

CLIENT NEEDS ANALYSIS

Date: ____/____/____

This document is required under the National Consumer Credit Protection Code, to comply with Responsible Lending Guidelines, and Best Interest Duty, as part of our obligations under our Australian Credit Licence. The information you provide will assist us in understanding your goals, objectives and requirements and ensuring we provide the appropriate finance advice and loan recommendations, to suit your individual needs.

Our Details	
Name: Todd O'Brien	Company: Financial Destiny Pty Ltd t/as Elev8 Loans
Australian Credit Licence: 392748	Telephone: 0419 825 416
Email: todd@elev8loans.com.au	Website: www.elev8loans.com.au

Your Details
Client 1 Full Name:
Client 2 Full Name:

Your Requirements and Objectives
(1) Please state the main reason for the new loan:
(2) Are you First Home Buyers: <input type="checkbox"/> Yes <input type="checkbox"/> No
(3) What are your primary objectives:
(4) What will be the main benefit to you, from the new loan:
(5) What are your main financial goals for the future:
(6) What is the total new loan amount you require: \$
(7) Preferred Loan Term: <input type="checkbox"/> 5 years <input type="checkbox"/> 10 years <input type="checkbox"/> 15 years <input type="checkbox"/> 20 years <input type="checkbox"/> 25 years <input type="checkbox"/> 30 years
(8) If purchasing a property, how long do you intend to retain the property: <input type="checkbox"/> Under 2 years <input type="checkbox"/> Between 2 – 5 years <input type="checkbox"/> Between 5 – 10 years <input type="checkbox"/> 10 years or more
(9) What is the main reason why you intend to retain the property:

Client 1				Client 2			
<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Other				<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Other			
Surname				Surname			
First Names				First Names			
<input type="checkbox"/> Aust Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Visa <input type="checkbox"/> Other				<input type="checkbox"/> Aust Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Visa <input type="checkbox"/> Other			
Birth Date		<input type="checkbox"/> Male <input type="checkbox"/> Female		Birth Date		<input type="checkbox"/> Male <input type="checkbox"/> Female	
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Widow <input type="checkbox"/> Divorced <input type="checkbox"/> Separated				Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Widow <input type="checkbox"/> Divorced <input type="checkbox"/> Separated			
Number of kids at home		Ages		Number of kids at home		Ages	
Home Address				Home Address			
		State	Postcode			State	Postcode
Time at address	Years	Months		Time at address	Years	Months	
Current Status <input type="checkbox"/> Freehold <input type="checkbox"/> Mortgaged <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With family <input type="checkbox"/> Other				Current Status <input type="checkbox"/> Freehold <input type="checkbox"/> Mortgaged <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With family <input type="checkbox"/> Other			
If less than 2 years, previous address				If less than 2 years, previous address			
Time at Previous address	Years	Months		Time at Previous address	Years	Months	
Postal address (if different from home address)				Postal address (if different from home address)			
Mobile phone				Mobile phone			
Home phone ()				Home phone ()			
Email				Email			
Preferred contact method <input type="checkbox"/> Mobile <input type="checkbox"/> Home phone <input type="checkbox"/> Email <input type="checkbox"/> Text message				Preferred contact method <input type="checkbox"/> Mobile <input type="checkbox"/> Home phone <input type="checkbox"/> Email <input type="checkbox"/> Text message			
Driving Licence Number				Driving Licence Number			
Card number				Card number			
Expiry date				Expiry date			

Employment					
Client 1			Client 2		
Type <input type="checkbox"/> PAYG employee <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired			Type <input type="checkbox"/> PAYG employee <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired		
Status <input type="checkbox"/> Full time <input type="checkbox"/> Permanent Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Centrelink <input type="checkbox"/> Home Duties <input type="checkbox"/> Student <input type="checkbox"/> Retiree <input type="checkbox"/> Superannuitant			Status <input type="checkbox"/> Full time <input type="checkbox"/> Permanent Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Centrelink <input type="checkbox"/> Home Duties <input type="checkbox"/> Student <input type="checkbox"/> Retiree <input type="checkbox"/> Superannuitant		
Occupation			Occupation		
Industry			Industry		
Employer			Employer		
Work address State Postcode			Work address State Postcode		
Work phone ()			Work phone ()		
Work email			Work email		
Time in job	Years	Months	Time in job	Years	Months
If less than 2 years in current job: Previous Job Type <input type="checkbox"/> PAYG employee <input type="checkbox"/> Self-employed			If less than 2 years in current job: Previous Job Type <input type="checkbox"/> PAYG employee <input type="checkbox"/> Self-employed		
Previous Status <input type="checkbox"/> Full time <input type="checkbox"/> Permanent Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Centrelink <input type="checkbox"/> Home Duties <input type="checkbox"/> Student <input type="checkbox"/> Retiree <input type="checkbox"/> Superannuitant			Previous Status <input type="checkbox"/> Full time <input type="checkbox"/> Permanent Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Centrelink <input type="checkbox"/> Home Duties <input type="checkbox"/> Student <input type="checkbox"/> Retiree <input type="checkbox"/> Superannuitant		
Previous Occupation			Previous Occupation		
Previous Employer			Previous Employer		
Time at Previous job	Years	Months	Time at Previous job	Years	Months
Income Client 1			Income Client 2		
	Gross per annum	Net in hand per annum		Gross per annum	Net in hand per annum
Base Income	\$	\$	Base Income	\$	\$
Regular overtime	\$	\$	Regular overtime	\$	\$
Bonuses	\$	\$	Bonuses	\$	\$
Rental income	\$	\$	Rental income	\$	\$
Centrelink	\$	\$	Centrelink	\$	\$
Total Income	\$	\$	Total Income	\$	\$

