



# My Finance People

FINANCING YOUR DREAMS

**Please fill this form out and return to me before our appointment. This will speed up the whole process!**

You can type your answers in, or just print the form, hand write the information and scan/take a photo and email back.

Return to: [mike@myfinancepeople.com.au](mailto:mike@myfinancepeople.com.au).

**If you have any questions, please telephone Mike on 0448 912 765.**

Contact Name:		Contact Number:	
I would like to: (please circle)	Purchase my <b>first</b> home	Purchase a <b>new</b> home	<b>Refinance</b> my current home
	Purchase an <b>investment</b> property	<b>Refinance</b> my investment property	Apply for a <b>Personal Loan</b>
Loan Amount Sought:	\$		

Please fill out the form completely and attached everything in the below box. This will allow me to get a pre-approval for your loan application quickly. If you are having any trouble with accessing these documents please call me ASAP.	Check:
A copy of your Driver's license (front & back)	<input type="checkbox"/>
A copy of your medicare card	<input type="checkbox"/>
A copy of your passport ID page	<input type="checkbox"/>
A copy of your last 2 payslips	<input type="checkbox"/>
A copy of your last tax return or notice of assessment	<input type="checkbox"/>
A copy of the signed VEDA Check Permission Form (this form is attached at the end of this document).	<input type="checkbox"/>
A copy of the last 6 months of Transactional Banking statements for all debts including personal loans, car loans, credit cards, store cards etc	<input type="checkbox"/>
<a href="https://www.bankstatements.com.au/iframe/start/MYFP-MM">https://www.bankstatements.com.au/iframe/start/MYFP-MM</a>	
<b>This safe and secure service will automatically email me the statements I require for your application. Before using this link please make sure you have e-statements turned on in your internet banking.</b>	

Please attach these documents if you have them available and they are applicable to you, otherwise they can wait until we are ready to lodge your loan application	Check:
A copy of your last rental statement if renting or have an investment property	<input type="checkbox"/>
A copy of your house insurance policy	<input type="checkbox"/>
A copy of your property rates notice	<input type="checkbox"/>
A copy of the contract for sale	<input type="checkbox"/>
A copy of the building contract	<input type="checkbox"/>
A Statutory Declaration if you have been Gifted Funds	<input type="checkbox"/>
A copy of your Centrelink Statement	<input type="checkbox"/>

## PERSONAL INFORMATION

Applicant 1:		Applicant 2:		
Title: (please circle)	Mr / Mrs / Miss / Ms / Dr / _____	Mr / Mrs / Miss / Ms / Dr / _____		
First & Middle Names:				
Surname:				
Mother's Maiden Name:				
Date of Birth:				
Marital Status: (please circle)	Single / Married / DeFacto / Separated / Divorced / Widowed / Other	Single / Married / DeFacto / Separated / Divorced / Widowed / Other		
Contact Phone Numbers:	Home:	Home:		
	Mobile:	Mobile:		
	Work:	Work:		
Email Address:				
<b>CURRENT EMPLOYMENT DETAILS</b>				
Employer Company Name in full:				
Occupation:				
Job Title:				
Status: (please circle)	Full time / Part time / Casual / Self-Employed / Other	Full time / Part time / Casual / Self-Employed / Other		
Date commenced:				
Current Employer Address:				
Contact Name (for verifying employment):				
Contact Number (for verifying employment):				
<b>Previous Employment Details if Current Employer is less than 3 years</b>				
Previous Employer Company Name in full:				
Previous Employer Address:				
Previous Contact Number (for verifying employment):				
Dates you worked there:				
<b>RESIDENCY AND DRIVER'S LICENSE DETAILS</b>				
Residency: (Circle applicable)	Australian Citizen	Permanent Resident	Australian Citizen	Permanent Resident
	Temporary Resident	Visitor	Temporary Resident	Visitor
Driver's License Details:	Number:		Number:	
	State Issued:		State Issued:	
	Date of Issue:		Date of Issue:	
	Expiry Date:		Expiry Date:	

