

Date:

Questionnaire Name - Responsible Lending Fact Find

Client Name(s)

Advisor **1.** Da Hui (Johnny) Wu, **2.** Jingjing Li

No	Question	Response
1.1	What is the purpose of the credit you are considering? (EG. - purchase home, investment property, renovations, debt consolidation, refinance, other) Please provide as much detail as possible.	purchase home or purchase investment property, renovations, debt consolidation, refinance, top up (variations)
1.2	Is there any other relevant information we should know?	
1.3	How long do you expect to remain in the credit contract?(for example - do you expect to sell the property in a certain time frame?)	10 years above 5-10 years or less 5 years
1.4	What kind of loan repayment are you considering?	P & I or I/O
1.5	What is the PRIMARY purpose for seeking credit?	domestic or investment
2.1	Have you had any judgments, defaults or legal proceedings against you in respect of credit contracts in the past?	Yes or no
2.2	If YES - please provide details	
2.3	Are all current credit commitments up to date?	Yes or no
2.4	If NO - please provide details of how you intend to make all payments up to date.	
3.1	Are you concerned about rising interest rates?(Please select a number, where the higher the number, the higher your concern)	1 2 3 4 5 6 7
3.2	Would you consider taking a fixed rate loan?	Yes no or Not sure
3.3	How would you rate your current job security?(the higher the number, the more secure you feel)	1 2 3 4 5 6 7
4.1	Are there are any lenders that you do not wish to deal with?	Yes or no
4.2	Is there any product type that you are interested in?	
4.3	Do you have any preference as to the type of lender that you deal with?	Yes or no
5.1	Extra Repayments	Yes or no
5.2	Loan Redraw	Yes or no

5.3	Offset Account (Any funds in my savings account offset against my loan balance when interest is calculated)	Yes or no
5.4	Portabilit (If I change property I can keep my existing loan)	Yes or no
5.5	Multiple Account Splits(can I have my total loan amount split into a number of different amounts?)	Yes or no
5.6	Line of Credit Option (can my loan operate with an overall credit limit, and I am only required to pay the interest each month?)	Yes or no
5.7	Fixed Rate Option (am I able to convert my loan to a fixed rate during the term? - fees may be payable)	Yes or no
5.8	Loan Variations(the ability to increase or decrease the amount of credit at a time in the future?)	Yes or no
5.9	Access to Lender Branch	Yes or no
5.10	Access to Fee Free ATM transactions	Yes or no
5.11	Cheque Book linked to loan or offset account?	Yes or no
5.12	Internet Banking Access	Yes or no
6.1	Do you anticipate that your INCOME will change materially in the next 6-12 months?	Yes or no
6.2	Do you anticipate that your EXPENSES will change materally in the next 6-12 months?	Yes or no
6.3	Is there any other factor that you can think of that may materially affect your INCOME or EXPENSES in the next 12 months?	Yes or no
7.1	Do you have adequate insurance to meet your loan repayments should you not be able to work (such as - life insurance, mortgage protection insurance, income protection)	Yes or no
7.2	If you answered NO or I DON'T KNOW, would you like one of our associates to contact you regarding insurance?	Yes or no
7.3	Do you have adequate Home and Contents Insurance?	Yes or no
7.4	If you answered NO or I DON'T KNOW, would you like one of our associates to contact you regarding Home and Contents insurance?	Yes or no