Current Financial Position					
Assets					
Asset	Value		Ownership		
Principal residence	\$		<input type="checkbox"/> Client 1	<input type="checkbox"/> Client 2	<input type="checkbox"/> Joint
Investment property 1	\$		<input type="checkbox"/> Client 1	<input type="checkbox"/> Client 2	<input type="checkbox"/> Joint
Investment property 2	\$		<input type="checkbox"/> Client 1	<input type="checkbox"/> Client 2	<input type="checkbox"/> Joint
Holiday house	\$		<input type="checkbox"/> Client 1	<input type="checkbox"/> Client 2	<input type="checkbox"/> Joint
Motor Vehicle 1	\$		<input type="checkbox"/> Client 1	<input type="checkbox"/> Client 2	<input type="checkbox"/> Joint
Motor Vehicle 2	\$		<input type="checkbox"/> Client 1	<input type="checkbox"/> Client 2	<input type="checkbox"/> Joint
Motor Vehicle 3	\$		<input type="checkbox"/> Client 1	<input type="checkbox"/> Client 2	<input type="checkbox"/> Joint
Cash savings in the bank	\$		<input type="checkbox"/> Client 1	<input type="checkbox"/> Client 2	<input type="checkbox"/> Joint
Other savings	\$		<input type="checkbox"/> Client 1	<input type="checkbox"/> Client 2	<input type="checkbox"/> Joint
Share Portfolio	\$		<input type="checkbox"/> Client 1	<input type="checkbox"/> Client 2	<input type="checkbox"/> Joint
Term Deposit	\$		<input type="checkbox"/> Client 1	<input type="checkbox"/> Client 2	<input type="checkbox"/> Joint
Motorcycle/Boat/Caravan/Jet ski	\$		<input type="checkbox"/> Client 1	<input type="checkbox"/> Client 2	<input type="checkbox"/> Joint
Home Contents and Valuables	\$		<input type="checkbox"/> Client 1	<input type="checkbox"/> Client 2	<input type="checkbox"/> Joint
Superannuation for Client 1	\$		--		
Superannuation for Client 2	\$		--		
TOTAL ASSETS	\$		--		
Liabilities					
Type	Lender	Rate %	Limit	Repayment	Balance Owning
Home Loan			\$	\$ month	\$
Investment Loan			\$	\$ month	\$
Investment Loan			\$	\$ month	\$
Line of Credit			\$	\$ month	\$
Car Loan 1			\$	\$ month	\$
Car Loan 2			\$	\$ month	\$
Personal Loan 1			\$	\$ month	\$
Personal Loan 2			\$	\$ month	\$
Credit Card 1			\$	\$ month	\$
Credit Card 2			\$	\$ month	\$
Credit Card 3			\$	\$ month	\$
Interest Free Loan			\$	\$ month	\$
Personal Overdraft			\$	\$ month	\$
Family Loan			\$	\$ month	\$
Other Loan			\$	\$ month	\$
HECS Debt			\$	\$ month	\$
TOTAL LIABILITIES	N/A	N/A	\$	\$ month	\$

If purchasing a property	
COSTS (A)	
Purchase price of the property	\$
State Government fees (stamp duty, registration etc)	\$
Conveyancer or Solicitor fees	\$
Estimated bank application fees	\$
Lenders Mortgage Insurance (if borrowing over 80%)	\$
Other fees or charges	\$
Total costs	(A) \$
OWN FUNDS (B)	
Deposit paid to the agent	\$
Your cash savings contribution	\$
Family gift	\$
First Homeowner Grant (if applicable)	\$
Total of Own Funds	(B) \$
New loan amount required	(C) \$
Total funds available	(B + C) \$
Total costs (A) minus Funds Available	(A - B + C) \$
	<input type="checkbox"/> Surplus <input type="checkbox"/> Shortfall

