

# Customer Needs Analysis



Application ID No. **20241217**

Use this form to provide details of your circumstances. We will use this information as part of our assessment of your loan application. It will assist us in gaining a brief overview of your situation and to better understand your circumstances.

Questions	Response
<b>Applicant 1</b>	
1. What is the loan amount you are applying for?	\$ <b>960,000</b>
2. What is the purpose of the loan?	Buy to live in (Owner-Occupied)
3. If you answered the above question with Refinance and or Debt consolidation, please provide information on what your objectives are for seeking this:	N/A
4. If you answered Other or Multiple purposes to question 2, please provide more information:	N/A
5. What is the intended occupancy of the property?	Owner Occupied
6. If the loan term exceeds retirement age, provide an explanation of how you will repay the loan:	
7. How long do you expect to remain in the new Credit Contract? For Example - do you expect to sell the security property in a certain time frame?	10+ years
8. What type of loan repayment are you considering?	Principal & Interest - loan balance will decrease over the term of the loan
9. Have you ever had any defaults, judgements or legal proceedings recorded against you?	No
10. If you answered Yes to the above question, please provide details.	
11. Are all of your current credit commitments up to date?	Yes
12. If you answered No to the above question, please provide details on how you plan to bring your existing loan repayments up to date.	

# Customer Needs Analysis



## Questions (continued)

13. Are you a tax resident of a foreign country? **No**
14. If you answered Yes to the above question, please provide your country of tax residency and your citizenship status (Please note you will need to provide your Tax identification number to the lender as part of your application process)

15. Are you concerned about rising interest rates? **No**
16. On a scale of 1-10, how concerned are you about rising interest rates?  
1 is not concerned and 10 is highly concerned **3**
17. Would you consider taking a fixed rate (either all fixed, or a split loan with part fixed and part variable)? **No**
18. On a scale of 1-10, how would you rate your current job security?  
1 is Not Secure, 10 is Highly Secure **10**
19. Do you want a Fixed Rate Loan? **Not Required**
20. Do you want a \ Split loan (part fixed and/or part variable)? **Not Required**

Fixed rate is for a set period only. At the end of the period it will switch back to standard variable loan. Advantages - makes budgeting easier & rate rises won't affect you. Disadvantages – rate drops won't apply to you, there are limits on extra repayments, redraw facility may not be available and break fee applies if you change or pay off your loan within the fixed rate period.

Variable loan – interest rate can rise or fall. Advantages – you can make extra payments, ability to save on interest by setting up an offset account, easier to switch loans. Disadvantages – makes budgeting harder and mortgage stress. \* See below.

21. Do you want a Rate Lock? Note:  
a fee may be payable to the lender to lock in a fixed rate. **Not Required**
22. Do you want a Offset Account? **Must Have**
23. Do you foresee any future changes to your income? **No**
24. If you answered Yes to the above, please provide further information.

25. Do you anticipate your Expenses will change materially in the foreseeable future? **No**
26. If you answered Yes to the above, please provide further information.

27. Are there any other factors that you can think of that may materially affect your situation, Income or Expenses in the next 12 months? **No**

# Customer Needs Analysis



## Questions (continued)

28. If you answered Yes to the above, please provide further information.

29. Have you thought about your Personal Insurances and if they are sufficient with your debt levels? **Yes**

30. Do you have adequate House and Contents Insurance? **Yes**

## Applicant 2

1. What is the loan amount you are applying for? \$

2. What is the purpose of the loan? **Select**

3. If you answered the above question with Refinance and or Debt consolidation, please provide information on what your objectives are for seeking this:

4. If you answered Other or Multiple purposes to question 2, please provide more information:

5. What is the intended occupancy of the property? **Select**

6. If the loan term exceeds retirement age, provide an explanation of how you will repay the loan:

7. How long do you expect to remain in the new Credit Contract? **Select**  
For Example - do you expect to sell the security property in a certain time frame?

8. What type of loan repayment are you considering? **Select**

9. Have you ever had any defaults, judgements or legal proceedings recorded against you? **Select**

10. If you answered Yes to the above question, please provide details.

11. Are all of your current credit commitments up to date? **Select**

# Customer Needs Analysis



## Questions (continued)

12. If you answered No to the above question, please provide details on how you plan to bring your existing loan repayments up to date.

13. Are you a tax resident of a foreign country? Select

14. If you answered Yes to the above question, please provide your country of tax residency and your citizenship status (Please note you will need to provide your Tax identification number to the lender as part of your application process)

15. Are you concerned about rising interest rates? Select

16. On a scale of 1-10, how concerned are you about rising interest rates?  
1 is not concerned and 10 is highly concerned Select

17. Would you consider taking a fixed rate (either all fixed, or a split loan with part fixed and part variable)? Select

18. On a scale of 1-10, how would you rate your current job security?  
1 is Not Secure, 10 is Highly Secure Select

19. Do you want a Fixed Rate Loan? Select

20. Do you want a Split loan (part fixed and/or part variable)? Select

Fixed rate is for a set period only. At the end of the period it will switch back to standard variable loan. Advantages - makes budgeting easier & rate rises won't affect you. Disadvantages – rate drops won't apply to you, there are limits on extra repayments, redraw facility may not be available and break fee applies if you change or pay off your loan within the fixed rate period.

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21. Do you want a Rate Lock? Note:  
a fee may be payable to the lender to lock in a fixed rate. Select

22. Do you want a Offset Account? Select

23. Do you foresee any future changes to your income? Select

24. If you answered Yes to the above, please provide further information.

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26. If you answered Yes to the above, please provide further information.

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27. Are there any other factors that you can think of that may materially affect your situation, Income or Expenses in the next 12 months? Select

28. If you answered Yes to the above, please provide further information.

29. Have you thought about your Personal Insurances and if they are sufficient with your debt levels? Select

30. Do you have adequate House and Contents Insurance? Select

## Applicants' Declaration (All applicants must sign this section)

By signing below, I/we acknowledge that the information provided in this form is true and correct and that it will be used in the assessment of my/our associated home loan application.

Applicant 1 Signature ► 

Date signed 17 / 12 / 2024

Applicant 2 Signature ►

Date signed   /   /