



**CREDIT QUOTE**

DATE OF QUOTE: \_\_\_\_\_

Introducer Details: \_\_\_\_\_

Business Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

This document is a quote and provides information about the fees you have agreed to pay to us for our services.

**SERVICES**

Australian Credit License Holder: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number/Email: \_\_\_\_\_

Australian Credit License Number: \_\_\_\_\_

Credit Representative's full Name: \_\_\_\_\_

Credit Representative's Number: \_\_\_\_\_

Services to be provided: \_\_\_\_\_

**APPLICANT DETAILS**

Names: \_\_\_\_\_

Addresses: \_\_\_\_\_

**FEEES AND COMMISSIONS**

Maximum fee or charge payable by you to us. This is the maximum amount payable by you whether or not finance is provided:

\_\_\_\_\_  
\_\_\_\_\_

Fees payable to third parties: \_\_\_\_\_

## ACCEPTANCE

By signing this document, you agree to the terms set out in this Quote. After you have signed this document, you will be provided with a copy of the signed document.

\_\_\_\_\_  
Applicant/Guarantor Signature

\_\_\_\_\_  
Director Signature

Applicant 1 Name

Applicant 2 Name

Date of Signature:

Date of Signature:

Payment is due at the time service is provided.

### Our Bank Account Details

Account Name: \_\_\_\_\_

BSB Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

### Your Credit Card Details

Credit Card Type: \_\_\_\_\_

Credit Card Number: \_\_\_\_\_

Name on Credit Card: \_\_\_\_\_

Expiry Year/Month: \_\_\_\_\_

A tax invoice will be provided on receipt of payment.

If you have any questions relating to anything in this document, please contact us immediately.



## CREDIT PROPOSAL

---

Introducer Details: \_\_\_\_\_

Business Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

This document provides information about the fees associated with this loan. It also provides information on commissions received by us if you proceed with the proposed finance.

## SERVICES

Australian Credit License Holder: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number/Email: \_\_\_\_\_

Australian Credit License Number: \_\_\_\_\_

Credit Representative's full Name: \_\_\_\_\_

Credit Representative's Number: \_\_\_\_\_

Services to be provided: \_\_\_\_\_

## PROPOSED FINANCE

Applicant Name/s & Address/es: \_\_\_\_\_

Address/es of security offered: \_\_\_\_\_

Finance Provider: \_\_\_\_\_

No.	Product	Loan Amount*	Rate #	Term	Repayment Type

\*The quoted loan and repayment amounts include any estimated Lenders Mortgage Insurance (LMI) premium (if applicable)  
# The rate/s quoted above is/are liable to change, unless a Rate Lock option has been taken (see section 1.2)

## FEES AND COMMISSIONS

<p>Estimate of commissions to received by us. This commission is payable to us for assisting you to obtain finance.</p>	<p>1.1% of the Loan Amount or increase in the Loan Amount, if smaller, is payable by be your lender to Juldan Management Group Pty Ltd (ACN 5 653 063) head office shortly after the finance is provided. We estimate this commission to be \$<input type="text"/>.</p> <p>A monthly amount ranging from 0.2500% to 0.0000% per annum of the amount still outstanding on your loan. We estimate the largest monthly payment to be \$1.</p> <p>These amounts are inclusive of GST. Both the above amounts will be paid to the Credit Representative (or the business for which the Credit Representative acts) less a small processing fee.</p> <p>Juldan Management Group Pty Ltd as a group may receive additional commissions from volume bonuses referred to in our Credit Guide. The amount of those additional commissions cannot be determined at the date of this document.</p> <p>If the finance arranged is repaid for any reason within two years of settlement, the lender may claw back all or a portion of the commission paid to us. In such circumstances, the commission paid to the business owner will also be clawed back.</p>		
<p>Commission will be paid by</p>			
<p>Referral Fee</p>	<p>The Credit Representative, or the business for which Credit Representative acts, has paid, or will pay on settlement of the finance, a fee of \$N/A to N/A for referring you to us. This fee is not payable by you.</p>		
<p>Estimate of the total fees and chargers payable to the finance provider in relation to applying for and obtaining the loan.</p> <p><i>These fees and charges are payable by you and are payable once only.</i></p>	<p>Bank Fees</p> <p>Lenders' Mortgages Insurance Premium</p>	<p>\$</p> <p>\$</p>	<p>Payable at Settlement</p> <p>Settlement</p>
	<p>Total</p>	<p>\$</p>	<p>These figures are estimates only. In addition to the fees and charges above, there will be Government fees payable. The final figures will be shown in your credit contract. You can elect to have some or all of these a mounts paid from the finance proceeds. We are not aware of any other fees or charges payable to anyone else in relation to this application for finance, but the lender may impose additional requirements.</p>
<p>Date of Proposal</p>			

