CHARTER MORTGAGE & FINANCE

FACT FIND

CHARTER

BORROWER / GUARANTOR DETAILS 1: WHO ARE YOU?

Title:		First Name:		Middle Name:		Surname:	
Date of Birth:		Drivers License No:		Issued State:		Expiry Date:	
Marital Status:				Maiden Name (If applicable):			
Financial Dependents:	**YES** ☐	**NO** ☐		Ages:		Monthly Living Expenses: $	
Work Number:		Mobile Number:		Home Number:			
Email Address:							
Current Residential Address:		Suburb:		State:		Postcode:	
How long have you lived there?		Owner ☐		Renting/Boarding ☐		Other ☐	
Previous Address (If less than 3 years):		Suburb:		State:		Postcode:	
How long have you lived there?		Owner ☐		Renting/Boarding ☐		Other ☐	
Address after settlement (if different from current).		Suburb:		State:		Postcode:	

EMPLOYMENT DETAILS 1: HOW MUCH YOU EARN

Employment:	Full Time: ☐	Part Time: ☐	Casual: ☐	Self Employed: ☐	Other: ☐				
Employer:									
Occupation:									
Employer Address:		Suburb:		State:		Post Code:			
Time At Employment:	Start Date:		On Probation:	**YES** ☐	**NO** ☐	Until when?			

INCOME (ANNUAL FIGURES)

Salary: $		Car Allowance: $	
Overtime/Commission/Bonus: $		Government Benefits: $	

PREVIOUS EMPLOYMENT

Previous Employment (If less than 3 years):							
Occupation:							
Employer Address:		Suburb:		State:		Postcode:	
Time at Employment:		Start Date:		End Date:			

 # Minimum of 3 years employment history is required. Please provide additional information if applicable

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BORROWER / GUARANTOR DETAILS 2: WHO ARE YOU?

Title:		First Name:		Middle Name:		Surname:	
Date of Birth:		Drivers License No:		Issued State:		Expiry Date:	
Marital Status:		Maiden Name (If applicable):					
Financial Dependents:	**YES** ☐	**NO** ☐	Ages:		Monthly Living Expenses: $		
Work Number:		Mobile Number:		Home Number:			
Email Address:							
Current Residential Address:		Suburb:		State:		Postcode:	
How long have you lived there?		Owner ☐	Renting/Boarding ☐	Other ☐			
Previous Address (If less than 3 years):		Suburb:		State:		Postcode:	
How long have you lived there?		Owner ☐	Renting/Boarding ☐	Other ☐			
Address after settlement (if different from current).		Suburb:		State:		Postcode:	

EMPLOYMENT DETAILS 2: HOW MUCH YOU EARN

Employment:	Full Time: ☐	Part Time: ☐	Casual: ☐	Self Employed: ☐	Other: ☐		
Employer:							
Occupation:							
Employer Address:		Suburb:		State:		Post Code:	
Time At Employment:	Start Date:		On Probation:	**YES** ☐	**NO** ☐	Until when?	

INCOME (ANNUAL FIGURES)

Salary: $		Car Allowance: $	
Overtime/Commission/Bonus: $		Government Benefits: $	

PREVIOUS EMPLOYMENT

Previous Employment (If less than 3 years):							
Occupation:							
Employer Address:		Suburb:		State:		Postcode:	
Time at Employment:		Start Date:		End Date:			

 # Minimum of 3 years employment history is required. Please provide additional information if applicable

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ASSETS – WHAT YOU OWN

Property (address)	Rental income	Property Type		Ownership %		Value
		Home	Invest	App1	App2	
	$	☐	☐	%	%	$
	$	☐	☐	%	%	$
	$	☐	☐	%	%	$
	$	☐	☐	%	%	$

Bank Account Details	Bank	Account No	Ownership %		
			App1	App2	
Cash in Bank			%	%	$
Cash in Bank			%	%	$
Cash in Bank			%	%	$
Shares / Managed Funds / Investment Funds			%	%	$
Household Contents (Insured Value)					$
Vehicle	Model	Year	%	%	$
Vehicle	Model	Year	%	%	$
Superannuation			%	%	$
Other Assets:			%	%	$

LIABILITIES – WHAT YOU OWE!

