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# Client Needs Analysis & Fact Find

For Office Use Only	
Customer Names:	
Date Received:	

The document is designed to facilitate the collection of personal and financial information that will assist us in finding the right loan to meet your requirements. All information is held in strictest confidence in terms of our privacy policy (refer to our website [www.accessfinanceandcapital.com](http://www.accessfinanceandcapital.com) ).

## Applicant 1 Personal Details:

First and Middle Names:	
Preferred Name:	
Surname:	
Title:	Dr / Mr / Mrs / Miss / Ms
Date of Birth:	/ /
Marital Status:	Single / Married / De-facto / Divorced / Separated / Widowed
Address:	
Period at address:	Since / / to / /
Preferred Mailing Address:	
Previous Address: (if less than 3 years at current address)	
	Since / / to / /
Drivers' Licence no: Expiry Date:	/ /
Dependant Children's Names and Date of Birth:	
Telephone - Home:	
Work:	
Mobile:	
Preferred Contact Number:	Home / Work / Mobile
Email Address:	
Occupation:	
Employment Status:	Full Time / Part Time / Self Employed / Contractor / Retired / Not Employed
Employer Name:	
Employer Address:	
Employer Contact:	
Employer Telephone:	
Length of employment: (current employer)	Since / / to / /
Previous Employer: (if less than 3 years current employment)	
Contact Name & telephone number:	
Length of Employment:	Since / / to / /

## **Applicant 2 Personal Details (when applicable):**

<b>First and Middle Names:</b>	
<b>Preferred Name:</b>	
<b>Surname:</b>	
<b>Title:</b>	Dr / Mr / Mrs / Miss / Ms
<b>Date of Birth:</b>	/ /
<b>Marital Status:</b>	Single / Married / De-facto / Divorced / Separated / Widowed
<b>Address:</b>	
<b>Period at address:</b>	Since / / to / /
<b>Preferred Mailing Address:</b>	
<b>Previous Address: (if less than 3 years at current address)</b>	
	Since / / to / /
<b>Drivers' Licence no: Expiry Date:</b>	/ /
<b>Dependant Children's Names and Date of Birth:</b>	
<b>Telephone - Home:</b>	
<b>Work:</b>	
<b>Mobile:</b>	
<b>Preferred Contact Number:</b>	Home / Work / Mobile
<b>Email Address:</b>	
<b>Occupation:</b>	
<b>Employment Status:</b>	Full Time / Part Time / Self Employed / Contractor / Retired / Not Employed
<b>Employer Name:</b>	
<b>Employer Address:</b>	
<b>Employer Contact:</b>	
<b>Employer Telephone:</b>	
<b>Length of employment: (current employer)</b>	
<b>Previous Employer: (if less than 3 years current employment)</b>	
<b>Contact Name &amp; Telephone number:</b>	
<b>Length of Employment:</b>	

## Statement of Assets and Liabilities as at     /     /

Property Assets	Address	Value \$
Street: (1) Suburb:		
Street: (2) Suburb:		
Street: (3) Suburb:		

Other Assets	Description	Value \$
Car(s) Make/Model/Year:		
Car(s) Make/Model/Year:		
Savings/Investment acc:		
Savings/Investment acc:		
Savings/Investment acc:		
Deposit Paid:		
Superannuation:		
House contents:		
Other Assets:		
Other (life insurance)		
<b>TOTAL ASSETS</b>		

Liabilities	Lender	Limit	Amount owing	Repayments	Monthly/ Fortnightly
Existing Mortgage (1)					
Existing Mortgage (2)					
Existing Mortgage (3)					
Other Loans:					
Store Accounts, Credit Cards:					
<b>TOTAL LIABILITIES</b>					
<b>Surplus net asset position/ (Deficiency)</b>					

## Income Position:

	Applicant 1	Applicant 2
Gross Income per annum:		
Net Income per annum:		
Overtime/Bonus		
Rental Income		
Family Payment		
Other Income		
Self Employed:		
Net Profit		
Addbacks:		
Depreciation		
Interest		
H/P/Lease charges		
Partners/Directors Salary		

### What Types of Home Loan Features Interest you?

Interest Rate (variable)  Pay off Quickly  Fixed Interest Rate  Additional payments  Branch Network

Top up  Interest Only  Redraw  Low Doc Loan  Credit impaired lending

### Professional Benefits Packages:

Non Bank  Bank  Internet Banking

Branch Banking  Telephone Banking

## Personal and Financials:

PERSONAL DETAILS						
<b>Property Information:</b>		<input type="checkbox"/> House <input type="checkbox"/> Unit <input type="checkbox"/> Other		<input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Boarding		
<b>Name &amp; Address of Mortgagee/Landlord</b>						
<b>Banking Details: e.g. Banks, Building Societies, Credit Unions etc</b>						<b>Account Type</b>
Account Name		Bank		Branch		
<b>Nearest Relative</b> (not living with you.)	Name, address & phone No.					
<b>Private Reference</b>	Name, address & phone No.					
<b>Accountant-Tax Agent – (if applicable)</b>			Name, address & phone No.			

Purpose of Lending Required?					
Purchase Price:		Real Estate Agent:			
- less deposit:					
		PHONE:	(08)	FAX	(08)
Payout Existing Loan: (if applicable)		Financier (if applicable)			
		Loan Account (if applicable)			
Loan Required:					
Refinance:	Loan Details:				
Current Loan Repayments:					
Repayments	<input type="checkbox"/> Monthly		<input type="checkbox"/> Fortnightly		

Future Financial Objectives? (e.g. 0-5 years, Investment property purchase, household additions, holidays)


Do you anticipate any material changes to your financial situation?  
For example, change in employment, income or expenditure?

Yes

No




# Insurance/Wealth Creation

We have a duty of care obligation to ensure that you have adequate risk cover to protect your assets.

➤ Do you have Life Insurance? YES  NO

**If yes** - would you like a free review to see if we can get more Life Insurance at the same price or the same level of Life Insurance at a cheaper price and save you some money? YES  NO

**If no** – how would your family/ business cope should you die prematurely?

➤ Is your car insured, your house? What about your most important asset, your ability to earn an income – do you have Income Protection insurance? YES  NO

➤ Would you like a free review of your Life and Income Protection Insurance Requirements – Obligation free? YES  NO

*If no, please sign the Referral Decline Letter*

➤ Best time to contact:  9am – 12pm  12 – 6pm  6 - 8pm

➤ We have an association with a financial Planner that specialises in looking after the personal risk insurance needs of clients of our firm. Do you authorise Access Finance and Capital Pty Ltd to provide the above information to our financial planner for an obligation free insurance review. YES  NO

➤ Are you interested in Estate Planning (living Will)? Yes  NO

➤ Are you interested in Wealth Creation Strategies? YES  NO

➤ Self Manage Super fund Lending YES  NO

<b>Applicant Name:</b>		<b>Applicant Name:</b>	
<b>Signature:</b>		<b>Signature:</b>	
<b>Date</b>		<b>Date:</b>	