



Date _____

Client Needs Analysis

YOUR DETAILS

Full Name (Client 1)

Full Name (Client 2)

YOUR REQUIREMENTS AND OBJECTIVES:

For example: purchase home, buy land, building, investment property, refinance, renovate, relocation, debt consolidation, study, holiday, car, boat, extra cash, etc.

What are the primary reasons for seeking credit (how will the funds will be used) or the reasons for a review of an existing credit contract?

1.	\$
2.	\$
3.	\$

Additional Notes concerning your requirements:

Amount of credit sought: \$ Term of credit sought:

If **purchasing property**, how long are you looking to retain the property for? < 2 years 2-5 years 5-10 years 10 years plus

Please provide reasons below.

If **purchasing property**, will property be held in the names of the applicants jointly or another ownership basis, please include details below

If **refinancing or consolidating debts**, please provide details of the debts that are being refinanced or consolidated and the resulting benefit to you.

**** Remember to provide supporting documents listed on bottom of page 6 & to sign the privacy consent before returning. ****

YOUR DETAILS:

CLIENT 1:				CLIENT 2:			
Title: <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other				Title: <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other			
Surname:				Surname:			
Given Names:				Given Names:			
Previous Name:				Previous Name :			
Date of Birth:	/	/	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth:	/	/	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female
Marital Status:		<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> De Facto		Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto	
		<input type="checkbox"/> Widowed	<input type="checkbox"/> Separated	<input type="checkbox"/> Divorced		<input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Divorced	
Number of Dependants:		Ages:		Number of Dependants		Ages:	
Current Address:				Current Address:			
State:				State:			
P/Code:				P/Code:			
At current address since (date): _____ / _____ /20_____.				At current address since (date): _____ / _____ /20_____.			
Current Residential Status:				Current Residential Status:			
<input type="checkbox"/> Own Home		<input type="checkbox"/> Mortgaged		<input type="checkbox"/> Renting		<input type="checkbox"/> Boarding	
<input type="checkbox"/> Live with Family		<input type="checkbox"/> Live with Family		<input type="checkbox"/> Live with Family		<input type="checkbox"/> Live with Family	
If under 2 years, please provide previous address details:				If under 2 years, please provide previous address details:			
State:				State:			
P/Code:				P/Code:			
Postal address (if different from residential address):				Postal address (if different from residential address):			
State:				State:			
P/Code:				P/Code:			
Email Address:				Email Address:			
Home Phone Number:		()		Home Phone Number:		()	
Work Phone Number:		()		Work Phone Number:		()	
Mobile Number:				Mobile Number:			
Preferred Daytime Contact Number:		<input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Mobile		Preferred Daytime Contact Number:		<input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Mobile	
Australian Citizen:		Resident of (if not Australia):		Australian Citizen:		Resident of (if not Australia):	
<input type="checkbox"/> Yes <input type="checkbox"/> No				<input type="checkbox"/> Yes <input type="checkbox"/> No			
Do you hold an Australian Tax File Number? (Do not write Number)				Do you hold an Australian Tax File Number? (Do not write Number)			
<input type="checkbox"/> Yes <input type="checkbox"/> No				<input type="checkbox"/> Yes <input type="checkbox"/> No			
List Overseas Countries in which you hold tax Residency:(Write N/A if not applicable)		Overseas Tax Identification No. or reason not provided:		List Overseas Countries in which you hold tax Residency: (Write N/A if not applicable)		Overseas Tax Identification No. or reason not provided:	
Do you wish to nominate one of the Applicants to receive documents from the Lender on behalf of all applicants where possible to avoid duplicate letters being issued? If so Nominate Applicant 1 or 2 here: We nominate: <input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2 (Leave blank if no nomination required)							

YOUR EMPLOYMENT DETAILS:

CLIENT 1: Primary	
Employment Type:	
<input type="checkbox"/> PAYG <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Self Employed <input type="checkbox"/> Home Duties	
Employment Basis:	
<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Contract <input type="checkbox"/> Temporary <input type="checkbox"/> Casual	
Occupation:	
Employer/Company Name:	
Employer/Company Address:	
State:	P/code:
Employer contact name and phone number(HR/Payroll contact):	
Employer Email	
Time at current employment:	
Average hours per week (if casual or part time):	

