

# ENQUIRY FORM

## APPLICANT 1

FULL NAME (Incl middle name)	
DATE OF BIRTH	
ADDRESS	
DATE MOVED IN (MM/YY)	
OWNER/RENTING	
PREVIOUS ADDRESS (If above less than 3 years)	
DATE MOVED IN (MM/YY)	
OWNER/RENTING	
HOME PHONE	
WORK PHONE	
MOBILE PHONE	
EMAIL	
MARITAL STATUS	
MOTHERS MAIDEN NAME	
CHILDREN (Under 18) Date of birth	

## APPLICANT 2

FULL NAME (Incl middle name)	
DATE OF BIRTH	
ADDRESS	
DATE MOVED IN (MM/YY)	
OWNER/RENTING	
PREVIOUS ADDRESS (If above less than 3 years)	
DATE MOVED IN (MM/YY)	
OWNER/RENTING	
HOME PHONE	
WORK PHONE	
MOBILE PHONE	
EMAIL	
MARITAL STATUS	
MOTHERS MAIDEN NAME	
CHILDREN (Under 18) Date of birth	

# EMPLOYMENT DETAILS

## APPLICANT 1

EMPLOYER NAME	
EMPLOYMENT TYPE (Full/Part Time, Casual/ Self Employed)	
OCCUPATION	
DATE STARTED	
WORK ADDRESS	
WORK PHONE	
CONTACT NAME	
GROSS ANNUAL INCOME (excl. super)	
OTHER INCOME (Commission/Bonus)	
PREVIOUS EMPLOYER (If current employer less than 3 years)	
PREVIOUS EMPLOYER ADDRESS	
EMPLOYMENT TYPE (Full/Part Time, Casual/ Self Employed)	
DATE STARTED	

## APPLICANT 2

EMPLOYER NAME	
EMPLOYMENT TYPE (Full/Part Time, Casual/ Self Employed)	
OCCUPATION	
DATE STARTED	
WORK ADDRESS	
WORK PHONE	
CONTACT NAME	
GROSS ANNUAL INCOME (excl. super)	
OTHER INCOME (Commission/Bonus)	
PREVIOUS EMPLOYER (If current employer less than 3 years)	
PREVIOUS EMPLOYER ADDRESS	
EMPLOYMENT TYPE (Full/Part Time, Casual/ Self Employed)	
DATE STARTED	

### SELF EMPLOYED

Are you a Director  
of a company?

Yes   
No

If you answered yes, please list the current  
directorships below:

## ASSETS

ITEM	DETAILS	VALUE	OTHER
PROPERTY 1		\$	Weekly Rental \$
PROPERTY 2		\$	Weekly Rental \$
PROPERTY 3		\$	Weekly Rental \$
PROPERTY 4		\$	Weekly Rental \$
MOTOR VEHICLE 1 (YEAR/ MAKE/MODEL)		\$	
MOTOR VEHICLE 2 (YEAR/MAKE/MODEL)		\$	
HOME CONTENTS		\$	
APPLICANT 1 SUPER		\$	
APPLICANT 2 SUPER		\$	
SAVINGS		\$	
SHARES & INVESTMENTS		\$	

## LIABILITIES

ITEM	BANK/LENDER	BALANCE OWING	MONTHLY PAYMENT	INTEREST RATE
MORTGAGE 1	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/>	\$	\$	%
MORTGAGE 2	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/>	\$	\$	%
MORTGAGE 3	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/>	\$	\$	%
MORTGAGE 4	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/>	\$	\$	%
CAR LOAN/S 1		\$	\$	%
CAR LOAN/S 2		\$	\$	%
OTHER LOAN/S		\$	\$	%
CREDIT CARD 1		\$	LIMIT \$	
CREDIT CARD 2		\$	LIMIT \$	
CREDIT CARD 3		\$	LIMIT \$	
HECS/HELP		\$	\$	

# LIVING EXPENSES

On a monthly basis, how much would you anticipate you spend on the following items?