Address of Security Property	Lender	Interest rate	Min Pay / month	Limit	Balance owing	Refinance	
						YES	NO
		%	$	$	$	☐	☐
		%	$	$	$	☐	☐
		%	$	$	$	☐	☐
		%	$	$	$	☐	☐

Personal / Vehicle / Equipment loan	Lender :	Balance $	Monthly $	☐	☐
Personal / Vehicle / Equipment loan	Lender :	Balance $	Monthly $	☐	☐
Credit Card	Bank :	Limit $	Balance $	Monthly $	☐	☐
Credit Card	Bank :	Limit $	Balance $	Monthly $	☐	☐
Credit Card	Bank :	Limit $	Balance $	Monthly $	☐	☐

HECS / HELP:	Ownership % App1 %	App2 %	Outstanding Balance: $	☐	☐
Rent Payable	Yes ☐	No ☐	Frequency:	S	

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CREDIT HISTORY	YES	NO
Have there ever been or are there any current financial judgments or legal proceedings against you?	☐	☐
Are you experiencing financial stress from existing commitments?	☐	☐
Are you in arrears with any debts currently?	☐	☐
Have you missed or made late payments on any debts in the last 12 months?	☐	☐
Have you made a hardship application to any lender in the last 12 months?	☐	☐

CHANGES TO CURRENT CIRCUMSTANCES

Please answer either Yes or No.	YES	NO
Are there anticipated changes to your income over the next 12 months?	☐	☐
Are there anticipated changes in expenditure over the next 12 months?	☐	☐
Are there any geographical factors that may contribute to higher living expenses?	☐	☐

If "Yes" to any of the above, please provide details and expected impact of changes:

DEBT CONSOLIDATION

Do you wish to consolidate any debts?	YES	NO
	☐	☐

If Yes, please provide details and reasons for the consolidation:

ADDITIONAL INFORMATION

TRUST DETAILS (IF APPLICABLE)

Name of Trust:		Type of Trust:	
Name of Trustee (s):			
ABN of Trust:		Date of Establishment:	

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LIVING EXPENSES (MONTHLY)

TOTAL EXPENSES

Recreational and Entertainment		**Telephone and Internet**	
Pets		Home/Mobile Phones	
Alcohol/Tobacco		Internet/Pay TV/Streaming	
Cinema/Concerts/Memberships			
Dining Out		**Transport**	
Gym/Sports		Petrol	
Travel/Holidays		Registration	
Gifts/Misc		Vehicle Maintenance	
Gambling		Public Transport	
		Taxi/Ridesharing	
Child Care and Support		Tolls/Parking/Misc	
Child Care			
Child Maintenance		**Medical**	
		Medical and Health	
Education		Natural Therapies	
Public School Costs			
Private School Costs		**Rent and Board**	
Higher Education/Vocational		Rent	
(Excluding HECS/HELP)		Board	
Groceries		**Personal Care**	
Groceries		Clothing and Footwear	
		Cosmetics	
Insurance		Dry Cleaning	
Building		Personal Care	
Contents			
Health		**Other**	
Income Protection		Regular Donations	
Life Insurance		Voluntary Super	
Vehicle			

Properties	**Primary**	**Secondary**	**Investment**
Electricity and Gas			
Council Rates			
Water and Sewer			
Body Corporate			
Home Operation			
Home Repairs			
Furnishings and Electrical			

Please comment below if any expenses are not shared between all applicants.