CLIENT 2: Primary	
Employment Type:	
<input type="checkbox"/> PAYG <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Self Employed <input type="checkbox"/> Home Duties	
Employment Basis:	
<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Contract <input type="checkbox"/> Temporary <input type="checkbox"/> Casual	
Occupation:	
Employer/Company Name:	
Employer/Company Address:	
State:	P/code:
Employer contact name and phone number(HR/Payroll contact):	
Employer Email	
Time at current employment:	
Average hours per week (if casual or part time):	

CLIENT 1: Previous Employment, if Primary under 2 years	
Employment Type:	
<input type="checkbox"/> PAYG <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Self Employed <input type="checkbox"/> Home Duties	
Employment Basis:	
<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Contract <input type="checkbox"/> Temporary <input type="checkbox"/> Casual	
Occupation:	
Employer/Company Name:	
Employer/Company Address:	
State:	P/code:
Employer contact name and phone number(HR/Payroll contact):	
Employer Email	
Time at previous employment:	

CLIENT 2: Previous Employment, if Primary under 2 years	
Employment Type:	
<input type="checkbox"/> PAYG <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Self Employed <input type="checkbox"/> Home Duties	
Employment Basis:	
<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Contract <input type="checkbox"/> Temporary <input type="checkbox"/> Casual	
Occupation:	
Employer/Company Name:	
Employer/Company Address:	
State:	P/code:
Employer contact name and phone number(HR/Payroll contact):	
Employer Email	
Time at previous employment:	

YOUR FINANCIAL POSITION: Assets EG Property, Car, Superannuation, Savings, Investments, Shares, Other

ASSET NAME	DETAIL - ADDRESS, MAKE/MODEL, YEAR. INSTITUTE, OTHER	ESTIMATED VALUE
Principal Home		
Inv. Property		
Inv. Property		
Holiday Home		
Motor vehicle 1		
Motor vehicle 2		
Investments (Share etc)		
Cash incl. savings		
Superannuation Client1		
Superannuation Client 2		
Contents		
Boats/Caravans/Motorcycles		
Other		
Total		

YOUR FINANCIAL POSITION: Liabilities EG Home Loan, Credit Cards, Personal Loans, Debts (show Credit Limit for Credit cards)

LIABILITY (Show Creditor information)	LIMIT	REPAYMENT P.M.	AMOUNT OWING	INTEREST RATE %	REFINANCE
Principal Home:-					<input type="checkbox"/> Yes <input type="checkbox"/> No
Inv. Property:					<input type="checkbox"/> Yes <input type="checkbox"/> No
Inv. Property:					<input type="checkbox"/> Yes <input type="checkbox"/> No
Holiday Home:					<input type="checkbox"/> Yes <input type="checkbox"/> No
Motor vehicle 1 finance:					<input type="checkbox"/> Yes <input type="checkbox"/> No
Motor vehicle 2 finance:					<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Card 1:					<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Card 2:					<input type="checkbox"/> Yes <input type="checkbox"/> No
HECS/HELP:					<input type="checkbox"/> Yes <input type="checkbox"/> No
Other Debt:					<input type="checkbox"/> Yes <input type="checkbox"/> No
Total					

YOUR INCOME AND EXPENDITURE:

ANNUAL INCOME:	Applicant 1 Before Tax	Applicant 2 Before Tax
PAYG Base Wage/Salary		
Bonuses/Overtime		
Other		
Total PAYG		
Self Employed Taxable Income		
Centrelink Family Tax A&B		
Other income (show details)		
Total		