The information noted above is correct as at the date noted above. Interest rates, repayments and fees may change from those disclosed in this document if the lender changes its interest rates and applicable fees.

## 1. ADDITIONAL PROVISIONS

1.1 If the purpose of the proposed finance includes refinancing of an existing credit facility, it is the responsibility of the credit applicants to obtain the final payout figure for any credit facility to be refinanced.

1.2 If the proposed finance is to be provided under a Fixed Rate credit product, the credit applicant/s acknowledges the following:

- The Credit Representative provided to the credit applicants the option of taking a Rate Lock facility, under which the Fixed Rate is locked in for a defined period before settlement of the credit facility, subject to payment of any applicable fees and charges.
- The decision as to whether to enter into a Rate Lock arrangement is entirely at the discretion of the applicants.
- The applicant/s is aware that the repayment of, or the making of a substantial principal reduction to, a Fixed Rate credit facility, by any means (including a product switch) prior to the expiry of the Fixed Rate period, may incur an interest adjustment (break cost) that is payable to the finance provider.

1.3 The applicant/s confirms that the Credit Representative provided no taxation advice to the applicant/s and did not provide the applicant/s with advice as to economic conditions and the predicted level of interest rates.

1.4 The applicant/s acknowledge that no indication of approval of the proposed finance by the finance provider has been provided by the Credit Representative and that the applicants has been advised to obtain final approval from the finance provider prior to entering into any financial or legal commitment.

1.5 Before you accept a loan offer, you should check the offer carefully to make sure the terms of the loan meet your requirements. The terms of the loan offer may be different to the terms set out in this document.

## 2. ACCEPTANCE

By signing this document, you agree to the terms set out in this Proposal. After you have signed this document, you will be provided with a copy of the signed document.

Applicant 1 Signature

---

Applicant 1 Name

---

Date of Signature

---

Applicant 2 Signature

---

Applicant 2 Name

---

Date of Signature

---

If you have any questions relating to anything in this document, please contact us immediately.



## PRELIMINARY ASSESSMENT REPORT

Date of Assessment: \_\_\_\_\_

Introducer Details: \_\_\_\_\_

Introducer Name: \_\_\_\_\_

Email: \_\_\_\_\_

Australian Credit Representative Number: \_\_\_\_\_

Australian Credit License Number: \_\_\_\_\_

Company Name: \_\_\_\_\_

ACN: \_\_\_\_\_ Mobile: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

No. of Applicants: \_\_\_\_\_ No. of Guarantors: \_\_\_\_\_

Referrer Details: \_\_\_\_\_

## APPLICANT 1 DETAILS

Name: \_\_\_\_\_

Address: \_\_\_\_\_

At current address since: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Previous Address (if relevant):