**CURRENT RESIDENTIAL DETAILS**

Current Address:		
Please circle:	Owning / Renting / Other:	Owning / Renting / Other:
Date moved in:		
Are you looking to refinance <i>this</i> property?	Yes / No	Yes / No
<b><i>If less than 3 years at this address please fill in this section:</i></b>		
Previous address:		
Please circle applicable:	Owning / Renting / Other:	Owning / Renting / Other:
Date moved in:		

**INCOME INFORMATION:**

Income: (Gross annual salary – before tax)		
Do you receive any rental income? If so, how much per week:		
Do you receive any child maintenance payments? If so, how much per month?		
Do you receive any Centrelink payments including family tac benefit A or B etc? If so, how much per fortnight?		
Do you receive income from any other source? If so, please list source and how much per month.		

**NEXT OF KIN INFORMATION: (Not living with you)**

Full Name:		
Email:		
Phone Number:		
Address:		

<b>MONTHLY EXPENDITURE:</b>			
Childcare: All childcare expenses including nannies.	\$	Investment property utilities, rates and related costs, including rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV as they are categorised separately).	\$
Maintenance: If you pay child maintenance.	\$	Medical and health costs including doctor, dental, optical and pharmaceutical, etc. (excluding health insurance which is categorised under insurance).	\$
Clothing and Personal Care: Clothing, footwear, cosmetics and personal care.	\$	Other: Unique items not covered in above categories (must be explained further to your broker).	\$
Education: Public and private education fees and associated costs (pre-school, primary, secondary and tertiary) including books, uniforms etc.	\$	Owner occupied property, utilities, rates and related costs including rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities. (excluding insurance, telephone, internet and pay TV as they are categorised separately).	\$
HELP/HECS Debt.	\$	Recreation and Entertainment: Dining out, movies, gifts, membership fees, pet care, holidays & other.	\$
Groceries: Supermarket, meat, fruit & vegetables.	\$	Connections: Phone, mobile, internet, cable TV and any other similar subscriptions.	\$
Insurances: All insurance including health, home and contents, life and income protection, pet insurance, voluntary super.	\$	Transport: Public, petrol, registration, insurance & servicing.	\$
		Rent or board.	\$
		<b>TOTAL Monthly Expenses =</b>	\$

<b>DETAILS OF CHILDREN:</b>		
Names & Dates of Birth of Dependent Children:	1.	1.
	2.	2.
	3.	3.
	4.	4.

<b>ASSETS:</b>		
<b>Assets:</b> Please list the address and <u>value</u> of any properties owned by you:		
Cash deposit available/saved for property purchase or refinancing costs:	Amount: Financial Institution: BSB of Account: Account Number:	Amount: Financial Institution: BSB of Account: Account Number:
Superannuation Value:		
Household Items: List value – Hint - what is your home contents sum insured?		
Motor Vehicles: Make model, year built, and value:		
Other Assets: Value of Caravan, Boat or shares etc:		

<b>LIABILITIES:</b>				
Do you have a zip pay or afterpay account?	Yes / No		Yes / No	
<b>CREDIT CARDS:</b>	Card 1:	Card 2:	Card 3:	Card 4:
Name of Financial Institution:				
Limit:				
Balance:				
<b>PERSONAL LOAN:</b>	Loan 1:	Loan 2:	Loan 3:	
Name of Financial Institution:				
Balance:				
Current Interest Rate:				
Monthly Repayment:				
<b>MORTGAGES:</b>	Mortgage 1:	Mortgage 2:	Mortgage 3:	
Is the property your home or an investment?	Home / Investment	Home / Investment	Home / Investment	
Name of Financial Institution:				
Balance:				
Current Interest Rate:				
Minimum Monthly Repayment:				
Is your current loan a fixed rate loan?	Yes / No	Yes / No	Yes / No	
If it is a fixed rate when does your fixed rate expire?				

