

## INCOME DETAILS - EMPLOYMENT

### Current Employment Income - Applicant 1

Base Pay (Gross p.m.)	\$
Commission(Gross p.m.)	\$
Regular Bonus(Gross p.m.)	\$
Regular Overtime (Gross p.m.)	\$
Allowances (Gross p.m.)	\$
Self-employed Income (Gross p.a.)	\$

### Current Employment Income - Applicant 2

Base Pay (Gross p.m.)	\$
Commission(Gross p.m.)	\$
Regular Bonus(Gross p.m.)	\$
Regular Overtime (Gross p.m.)	\$
Allowances (Gross p.m.)	\$
Self-employed Income (Gross p.a.)	\$

### Secondary Employment Income (if applicable) - Applicant 1

Base Pay (Gross p.m.)	\$
Commission(Gross p.m.)	\$
Regular Bonus(Gross p.m.)	\$
Regular Overtime (Gross p.m.)	\$
Allowances (Gross p.m.)	\$
Self-employed Income (Gross p.a.)	\$

### Secondary Employment Income (if applicable) - Applicant 2

Base Pay (Gross p.m.)	\$
Commission(Gross p.m.)	\$
Regular Bonus(Gross p.m.)	\$
Regular Overtime (Gross p.m.)	\$
Allowances (Gross p.m.)	\$
Self-employed Income (Gross p.a.)	\$

## INCOME DETAILS - OTHER INCOME

### Current Employment Income - Applicant 1

Government Benefits (Gross p.m.)	\$
Dividends (Gross p.m.)	\$
Interest (Gross p.m.)	\$
Private Pension (Gross p.m.)	\$
Family allowance (Gross p.m.)	\$
Existing Rental Income (Gross p.m.)	\$
Other, please state:	Gross p.m. \$

### Current Employment Income - Applicant 2

Government Benefits (Gross p.m.)	\$
Dividends (Gross p.m.)	\$
Interest (Gross p.m.)	\$
Private Pension (Gross p.m.)	\$
Family allowance (Gross p.m.)	\$
Existing Rental Income (Gross p.m.)	\$
Other, please state:	Gross p.m. \$

Signature applicant 1 \_\_\_\_\_

Signature applicant 2 \_\_\_\_\_

## Living expenses:

If the applicants live together, only one form needs to be completed and should include total household expenses (combined living expenses for both applicants).

If the applicants live separately, a separate declaration is required for each applicant.

**Monthly living expenses: Every field must be completed. If not applicable to the applicant(s) situation, please enter zero.**

LIVING EXPENSES:	Monthly Amount	Comments (changes in foreseeable future)
Owner-Occupied or Rental Property Utilities & Rates: (and other related costs)	\$	
Investment Property Utilities & Rates: (and other related costs)	\$	
Groceries:	\$	
Transport: (eg. Public transport, motor vehicle running costs including fuel, servicing, parking and tolls)	\$	
Telephone, Internet, Pay TV & Media Streaming Subscriptions:	\$	
Insurance: (eg. health, home & contents, motor vehicle, life, income protection).	\$	
Primary Residence Body Corporate, Strata and Property Tax:	\$	
Recreation and Entertainment:	\$	
Education (Public):	\$	
Education (Private):	\$	
Childcare:	\$	
Medical and Health:	\$	
Clothing and Personal Care:	\$	
HECS Debt:	\$	
Spousal/Child Maintenance:	\$	
Other:	\$	
<b>TOTAL LIVING EXPENSES</b>	<input type="text" value="\$"/>	

## Changes to current circumstances:

Are there any special circumstances which may cause a change in expenditure over the next 12 months (apart from the loan being applied for)

Yes  No

If yes, please provide details:

Do you anticipate any material change to your financial situation over the next five years (e.g. retirement from the workplace,

additional dependant family members (children), pending court case, significant future plans, etc.)?

Yes  No

If yes, what is the reason for the change, the expected impact and the plan to meet ongoing financial obligations?

For self-employed applicants, are you aware of anything that may adversely affect the business you operate and your ability to meet current and future obligations?

Yes  No

If yes, please provide details:

### Your financial security:

Have you had any difficulties in meeting your financial commitments in the past 2 years?

Yes  No

If yes, please provide details:

Have you received advice from an accountant, solicitor or financial planner regarding your requirements or financial objectives?

Yes  No

If yes, please provide details:

Please outline the reasons why you believe this loan is in your best interests.