MONTHLY LIVING EXPENSES	
EXPENSE TYPE – (If expense is not ongoing after settlement, show amount with X beside the figure) *	\$ (MONTHLY) *
Basic Housing, Utilities & property exp. <i>EG. Electric, gas, water rates, council rates, insurance, strata fees, house maintenance, furniture, household appliances & goods</i>	
Food, Groceries & Pets <i>EG. All food & groceries, takeaway, restaurants, any pet costs like food, vet care etc.</i>	
Rent/Board <i>EG. Current rent, or payment to parents for board etc.</i>	
Communications & Media <i>EG. Telephones, Mobiles, internet & pay TV</i>	
Insurance <i>House and contents, health, car, life trauma and income protection etc.</i>	
Clothing & Personal Care <i>EG. Clothing, grooming and all other personal care costs</i>	
Medical & Health <i>EG. Doctor visits, prescription medicines and any other chemist or medical costs</i>	
Transport <i>EG. Fuel, registration, licence, maintenance & public transport</i>	
Childcare & Education <i>EG. School fees, text books, uniforms, sports, After school activities, all childcare & travel costs</i>	
Recreation & Entertainment <i>EG. Holidays, newspapers, magazines, books, gifts, alcohol, tobacco, gambling & other</i>	
Other <i>Any expenses that do not fit into above categories including additional Non-superannuation guarantee contributions. Complete if any, with description:</i>	
New expenses after settlement not covered above (if any) <i>EG. Electric, gas, water council rates, insurance, strata fees, and house maintenance etc.(EG First Home)</i>	
Other likely changes to expenses <i>Complete if any, with comments to describe</i>	
Total: (Total of ONGOING expenses only) *	

PREFERRED INTEREST RATE TYPE
<input type="checkbox"/> Fixed Rate - It is important to have certainty about the interest rate and/or repayment amount for a fixed time.
<input type="checkbox"/> 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
<input type="checkbox"/> Fixed and variable - It is important to have a loan with a combination of fixed and variable interest rates.
<input type="checkbox"/> No Preference -
PREFERRED REPAYMENT TYPE
<input type="checkbox"/> Principal & Interest – Is it 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
<input type="checkbox"/> Interest only – Is it important to make interest only repayments for a specified term (this decreases initial repayments, but can also decrease max loan).
<input type="checkbox"/> No Preference -

PREFERRED LOAN FEATURES		
FEATURE	DESCRIPTION	REQUIRED
Pay off quickly / additional payments	It is important that the loan is paid off quickly and that additional payments are allowed without penalty.	Yes <input type="checkbox"/> No <input type="checkbox"/> Optional <input type="checkbox"/>
Ability to Split Loan	It is important to have more than one loan sub, or a separate account for savings/investment funds, for tax, accounting or personal expense purposes.	Yes <input type="checkbox"/> No <input type="checkbox"/> Optional <input type="checkbox"/>
100% Offset Available	It is important to have a separate savings account linked to the loan that offsets the savings balance against the loan balance	Yes <input type="checkbox"/> No <input type="checkbox"/> Optional <input type="checkbox"/>
Construction	It is important to have the funds available to build or renovate a property.	Yes <input type="checkbox"/> No <input type="checkbox"/> Optional <input type="checkbox"/>
Re-draw Facility	It is important to have access to additional repayment funds should it be required.	Yes <input type="checkbox"/> No <input type="checkbox"/> Optional <input type="checkbox"/>
Any Lender you prefer or wish to avoid?	Detail:	Yes <input type="checkbox"/> No <input type="checkbox"/>