If you are Refinancing or Consolidating Debts					
What is the primary reason for refinancing or consolidating:					
<input type="checkbox"/> Better Rate <input type="checkbox"/> Need Cash Out <input type="checkbox"/> Investment Purposes <input type="checkbox"/> Restructuring/Consolidating Debts					
<input type="checkbox"/> Home Renovation <input type="checkbox"/> Construction <input type="checkbox"/> Other _____					
Loans to be refinanced					
	Debt 1	Debt 2	Debt 3	Debt 4	Debt 5
Bank name					
Type e.g. Home loan, credit card, personal loan					
Current payout amount	\$	\$	\$	\$	\$
Current interest rate %					
Current monthly Repayments	\$	\$	\$	\$	\$

Your Preferences	
Interest Rate Type - please tick your preferred option	
<input type="checkbox"/> Variable Rate – fluctuates with market conditions, allows unlimited extra repayments <input type="checkbox"/> Fixed Rate – gives certainty of repayments for a chosen fixed period, but more restrictive than Variable Rate <input type="checkbox"/> Fixed & Variable Combo – allows a combination of both by splitting the loan	
Repayment Type - please tick your preferred option	
<input type="checkbox"/> Principal & Interest – allows you to repay the principal over time and build equity in your home <input type="checkbox"/> Interest Only – for Investment Loans only, whereby for tax reasons the principal amount does not reduce <input type="checkbox"/> Interest Only in Advance – ability to make lump sum payments in advance, for tax purposes	
Loan Type - please tick your preferred option	
<input type="checkbox"/> Full Doc – where you provide pay slips, tax returns etc for loan assessment and approval <input type="checkbox"/> Low Doc – for self-employed ABN holders only, where you cannot provide the latest tax returns or financials	
Loan Features	
Repayment frequency preference How often you would like the loan repayments debited from your bank account	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Pay extra additional payments The ability to make extra payments at any time, at no cost, to reduce the loan term and interest charges	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Essential
Split or Combination Loan e.g. part variable rate and part fixed rate, for flexibility, or for tax or accounting purposes	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Essential
Redraw Facility Allows you access to redraw any additional payment funds, should you need cash anytime in the future	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Essential
100% Offset Account A separate savings account for your income to be paid into, that is linked to your loan to save interest (may attract a higher interest rate)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Essential
Future Top Up The ability to apply for further new funds in the future, if you have enough equity in your home	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Essential
Family Guarantor loan Using your parent's home as security to allow you to qualify for a loan (not available at all banks)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Essential
Portability The option to transfer the remaining loan balance over to a new property in the future, if required	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Essential
Online / Telephone Banking Having online or telephone access to your loan, or Access to a Mobile Banking App	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Essential
Please list any <u>other</u> features you are seeking	
Please list any Banks or Lenders, you do <u>not</u> want us to consider when making our recommendations	

Living Expenses Disclosure

Under the National Consumer Credit Protection code, and Responsible Lending guidelines, all consumers are required to accurately disclose their current household Living Expenses. This is to ensure that the new loan repayments will not cause you undue financial hardship, and that you are suitable for the new loan.

Living Expenses **excludes** your current loans, credit cards etc.

Please analyse all withdrawals from your savings account bank statements for the last three months, your credit card statements etc (most banks will ask for your statements so they can check your household living expenses).

As a guide, when the bank assesses your loan application, they will generally use the Household Expenditure Measure as a minimum. This is an average statistical measure, and is currently approximately \$3,400 per month for a single person, \$5,900 per month for a married or defacto couple, plus \$890 per dependent child at home (this is a guide only, but it is what the banks use as a minimum to determine your expenses, and loan serviceability)