If zero, please provide a comment

ITEM	MONTHLY AMOUNT	COMMENTS
CHILDCARE	\$	
CHILD & SPOUSE MAINTENANCE	\$	
CLOTHING & PERSONAL CARE	\$	
PUBLIC & GOVT SCHOOL	\$	
HIGHER EDUCATION, UNI, TERTIARY	\$	
PRIVATE & NON GOVT EDUCATION	\$	
GROCERIES	\$	
GENERAL INSURANCE	\$	
PERSONAL, LIFE, INCOME INSURANCE	\$	
OTHER INSURANCE	\$	
INVESTMENT PROPERTY EXPENSES	\$	
PRIMARY RESIDENCE COSTS	\$	
SECONDARY RESIDENCE & HOLIDAYS	\$	
O/OCC STRATA, BODY CORP, LEVIES	\$	
MEDICAL & HEALTH COSTS	\$	
OTHER REGULAR EXPENSES	\$	
RECREATION & ENTERTAINMENT	\$	
RENT	\$	
BOARD	\$	
PHONE, INTERNET, PAY TV ETC	\$	
TRANSPORT	\$	
<b>TOTAL LIVING EXPENSES</b>	\$	

# YOUR LENDING PROFILE

What is the amount you would like to apply for?

\$

If purchasing, what is the expected purchase price?

\$

How long do you expect to retain the home loan for?

- 1-2 yrs     10+ yrs   
 2-5 yrs     Unsure   
 5-10 yrs

What type of home loan repayment are you considering?

- Principle & Interest   
 Interest Only   
 Unsure

PURPOSE OF THE LOAN	TICK	COMMENTS Do you have an objective for seeking this loan?
PURCHASE HOME	<input type="checkbox"/>	
INVESTMENT PROPERTY	<input type="checkbox"/>	
RENOVATIONS	<input type="checkbox"/>	
REFINANCE	<input type="checkbox"/>	
OTHER	<input type="checkbox"/>	

On a scale of 1-10:

1   2   3   4   5   6   7   8   9   10

How concerned are you about rising interest rates?

(1 is not concerned and 10 is highly concerned)

How would you rate your current job security?

(1 is not secure and 10 is highly secure)

ANTICIPATED CHANGES	YES	NO	If you answered yes, please explain
Do you anticipate any changes to your income in the next 6-12 months?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you anticipate your expenses will change in the next 6-12 months?	<input type="checkbox"/>	<input type="checkbox"/>	

# PERSONAL INSURANCE

DO YOU HAVE:	YES	NO	WOULD LIKE TO DISCUSS
LIFE INSURANCE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DEBT PROTECTION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
INCOME PROTECTION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# LENDER SELECTION

LENDER INFORMATION	SELECT FROM DROP DOWN MENU OR COMMENT
Do you have a lender preference?	
Are there any lenders that you wouldn't consider?	
Is access to a branch network important to you?	
When thinking about a lender are there any other preferences/priorities that are important to you?	
LOAN & LENDING FEATURES	SELECT FROM DROP DOWN MENU OR COMMENT
Variable loan	
Fixed loan	
Split loan (part fixed and/or part variable)	
Offset account	
Rate lock (fee may be payable to lender to lock in)	
Redraw	
Line of credit	
Principle and interest repayments	
Interest only repayments	
Interest in advance repayments	
Access to Loan via ATM	
Credit card	
Are there any other loan features which are important to you?	
Would you be willing to change your lifestyle/ discretionary spending, if it had an impact on the amount you could afford to borrow?	
Would you be willing to reduce or cancel any liabilities such as credit cards, if it had an impact on the amount of money you could borrow?	
So I can provide you with a choice of lenders and loan options which meet your requirements and preferences, please rank your top three priorities from the choices in the drop-down menu below.	
My/our top priority is:	
My/our second priority is:	
My/our third priority is:	
If you listed "other" to any of your priorities, please provide information about what this is.	