Commenced at that address: \_\_\_\_\_

Number of dependents: \_\_\_\_\_ Ages: \_\_\_\_\_

Phone/s: Home: \_\_\_\_\_ Work: \_\_\_\_\_ Mobile: \_\_\_\_\_

Mail Address: \_\_\_\_\_

Email: \_\_\_\_\_

## FINANCE REQUIREMENTS

Loan Purpose/s: \_\_\_\_\_  
Purchase: \_\_\_\_\_ Refinance: \_\_\_\_\_  
Purchase Investment Property: \_\_\_\_\_ Owner Occupied: \_\_\_\_\_  
Interest Only: \_\_\_\_\_ Principal & Interest: \_\_\_\_\_ Owner Occupied: \_\_\_\_\_ Capitalized Interest: \_\_\_\_\_  
Construct/Renovate Investment Property: \_\_\_\_\_  
Debt Consolidation: \_\_\_\_\_ Bridging: \_\_\_\_\_ Reverse Mortgage: \_\_\_\_\_  
Other Purpose: \_\_\_\_\_

## SECURITY OFFERED

Address 1: \_\_\_\_\_ Security Value: \_\_\_\_\_  
\_\_\_\_\_  
Address 2: \_\_\_\_\_ Security Value: \_\_\_\_\_  
\_\_\_\_\_  
Address 3: \_\_\_\_\_ Security Value: \_\_\_\_\_  
\_\_\_\_\_  
Address 4: \_\_\_\_\_ Security Value: \_\_\_\_\_  
\_\_\_\_\_

Notes: \_\_\_\_\_  
Total Loan Amount/s Sought: \_\_\_\_\_  
Loan to Valuation Ratio (LVR): \_\_\_\_\_

## LOAN REQUIREMENTS

Line of Credit: \_\_\_\_\_ Offset: \_\_\_\_\_ Redraw: \_\_\_\_\_  
Extra Repayments: \_\_\_\_\_ Capitalize Interest: \_\_\_\_\_ Weekly Repayments: \_\_\_\_\_  
Interest Only: \_\_\_\_\_ Interest in Advance: \_\_\_\_\_ Salary Credit: \_\_\_\_\_  
Fortnightly Repayments: \_\_\_\_\_ Rate Lock (Fixed Rate Loan): \_\_\_\_\_  
Other: \_\_\_\_\_  
Preferred Loan Term (years): \_\_\_\_\_  
Preferred Loan Repayment/s (per month): \_\_\_\_\_

## CUSTOMER CONTRIBUTION

Gift/s: \_\_\_\_\_

FHOG: \_\_\_\_\_

Cash Deposit: \_\_\_\_\_

Equity from Property: \_\_\_\_\_

Total: \_\_\_\_\_

## INCOME

Applicant 1: \_\_\_\_\_

Employer: \_\_\_\_\_ Since: \_\_\_\_\_

Applicant 1: \_\_\_\_\_

## ASSETS

Asset Type	Description	Value
Real Estate		
Non Real Estate		
Non Real Estate		
Non Real Estate		
Non Real Estate		
Non Real Estate		

## EXPENSES

Continuing Liabilities: \_\_\_\_\_

Description: \_\_\_\_\_

Amount Owed: \_\_\_\_\_

Credit Limit: \_\_\_\_\_

Monthly Repayment: \_\_\_\_\_



## FORESEEABLE CHANGES

Is the applicant aware of any foreseeable changes to their financial circumstances that may impact their capacity to satisfactorily meet their loan repayments?    Yes    No

If yes, the nature of the change/s is:

- Temporary decrease in income
- Permanent decrease in income
- Significant increase in expenditure

Proposed Mitigant:

- Securing additional income
- Available cash resources (saving, superannuation)
- Sale of assets other than owner-occupied property
- Expenditure reductions

## SERVICEABILITY ASSESSMENT

Will the applicant/s be able to service the repayments for the proposed loans?    Yes    No

## APPLICANT'S LIVING EXPENSES

Total Basic Expenses (monthly): \_\_\_\_\_ Total Discretionary Expenses (monthly): \_\_\_\_\_

Risk Insurance offer accepted by client?    Yes    No

## LOAN PRODUCT SELECTION

Subject to formal assessment and confirmation of relevant details. On assessment of the information provided by the applicant/s, it appears that the applicant/s satisfies the lending criteria of the following lender/s:

Chosen Lender: \_\_\_\_\_

Chosen Product: \_\_\_\_\_

Reasons lender/s product/s chosen: \_\_\_\_\_

Competitive interest rate: \_\_\_\_\_

Fee structure: \_\_\_\_\_

Branch network available: \_\_\_\_\_

General banking facilities: \_\_\_\_\_

Customer lending preference: \_\_\_\_\_

Lender service levels: \_\_\_\_\_

Overall cost savings: \_\_\_\_\_

Repayment methods available

Other: \_\_\_\_\_

## REFINANCE/SWITCHING APPLICATIONS

Loan Cost Comparison completed?