**ANY FURTHER RELEVANT INFORMATION**

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**CUSTOMER ACKNOWLEDGMENT**

I certify that the facts stated above are true and correct to the best of my knowledge and belief.

Applicant 1	Applicant 2
Name:	Name:
Signed:	Signed:
Date:	Date:



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## **PRIVACY POLICY**

We are committed to protecting the privacy of your personal information. Our Privacy Policy governs how we collect, handle, use and disclose your personal information. It also deals with how you can access the personal information we hold about you, ask us to correct it, or make a privacy related complaint.

This policy explains how we respect your right to privacy in accordance with the Australian Privacy Principles contained in the Privacy Act (Cth).

### **What information do we collect and how do we use it?**

We will collect personal information when we do business with you. This may include a broad range of information from your name, address and contact details to other information about your qualifications, employment history and financial information.

If you choose not to supply any of the information we request, our ability to assist you may be limited.

We will use your personal information:

- to conduct our business
- to manage our business relationships with you and with others, including Credit Providers
- to complete a transaction on your behalf
- to provide you with information about our products and services.

From time to time, we will use your contact details to send you direct marketing communications including offers, updates and newsletters that are relevant to the services we provide. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.

You can unsubscribe 'opt-out' by notifying us and we will no longer send information to you.

### **How do we hold and protect your information?**

We strive to maintain the relevance, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We hold the information we collect from you on our secure database. In some cases, your file is archived and sent to an external data storage provider for a period of time. We only use storage providers who are also regulated by the Privacy Act.

We take all reasonable steps to protect your personal information from misuse, interference, loss, unauthorised access, modification or exposure. Access to your information is restricted to those employees whose job requires that information. Access to our premises and computer systems is restricted through locks, password protection, internet firewalls and routers.

We will take reasonable steps to destroy or de-identify your personal information when your personal information is no longer required for our business functions.

**Will we disclose the information we collect to anyone?**

We do not sell, trade or rent client lists or personal information to any third party. We will disclose personal information about you to our credit providers and agents where it relates to our credit assistance.

In all cases we will only disclose that information that is strictly required, and take all reasonable steps to ensure that your personal information is handled in accordance with the Australian Privacy Principles

Otherwise, we will not disclose personal information unless you consent, we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

**How can you access, update or correct the information we are holding?**

You have the right to access your information. If you believe that we are holding inaccurate, incomplete, irrelevant or out of date data about you, you may ask us to correct it. You can make a request for access to or correction of your personal information by contacting us anytime.

In some limited circumstances we may need to refuse access to your information or refuse a request for correction. If this is the case, we will advise you as soon as possible after your request and provide you with our reasons for the refusal.

**What happens if you are not happy with how your information is handled?**

If you have concerns about whether we have complied with the Privacy Act or this Privacy Policy and would like to make a complaint please contact us. Your complaint will be considered through our internal complaints resolution process and we will try to respond with a decision as soon as possible.

**Your consent**

By asking us to assist, you consent to the collection and use of the information you have provided to us for the purposes described above.

For more information on your privacy rights please visit [www.privacy.gov.au](http://www.privacy.gov.au)

My Finance People Pty Ltd ACN 169 314 881

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Credit Representative Number 462071 is authorised under Australian credit License Number 389328



**MY FINANCE PEOPLE PTY LTD****VEDA CREDIT CHECK**

Authority for an agent to obtain access to an individual's credit information file held by a credit reporting agency (Privacy Act 1988)

I/We \_\_\_\_\_ (applicant/s name)

\_\_\_\_\_ (applicant/s name)

Authorise My Finance People Pty Ltd to:

- Act as my/our agent in seeking access to my/our consumer credit information file held by a credit reporting agency

This authority only applies to enquiries made by My Finance People Pty Ltd in connection with:

- An application, or proposed application, by me/us for credit
- My/our having sought advice in relation to existing credit

X \_\_\_\_\_ / /

(Signed & dated by the applicant/s)

X \_\_\_\_\_ / /

(Signed & dated by the applicant/s)