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COMPANY APPLICANT (IF APPLICABLE)

Company Name:			ABN:	
Names of Directors & Shareholders	Director:		Shareholder:	
	Director:		Shareholder:	
	Director:		Shareholder:	
	Director:		Shareholder:	
Registered Address of Company	Address:			
	Suburb:		State:		Postcode:	
Why are you applying for this finance?				
If purchasing property, for how long do you intend to keep the property	☐ Short term < 3 years	☐ Medium Term 3-10 years	☐ Long term < 10 years	

LOAN INFORMATION

What are the features and benefits of loans and finance that are important to you?
Do you want to have any of these explained in more detail?

FEATURE/S	MUST HAVE	NICE TO HAVE	PLEASE EXPLAIN	COMMENTS
Fixed rate (and repayments) / Protect against rate.	☐	☐	☐	
Standard variable rate / ability to pay off quickly / additional payments	☐	☐	☐	
Interest only / min monthly payments	☐	☐	☐	
Principal and Interest / reduce loan balance	☐	☐	☐	
Offset accounts	☐	☐	☐	
Line of credit	☐	☐	☐	
Re-draw	☐	☐	☐	
Loan Portability or bridging	☐	☐	☐	
Ability to top up	☐	☐	☐	
Lender package and fees / charges	☐	☐	☐	

PROTECTING YOUR LIFESTYLE

Would you & your family cope financially if the following occurred:	YES	NO
Job Loss	☐	☐
Death or illness	☐	☐
Have you reviewed your Financial Plan & Insurance position in the past 12 months?	☐	☐

If you have answered NO to any of the above, our financial planner will contact you for an obligation free review for you.

PRIVACY AND DECLARATION STATEMENT AND CONSENT

In handling your personal information, Charter Mortgage & Finance Pty Ltd is committed to complying with the Privacy Act 1988 and the National Privacy Principles.

HOW AND WHY WE COLLECT YOUR PERSONAL INFORMATION
We collect personal information from you when you apply for or use our products and services. In particular, we collect it so we can:

- Provide you with the products and services you require, which may include financial and insurance products and services.
- Provide you with information about products and services available to you from Charter Mortgage & Finance and associated businesses.

PROVIDING YOUR PERSONAL INFORMATION TO OTHER ORGANISATIONS
In providing products and services to you it may be necessary for us to provide your personal information to other organisations with which we conduct business. Other such organisations include related entities, mortgage managers, lenders, solicitors and legal advisers, accountants and auditors, printers and mailing services, insurers, collection agents, conveyances and government agencies which regulate our products and services. Your personal information is only provided to those entities to the extent necessary to enable us to provide our products and services to you.
By signing this consent, you authorize Charter Mortgage & Finance or its representatives to act as your agent in seeking access to your credit information held on file by a reporting agency. This authority only applies to enquires made in relation to an application or proposed application for credit or having sought advice in relation to new or existing credit

MARKETING INFORMATION
If you consent to us doing so, we may provide you with information from time to time about new products and services available to you from Charter Mortgage & Finance or other businesses with which we have a relationship. Your consent to our providing this information to you will be implied unless you notify us that you do not wish to receive this information.
In order to provide products and services to you and to assist you in applying for a home loan and related products and securities, we require information about you. If you do not provide us with all of the information we request we may be unable to supply to you the product or service that you require.

YOUR RIGHTS
The Privacy Act gives you rights to access the personal information we hold about you, and you can ask us to correct the information if it is inaccurate. You can gain access to the information we hold about you by contacting us on 9307 2444
2 Banks Avenue, Hillarys WA 6027

TRUE & ACCURATE RECORD
I/we hereby certify that the information given in this form is a true and accurate record of our financial position.

BORROWER ONE SIGNATURE:

PRINT FULL NAME

DATE

BORROWER TWO SIGNATURE:

PRINT FULL NAME

DATE

MFAA
ACCREDITED BROKER

MPA TOP 100
BROKER 2008 & 2009

CHARTERED
ACCOUNTANT