Yes      No

Reason/s for refinancing:

Cost reduction

Service

Convenience/flexibility

Specific features or products

Consolidate debt

Other: \_\_\_\_\_

---

This assessment is valid for up to ninety days from the date noted on page 1.

# DOCUMENT VERIFICATION CHECKLIST

## INCOME

PAYG income (including overtime)

o Latest pay advice confirming at least 3 months YTD income. Pay advice must show employer name and ABN and the employee name.

OR

o Where YTD income is not shown, 2 most recent pay advices. These must show employer name and ABN and the employee name.

OR

o Financial institution account settlements that evidence regular salary credits, with the employer name identifiable from the transaction entries.

OR

o Letter of Employment from the employer. Must be dated within the last month, be on company letterhead showing address, ABN/ACN and a contact name and number

*Bonus and Commission income*

o If applicable, the YTD income maybe annualized to determine the income for servicing either from the pay slips, statements, PAYG Payment summary or Letter of Employment.

*Self-Employed - Sole Trader or Partnership*

o Most recent year personal Tax Returns and Tax Assessment Notices.

*Self-Employed - Company/Trust*

o Most recent year personal Tax Returns and Tax Assessment Notices.

AND

o Most recent year company Financial Statements and Tax Returns. Rent Received - Existing Properties

o Current Lease Agreement

OR

o Current Rental Statement

OR

o Transaction statements showing the rent credited.

Rent Received- New Property

o Real Estate Agent letter

OR

o Valuation Report showing the expected rental income. Low Doc application income

o ABN registration evidence.

AND

o GST registration if stated income exceeds the GST threshold (Currently \$75,000 and above).

A:\D

o Business Activity Statement (BAS) for the most recent completed quarter.

OR

o Transaction statements for at least the last 3 months evidencing the applicant stated income.

OR

o Accounts written verification of the applicants stated income.

Centrelink/Other Government income

o Current statements showing entitlements, income or benefit.

OR

o Transaction statements for at least the last 3 months evidencing the income.

Maintenance/Child Support income

o Transaction statements for at least the last 3 months evidencing the income.

Dividends/Interest/Other income

o Current statements or relevant documents evidencing the income. COMMITMENTS

Credit facilities not being refinanced (mortgage and non-mortgage)

o Most recent statements or Internet printouts showing limits, installments paid and outstanding balance where applicable.

OR

o If statements or printouts not available, original loan contract and transaction statement/s showing the regular payment being made.

OR

o Transaction account statements showing the transfer regular and consistent repayment amount

Credit facilities being refinanced (mortgage)

o Statements for at least the last 6 months showing the limits,

installments paid and the outstanding balance.

Credit facilities being refinanced (non-mortgage)

o Statements for at least the last 3 months showing the limits, installments paid and the outstanding balance.

Rent paid (only if continuing)

o Current Tenancy Agreement.

OR

o Letter from managing agent or landlord.

OR

o Transaction statements for at least the last 3 months showing rent debited.

Other Commitments/Liabilities

(including maintenance/child support)

o Current statement, Court Order etc. showing the payment made.

OR

o Transaction statements for at least the last 3 months showing the payment made.

Identification Requirements of Copy of Driver's License

OR

o Copy of Passport

AND

o Copy of Medicare card

## APPLICATION SIGNATURES

This assessment is not an approval and the credit provider must consider your application.

Applicant 1/Guarantor Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_