

# Enquiry Form

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Date: / /	How did you hear about us?
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Proposed Transaction							
Transaction Type:	Purchase	Refinance	Use Equity	Increase	Construction	Gifts	Other
Loan Purpose:	Owner-Occupied	Investment	Commercial	SMSF	Other		
Property Type:	House	Vacant Land	Unit/Apartment	Townhouse	Other		
Approximate Purchase Price:	Min \$			Max \$			
Have you bought a property / signed a contract?	Yes	No	First Home Buyer	Yes	No		

Personal Details														
	Applicant 1					Male	Female	Applicant 2					Male	Female
	Title:	Mr.	Mrs.	Ms.	Dr.	Other			Mr.	Mrs.	Ms.	Dr.	Other	
Full Name (including middle name):														
Home Phone:														
Mobile Phone:														
Work Phone:														
Email Address:														
Date of Birth:						/	/						/	/
Drivers Licence No. & Expiry:												/	/	
Marital Status:	Single	Married	Defacto					Single	Married	Defacto				
Dependant Children & Age:	Child Age 1	Child Age 2	Child Age 3	Child Age 4				Child Age 1	Child Age 2	Child Age 3	Child Age 4			
Current Residential Address:	Street:					Street:								
	Suburb:			State:	P/C:	Suburb:			State:	P/C:				
Date Moved In:						/	/						/	/
Own Home / Renting / Other:	Own	Weekly Rent \$		With Parents				Own	Weekly Rent \$		With Parents			
Previous Rental Address: <small>(if you have lived less than 3 years at current address)</small>	Street:					Street:								
	Suburb:			State:	P/C:	Suburb:			State:	P/C:				
Date Moved In / Out:						/	/						/	/
Mailing Address (if different):														

Credit History					
Have you ever had any financial judgment or legal proceedings issued against you?		Yes	No	Have you ever had any financial judgment or legal proceedings issued against you?	
				Yes No	
Have you had any late or missed payments from any current loans / credit cards?		Yes	No	Have you had any late or missed payments from any current loans / credit cards?	
				Yes No	



# Enquiry Form

## Current Employment

	Applicant 1					Applicant 2						
Current Employment:	Full Time	Part Time	Casual	Self Employed		Full Time	Part Time	Casual	Self Employed			
Date Started:	/ /					/ /						
Gross Income:	\$		YR	MTH	FT	WK	\$		YR	MTH	FT	WK
Occupation:												
Employment - Name & Address:	Name:					Name:						
	Street:					Street:						
	Suburb:		State:		P/C:	Suburb:		State:		P/C:		
Contact Name & Phone (to verify income):	Name:					Name:						
	Phone:					Phone:						
Under Probation?:	Yes - Time Left:				No	Yes - Time Left:				No		

## Previous Employment (If less than 3 years in Current Employment)

Previous Employment Type:	Full Time	Part Time	Casual	Self Employed		Full Time	Part Time	Casual	Self Employed			
Previous Date Started / Finished:	/ /					/ /						
Previous Gross Income:	\$		YR	MTH	FT	WK	\$		YR	MTH	FT	WK
Previous Occupation:												
Previous Employment Name & Address:	Name:					Name:						
	Street:					Street:						
	Suburb:		State:		P/C:	Suburb:		State:		P/C:		
Previous Employment Contact Name & Phone:	Name:					Name:						
	Phone:					Phone:						

## Other Employment Details (if applicable)

Bonuses, Commission, Centrelink, Family Assistance etc:		
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## Liabilities / Debts

Personal Loans, Car Loans, HECS etc.	Bank / Institution	Loan Start Balance	Amount Owing	Monthly Repayment	Held by		Pay Out / Close	
			\$	\$	\$	App 1	App 2	Yes
		\$	\$	\$	App 1	App 2	Yes	No
		\$	\$	\$	App 1	App 2	Yes	No
Credit Cards:	Bank / Institution	Limit	Amount Owing		Held by		Pay Out / Close	
		\$	\$		App 1	App 2	Yes	No
		\$	\$		App 1	App 2	Yes	No
		\$	\$		App 1	App 2	Yes	No



# Enquiry Form

Property Owned													
Owner Occupied Property (if applicable)			Purchase Price \$				Year Purchased		Estimated Market Value \$				
Address						Current Lender		Date Loan Established / /					
Loan Details		Fixed	Variable	P&I	I/O	No. of Loans		Available Redraws		Current Loan Balance \$			
Cross Secured		Yes	No	Ownership	App1	%	App2	%	Interest Rate %		Min. Monthly Repayment \$		
Number of: Bedroom/s		Bathrooms		Car Spaces		For Valuation Access - Contact Name				Contact No.			
Investment Property #1 (if applicable)			Purchase Price \$				Year Purchased		Estimated Market Value \$				
Address						Current Lender		Date Loan Established / /					
Loan Details		Fixed	Variable	P&I	I/O	No. of Loans		Available Redraws		Current Loan Balance \$			
Cross Secured		Yes	No	Ownership	App1	%	App2	%	Interest Rate %		Min. Monthly Repayment \$		
No. of: Bed	Bath	Car	Valuation Access - Name				Contact No.		Rental Income \$		MTH	FT	WK
Investment Property #2 (if applicable)			Purchase Price \$				Year Purchased		Estimated Market Value \$				
Address						Current Lender		Date Loan Established / /					
Loan Details		Fixed	Variable	P&I	I/O	No. of Loans		Available Redraws		Current Loan Balance \$			
Cross Secured		Yes	No	Ownership	App1	%	App2	%	Interest Rate %		Min. Monthly Repayment \$		
No. of: Bed	Bath	Car	Valuation Access - Name				Contact No.		Rental Income \$		MTH	FT	WK

