Interview: Face to face Phone Voice call

Location:

Date & Time:

CLIENT NEEDS ANALYSIS

Please complete the below fields to enable us to assist you with your credit enquiry.

YOUR NEEDS & OBJECTIVES – Why do you need a loan?

Loan Amount sought: $ 750,000
Have you purchased a property / signed a Contract of Sale: No
Are you a First Home Buyer Yes

PERSONAL DETAILS

	Applicant 1	**Applicant 2**
Title	Mr	
Surname	Maginness	
Given Name/s	Shane	
Preferred Name	Shane	
Previous Name		
Date of Birth (DOB)/ Gender	24/12/1984 /Male	/
Marital Status	Single	Single Married De facto
Dependents	1 Daughter	# of
Dependents DOB	13/12/2019	

ADDRESS DETAILS

CURRENT	**Applicant 1**	**Applicant 2**
Street	24A Milne Tce	

Suburb	Moonta	
State / Postcode	South Australia	
Date moved in	July 2023	
	Rents	Owns Rents Other
PREVIOUS		
Street	3 Tate Ave	
Suburb	Mount Barker	
State / Postcode	5152	
Date moved in/out	Sepr 2020 In July 2023Out	In Out
MAILING (if different)		
Street		
Suburb		
State / Postcode		

CONTACT DETAILS

	Preferred		
Mobile Phone	yes	0439897194	
Home Phone			
Work Phone			
Email Address		shanecmaginness@gmail.com	

ADDITIONAL INFORMATION

Mother's Maiden Name	Green	
ID document # ***(DL/Passport)***	***BW5852***	
Foreign Tax Status / TNN	no	
Town / Country of Birth	Mildura, Victoria	
Estimated Retirement Age	65	

RELATIVE NOT LIVING WITH YOU

Name

Phone

Email

Address

EMPLOYMENT DETAILS (Current)

	Applicant 1	**Applicant 2**
Employment type	PAYG (wage) Employee	PAYG (wage) Unemployed Self Employ Retired
Employment basis	Full Time	Casual Part Time Full Time Contractor
Date Started	December 2025	
Occupation	Civil & Mining Plant Operator	
Income Amount (Gross / Net)	$115000 Gross per year	
Pay frequency	Weekly	WK F/N M P/A
EMPLOYER	*MA Skinner Contracting*	
Street Address	11095 Spencer Highway	
Suburb	Wallaroo	
State / Postcode	5556	
Contact Name	Lee	
Contact Phone number (to verify income)	0483835622	
On Probation	No	Yes – time left No

EMPLOYMENT DETAILS (Previous – if less than 3 years in current position)

	Applicant 1	**Applicant 2**
Employment type	PAYG (wage)	PAYG (wage) Unemployed Self Employ Retired
Employment basis	Full time	Casual Part Time

	Full Time Contractor	Full Time Contractor
Date Started / Finished	Jan 2025 /dec2025	/
Occupation	Civil & Mining Plant Operator	
Income Amount (Gross / Net)	115000	
Pay frequency	F/N	WK F/N M P/A
EMPLOYER	*ventia*	
Street Address	Olympic Dam Way	
Suburb	Olympic Dam	
State / Postcode	5725	
Contact Name		
Contact Phone number (to verify income)		

Do you receive any other income (Bonus, Commission, Centrelink, Family Assistance)?

ASSETS

Type	**Description**	**Estimated Value**	**Owner App1 App2 Both**
Principal Home			
Investment Property			
	Rental Income $		
Investment Property			

	Rental Income $		
Motor Vehicle	2018 ford ranger		
Motor Vehicle			
Savings Account	2500		
Savings Account	3000		
Savings Account			
Savings Account			
Savings Account			
Home Contents			
Superannuation	197000		
Superannuation			
Other			
Other			

LIABILITIES

Type	**Loan Provider**	**Loan Balance**	**Loan Limit**	**Repayments**	**Loan Term**	**Loan Start/End date**	**Fixed/ IO expiry**	**Owner Ap1 Ap2 Both**
Home Loan								
Home Loan								
Home Loan								
Investment Personal Loan								
Investment Personal								

Loan								
Car Loan	35000							
Car Loan								
Credit Card				N/A	N/A	N/A	N/A	
Credit Card				N/A	N/A	N/A	N/A	
Credit Card				N/A	N/A	N/A	N/A	
Credit Card				N/A	N/A	N/A	N/A	
Credit Card				N/A	N/A	N/A	N/A	
After Pay/ Zip Pay								
Other								

Notes:

LIVING EXPENSES (if $0.00 against any Type please enter explanation as to why)

Expense Type	**Expense Amount**	**Frequency** (WK F/N M P/A)	**Total Calc Monthly**	**Description / Explanation**
Utilities	50	wk		
Rates				
Body Corporate				
Ongoing Rent	650	wk		
Transport				
Car expenses	225	wk		
Food / Groceries	150	wk		
Communicatio n & Media				
Medical & Health				
Education & Childcare	130	year		

Child Support/ Maintenance				
Insurance - General				
Insurance - Health				
Insurance - Risk				
Entertainment & Recreation	100	wk		
Clothing & Personal Care	200	year		
Gift/Donations				
Other				
Other				
Other				
TOTAL				