Please use Monthly figures

PRIMARY RESIDENCE COSTS	
Council Rates	\$
Water rates	\$
Body corporate or Strata fees	\$
Electricity, Hot Water and Gas	\$
Home repairs, Bunnings, paint, electrical items	\$
Buying furniture, electrical goods, beds etc	\$
Pool cleaning and chemicals	\$
Gardening tools, lawnmowing, maintenance, plants	\$
Outdoor furniture	\$
FOOD	
Supermarket shopping, butcher, bakery, fresh fruit	\$
Meal delivery services e.g. Menu Log, Uber Eats	\$
TRANSPORT	
Petrol and oil	\$
Car servicing, repairs, and maintenance	\$
Car registration	\$
Car parking	\$
Tolls	\$
Public transport	\$
Taxis, Uber, and ride sharing	\$
Car wash and detailing	\$
COMMUNICATIONS	
Mobile phone plan and other phone costs	\$
Foxtel, Netflix, Kayo, Stan, Spotify, streaming services	\$
Internet or NBN fees	\$
PERSONAL CARE	
Adult's clothing and footwear	\$
Children's clothing and footwear	\$
Cosmetics, skin, and beauty treatments	\$
Hair salon and grooming services	\$
Children's haircuts and grooming services	\$
Luggage, handbags, baby goods	\$
MEDICAL and HEALTH	
Doctor	\$
Dentist	\$
Physio, Chiro, Acupuncture, Natural Therapies	\$
Optical	\$
Pharmacy, prescriptions, medicines	\$
EDUCATION and CHILDCARE	
School fees	\$
Childcare	\$
School uniforms, shoes, bags, books	\$

EDUCATION or CHILDCARE continued	
School sports fees, school excursions and camps	\$
School canteen lunches	\$
University, TAFE, College fees	\$
Private tutor	\$
INSURANCES	
Health Insurance	\$
Car insurance	\$
Caravan, Motorbike, Boat, Jet ski insurance	\$
Home and contents insurance	\$
Travel insurance	\$
Income Protection Insurance	\$
Life Insurance or Trauma Cover Insurance	\$
Pet Insurance	\$
RECREATION and ENTERTAINMENT	
Restaurant meals, hotel, and pub dining	\$
Take away meals and fast food	\$
Takeaway coffee or tea	\$
Cigarettes	\$
Alcohol	\$
Jewellery	\$
Movies and shows	\$
Concerts and sporting event tickets	\$
Children's sports fees, music lessons, swimming etc	\$
Children's Birthdays and Xmas presents	\$
Family Birthdays and Xmas presents	\$
Family gifts for Birthdays, Anniversary etc	\$
Children's pocket money	\$
Children's birthday parties	\$
Holidays inc airfares, accommodation	\$
Gym fees and fitness	\$
Donations and Charities	\$
Newspapers, magazines, books, DVD's	\$
Entertainment and general cash spending	\$
Lottery tickets	\$
Animal and Veterinary costs	\$
Electronic equipment and games e.g. Xbox, PlayStation	\$
Toys, Hobbies, Arts and Crafts	\$
Camping, fishing, and off road equipment	\$
Sporting goods	\$
Musical instruments	\$
Theme parks	\$
Electric scooters, electric bikes	\$
OTHER COSTS	
House cleaner	\$
Child maintenance payments	\$
Pest control	\$
Security costs	\$
Other miscellaneous	\$
INVESTMENT PROPERTY COSTS (if applicable)	
Council Rates	\$
Water rates	\$
Land tax	\$
Body corporate or Strata fees	\$
Maintenance and repairs	\$
Landlords' insurance cover	\$
TOTAL HOUSEHOLD EXPENSES PER MONTH	\$

Your Financial Security & Credit History	
What is your expected retirement age: Client 1	Client 2
Do you anticipate any increase to your living expenses in the next 12 months, other than this new loan repayment: <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes" please provide details:	
Do you anticipate any decrease to your income(s) in the next 12 months: <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes" please provide details:	
Have you had any difficulty meeting your current financial commitments in the past 2 years: <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes" please provide details:	
Do you have any bankruptcy, court orders, judgements, defaults, or any credit issues on your current credit file: <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes" please provide details:	
Do you currently have any Life Insurance, Income Protection, Trauma Cover or Total Permanent Disability: <input type="checkbox"/> Yes <input type="checkbox"/> No If "No" please provide details of how you would meet your loan commitments and maintain your lifestyle if you are unable to earn income due to an illness or injury (temporary or permanent)	
Do you currently have your Building and Home Contents and Valuables insured <input type="checkbox"/> Yes <input type="checkbox"/> No	
Would you like us to assist you with any insurance cover quotes <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes" please indicate below <input type="checkbox"/> Home & Contents <input type="checkbox"/> Vehicle <input type="checkbox"/> Life Cover <input type="checkbox"/> Income Protection <input type="checkbox"/> Total & Permanent Disability	

Customer Disclosure Statement	
I/We, the undersigned, hereby declare that we have disclosed our current financial situation, and personal details, to the best of our knowledge. The answers contained in this document are all Mine/Ours, and I/We have not been pressured or influenced by any third party.	
_____ please sign above Client 1	_____ please sign above Client 2
Date	Date