Assets												
Savings - Bank / Institution			Account Type				Amount		Held by			
			Saving	Term Deposit	Term Deposit	\$		App 1		App 2		
			Saving	Term Deposit	Term Deposit	\$		App 1		App 2		
			Saving	Term Deposit	Term Deposit	\$		App 1		App 2		
Shares Held With					No. Held		Value		Held by			
							\$		App 1		App 2	
							\$		App 1		App 2	
Superannuation Company			Value		Salary Sacrifice Contributions		If Yes, Amount per Month		Held by			
			\$		Yes	No	\$		App 1		App 2	
			\$		Yes	No	\$		App 1		App 2	
Car Make, Model & Year						Estimated Value	Lease / Owned	Lease Expiry Date		Held by		
						\$	L	O	/	/	App 1	App 2
						\$	L	O	/	/	App 1	App 2
Any Other Major Assets (specify & estimate value)							Replacement Value of Home Contents		Held by			
\$							\$		App 1		App 2	
\$							\$		App 1		App 2	



# Enquiry Form

## Monthly Living Expenses Template

This template has been designed to calculate your monthly living expenses during the home loan application process. To calculate the monthly living expenses, which is the amount of money needed to maintain a reasonable standard of living, only consider expenses that will continue to be incurred after the loan is funded.

Monthly Living Expenses	Total
Groceries	\$
Clothing & Personal Care	\$
Transport	\$
Telephone, Internet, Pay TV & Streaming	\$
Recreation & Entertainment	\$
Childcare	\$
Pet Care	\$
Medicinal & Health	\$
Health Insurance	\$
General Basic Insurance	\$
Sickness, Accident & Life Insurance	\$
Public School Education	\$
Private School Education & Tutoring	\$
Higher Education	\$
Primary Residence Running Costs	\$
Primary Residence Strata Fees & Taxes	\$
Investment Property Running Costs	\$
Secondary Residence Running Costs	\$
Other - Must be Specified	\$
<b>Total</b>	<b>\$</b>

**HOME LOANS**

**EQUIPMENT FINANCE**

**BUSINESS LENDING**

**Why choose Mortgage Choice?**  
 Because we care about helping Australians afford to live the life they want to live. With specialist services available from qualified Mortgage Choice experts – both mortgage brokers and financial advisers – we'll help you make better choices with your finances so you can focus on enjoying the things that really matter in life.  
 At Mortgage Choice, we'll help you make *better choices for a better life.*

**RISK & GENERAL INSURANCE**

**PROPERTY INVESTMENT LOANS**

**FINANCIAL PLANNING**

**CAR & PERSONAL LOANS**

**(CREDIT CARD)**



# Privacy Consent Notification

The privacy of personal information you provide to us is important. This Privacy Consent governs the collection, use and disclosure of your personal information by Mortgage Choice Pty Ltd and Smartline Operations Pty Ltd.

1. The personal and credit related information you provide will be held by us. Personal information may include any sensitive information (including health information), and may include any information you tell us about any vulnerability you may have.
2. You appoint us your agent to act as an 'access seeker' to obtain your credit related information from a credit reporting body (CRB) on your behalf and for the purpose of assisting you with your application for credit. You authorise us to disclose any credit related information we obtain, including personal information, to prospective financiers in connection with your application for credit.
3. We may use credit related information and any other personal information you provide to arrange or provide credit and other services.
4. We may exchange the information with the following types of entities, some of which may be located overseas:
  - CRBs, including for a credit guarantee purpose;
  - Persons who provide credit or other products to you, or to whom an application has been made for those products;
  - Anybody who represents you, such as financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers;
  - Any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding our services;
  - Any investors, agents or advisers, trustees, ratings agency or businesses assisting us with funding for credit made available to you or any entity that has an interest in your finance;
  - Where we are authorised to do so by law, such as under the Anti-Money or Laundering and Counter Terrorism Financing Act 2006 (Cth), government and law enforcement agencies or regulators;
  - Any person, where you have provided us with consent; Any of our associates, related entities, referrers, contractors, or persons who assist us to provide our products and services to you;
  - Auditors, insurers, re-insurers;
  - Entities to whom we outsource some of our functions or that provide information and infrastructure systems; Associated businesses that may want to market products to you;
  - Other guarantors or borrowers (if more than one) or borrowers or prospective borrowers of any credit you guarantee or propose to guarantee;
  - 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.
5. In the event that a lender refuses your application for credit, we may also disclose your personal information and credit related information (including any credit report about you and any other credit eligibility information we hold about you) to other lenders and credit reporting agencies for the purposes of arranging or providing credit to you. You authorise us to obtain a copy of your credit report from a credit reporting agency

in accordance with the rules set out in the Privacy Act 1988 regarding access seekers. You consent to us providing information contained in that report (including any credit related information) to any lender who may be able to provide credit to you.

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 from our website [www.mortgagechoice.com.au](http://www.mortgagechoice.com.au) or from the Credit Representative with whom you are dealing. 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. The information we request is important in the process of arranging finance and providing other services. If you are not comfortable providing this information, it may restrict our ability to assist you.

By signing below, you agree that we may collect, use and disclose your information as specified above.

Client Authorisation	
Name	
Sign	
Date:	/ /

Name	
Sign	
Date:	/ /

Mortgage Choice Pty Ltd and Smartline Operations Pty Ltd  
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