# PRIVACY DISCLOSURE STATEMENT AND CONSENT

---

In handling your personal information, **1st Street Pty Ltd ABN 29 101 256 348** and its individual representatives are authorised credit representatives of Connective Credit Services Pty Ltd ACN 143 651 496 (Australian Credit Licence 389328) Level 20, 567 Collins Street, Melbourne VIC 3000 Phone: 1300 656 637 is committed to complying with the Privacy Act 1988 and the Australian 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 the products and services you require.

**Providing Your Personal Information to Other Organisations** - In providing products and services to you it may be necessary for us to retain your personal information and provide it to other organisations with which we conduct business. We may exchange the information with the following types of entities, some of which may be located overseas:

- Organisations which provide finance or other products to you or to whom an application has been made
- Finance consultants, accountants and auditors, conveyancers, legal advisers, insurers and mailing services
- Any associates, related entities, contractors and our mortgage aggregator (Connective)
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services
- Any person where we are required by law to do so
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity.

**Your rights** - You may gain access to the personal information that we hold about you by contacting us. You can also contact us to obtain a copy of our privacy policy. The policy contains information about how you can access or seek correction of the information we hold about you, how we manage that information and our complaints process.

**If your personal information is not provided** - 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.

---

**Consent to provide your personal information to a credit reporting body (CRB)** - we can act as your agent to obtain a report or information about your consumer or commercial credit worthiness from a (CRB), we may disclose personal information such as your name, date of birth and address to the CRB to obtain an assessment of whether that personal information matches information held by it.

**Yes - I appoint 1st Street Financial to obtain a credit report on my/our behalf.**

---

**Consent to receive marketing information** - 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 us or other businesses with whom 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.

**I do not wish to receive marketing information: (please tick to confirm)**

---

**Consent to receive documents electronically** - you consent to us providing you with documents by electronic communication, you confirm that paper documents may no longer be given and electronic communications must be regularly checked for documents. Consent to the giving of documents by electronic communication may be withdrawn at any time.

**I do not wish to receive documents electronically: (please tick to confirm)**

## CREDIT HISTORY

---

Have you had any defaults? YES  NO

Have you previously been declared bankrupt? YES  NO

If yes, please provide details:

Are all of your current credit commitments up to date? YES  NO

If no, please provide details including how you plan to bring your existing loan repayments up to date:

## ACKNOWLEDGMENT OF RISK INSURANCE OFFERING

---

Insurance can be an effective way of minimising any potential financial hardship on you, your family and your business. Financial hardship may result from a death, disability, trauma or personal injury.

If you do not have adequate risk protection insurance in place:

- You may not be able to meet the repayments on your loan should an unexpected or unforeseen event arise; or
- Your savings may not be sufficient to meet your financial obligations.

**We are able to offer an introduction to a risk protection specialist that could assist you in the event of unforeseen circumstances.**

- I/we acknowledge that I/we have been made aware of the opportunity to apply for risk insurance relating to my/our loan application.
- I/we understand that I am/we are not obliged to apply for risk insurance as a condition of my/our loan and that I am/we are able to arrange insurance through any insurer of my/our choice.

I/we would like to discuss our requirements further with a risk specialist who is able to discuss our specific needs.

I/we have decided not to have a discussion with an advisor.

## ACCEPTANCE

---

By signing this document you acknowledge that you:

- Understand the offering of Risk Insurance and confirmation of your decision
- Consent to being contacted by a risk specialist
- Declare all details provided are true and correct
- By signing this consent you agree that we may collect, use & provide your information to a credit reporting body (CRB)

\_\_\_\_\_  
APPLICANT 1 Name

\_\_\_\_\_  
APPLICANT 1 Signature

\_\_\_\_\_  
DATE

\_\_\_\_\_  
APPLICANT 2 Name

\_\_\_\_\_  
APPLICANT 2 Signature

\_\_\_\_\_  
DATE

If you have any questions please feel free to contact us at any time to clarify any issues or concerns you may have.