YOUR FINANCIAL SECURITY:	
Have you received advice from an accountant, solicitor or financial planner regarding your requirements or financial objectives? If yes, please provide details:	<input type="checkbox"/> Yes <input type="checkbox"/> No
DIFFICULTY IN MEETING FINANCIAL COMMITMENTS:	
Have you had difficulty in meeting your financial commitments in the past two years? If yes, please provide details:	<input type="checkbox"/> Yes <input type="checkbox"/> No
GUARANTEES/COMMITMENTS:	
Do any applicant(s) act as a Guarantor, Director or Trustee? If yes, please provide details below.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have there been any credit applications submitted in the last 3 months for any applicant(s)? If yes, please provide details below.	<input type="checkbox"/> Yes <input type="checkbox"/> No
JUDGEMENTS, ATTACHMENTS, OR LEGAL PROCEEDINGS:	
Have there ever been or are there now any judgements, Defaults, attachments, or legal proceedings against you? If yes, please provide details below.	<input type="checkbox"/> Yes <input type="checkbox"/> No
PROTECTING YOUR LIFESTYLE / ASSETS:	
<p>It is important to consider whether you have adequate personal risks protection. We may provide a no-obligation <u>Loan Protection Policy</u> quote for clients aged 18-59. Please advise:</p> <p>Is applicant 1 a smoker? <input type="checkbox"/> Yes <input type="checkbox"/> No Is Applicant 2 a smoker? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	
<p>How would you meet your commitments and maintain a reasonable lifestyle if you and / or your partner were:</p> <ul style="list-style-type: none"> • Temporarily unable to earn an income, for example through unemployment/ sickness / illness? _____ • Permanently unable to earn income, for example through death or permanent disability? _____ • What is your current level of cover for Trauma (serious illness) if any? _____ • What is your current level of cover for income protection) if any? _____ 	
CHANGES TO YOUR CURRENT CIRCUMSTANCES?	
Do you anticipate any detrimental material changes to your financial situation? For example changes in employment, reduced income or increased expenditure? If yes, please provide details below.	<input type="checkbox"/> Yes <input type="checkbox"/> No

PLEASE PROVIDE THE FOLLOWING SUPPORT DOCUMENTS:

1. Signed Privacy Consent (page 8 below)
2. Last two payslips for each applicant
3. If Self *Employed* - Last 2 years Tax Returns & ATO Assessment Notices
4. Last Real Estate Rental Statement for any investment properties
5. Current Centrelink Statement of Benefits Pension/Family Tax A&B (if applicable)
6. Last 3 months transaction & savings statements (showing savings, spending and salary credits)
7. Last 3 month's statement for any Credit Cards, and any other loans not being consolidated
8. Last 6 months statements for the existing Mortgage *and* any other accounts you'd like to consolidate
9. Last paid Council Rates notice
10. Photographic ID - Usually Drivers Licence or Passport, & Medicare Card

ADDITIONAL CLIENT NOTES:

Empty rectangular box for client notes.

Privacy Consent

Phone: 1800 13 1937
Fax: 02 9891 4565
Email: info@cumberlandfinance.com.au



Cumberland Finance Group is a registered business name of:
Parramatta Co-operative Housing Society, Australian Credit Licence Number 391872, and Cumberland Consultancy Services Pty. Ltd. Australian Credit Licence Number 391929
Level 1, 80 Phillip Street Parramatta 2150 (P.O. Box 239 Parramatta NSW 2124)

Privacy Disclosure Statement and Consent

Cumberland Finance Group ('we', 'us', 'our') is collecting personal and financial information about you.

1. The information you provide will be held by us.
2. You appoint us your agent to act as an 'access seeker' to obtain your credit information from a credit reporting body on your behalf and for the purpose of assisting you with your finance application. This may include exchanging Consumer and Commercial credit information. You authorise us to disclose any credit information we obtain to prospective financiers in connection with your finance application. You authorise us to obtain both consumer and commercial information.
3. We may use credit information and any other information you provide to arrange or provide finance and other services.
4. Sharing outside of Australia: We may use overseas organisations to assist in our business, and may need to share your information with such organisations. These organisations are located in India.
5. We may exchange the information with the following types of entities, some of these may be overseas;
 - Persons who provide finance or other services or products to you, or to whom an application has been made for those products, or to parties that facilitate application services.
 - Financial consultants, accountants, lawyers and advisers.
 - Any industry body, tribunal or court in connection with any complaint regarding our services.
 - Any person where we are required by law to do so.
 - Any of our associates, related entities, mentors or contractors, and compliance businesses.
 - Your referees, such as your employer, to verify information you have provided.
 - Businesses assisting us to provide you financial information or marketing material.
 - Any person considering acquiring an interest in our business or assets.
 - Any organisation providing online verification of your identity.
6. You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at <http://www.cumberlandfinance.com.au/privacy-policy> or by contacting us on 02 9635 9933. Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process.
7. You provide us consent to obtain verification of your information with your employer and creditors where required for us to arrange finance or other services.

If you do not provide the information and consent we may be unable to assist in arranging finance or providing other services.

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

Signature: _____ Date: _____

Signature: _____ Date: _____