co/Trust	<input type="checkbox"/>
Bank 2	<input type="text"/>	\$ <input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> pm	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Co/Trust	<input type="checkbox"/>
Bank 3	<input type="text"/>	\$ <input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> pm	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Co/Trust	<input type="checkbox"/>
Bank 4	<input type="text"/>	\$ <input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> pm	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Co/Trust	<input type="checkbox"/>
Bank 5	<input type="text"/>	\$ <input type="text"/>	% <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/> pm	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Co/Trust	<input type="checkbox"/>

F. YOUR REQUIREMENTS & OBJECTIVES

Please state primary reasons for seeking credit or the reasons for a review of an existing contract.

G. DESIRED LOAN FEATURES

- | | | |
|--|---|--|
| <input type="checkbox"/> Variable Rate | <input type="checkbox"/> Interest Only | <input type="checkbox"/> Re-draw |
| <input type="checkbox"/> Fixed Rate | <input type="checkbox"/> Offset Account | <input type="checkbox"/> Line of Credit |
| <input type="checkbox"/> Mixed: Fixed & Variable | <input type="checkbox"/> Loan Variations | <input type="checkbox"/> Additional Payments |
| <input type="checkbox"/> Multiple Account Splits | <input type="checkbox"/> Internet Banking | <input type="checkbox"/> Portability |

Others:

H. SOME COMPLIANCE QUESTIONS

If you answer YES to any questions, please make comment in the text box below.

Have you had any financial judgments or financial legal proceedings against you?

Are you aware of any defaults or issues on your credit report?

Do you hold any company directorships?

Are you over the credit limit, in arrears, or in hardship in relation to any existing credit or other fixed expenses?

Do you foresee any significant changes to your financial situation in the foreseeable future that would ADVERSELY impact your ability to meet your commitments?

Please comment below.

APPLICANT 1

- Yes No
- Yes No
- Yes No
- Yes No
- Yes No

APPLICANT 2

- Yes No
- Yes No
- Yes No
- Yes No
- Yes No

I. PROTECTING LIFESTYLE AND ASSETS

Have you reviewed your personal risk insurances in the past year?

Do you have sufficient insurances to cover (as a minimum) your existing and proposed debts?

If your income reduces, due to illness or injury, do you have adequate cover in place to meet your loan repayments and living expenses?

We have access to financial planners who can review your needs and provide affordable, tax effective strategies to protect you and your family. This is an obligation free phone consultation for Vision clients. Would you like our financial planner to contact you?

APPLICANT 1

- Yes No
- Yes No
- Yes No
- Yes No

APPLICANT 2

- Yes No
- Yes No
- Yes No
- Yes No

J. AUSTRALIAN CREDIT LICENCE DETAILS

Vision Property and Finance
 Suite 5, Level 3, 99 York Street, SYDNEY 2000
 visionpf.com.au | T 02 8354 3000 | F 02 8354 3030 | e loans@visionpf.com.au
 Australian Credit Licence #389961

K. WHO ELSE CAN WE TALK TO

What specific advisers can we share information with?

Accountant Yes No

If Yes, please give name:

Solicitor Yes No

If Yes, please give name:

The person who referred you? Yes No

If Yes, please give name:

Anyone else we can talk to?

Privacy Statement

Our full Privacy Policy can be found at visionpf.com.au

We are collecting personal information about you to provide you with our credit assistance services. The information is required to assist you in preparing the loan application and locating an appropriate lender. If your information is not provided or is not complete we may not be able to arrange the most appropriate finance for you.

We may disclose your information to other organisations to help us provide our services and arrange the loan. The types of other organisations we may disclose your information to includes lenders, mortgage insurers, other mortgage intermediaries, value's, and other organisations which assist us (such as printers, mailing houses, lawyers, and accountants). Please note, mailing houses are only used to provide information from us to you.

We do not disclose information to overseas recipients but we outsource certain functions such as data entry and back office process functions to organisations that may use people who are based overseas to perform those functions.

You can gain access to the information we hold about you by contacting us at: **Suite 5, Level 3, 99 York Street, Sydney NSW 2000**

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

I/we are signing to confirm that the information is true and correct. Also that the advisers above can be contacted on my/our behalf

Print Name Client 1

Print Name Client 2

Signature Client 1

Signature Client 2

Date:

Date: