Docusign Envelope ID: 5940708C-C364-89C1-83CD-45BB832D6BEE

Interview: ☐ Face to face ☐ Phone ☐ Voice call

Location:

Date & Time:

your loan assist

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?

Home Loan

Loan Amount sought: $ 1,000,000		
Have you purchased a property / signed a Contract of Sale:	☐ Yes	☒ No
Are you a First Home Buyer	☐ Yes	☒ No

PERSONAL DETAILS

	Applicant 1	**Applicant 2**
Title	Mr	Mrs
Surname	Day	Day
Given Name/s	Liam Paul	Joanne Lee
Preferred Name		
Previous Name		
Date of Birth (DOB)/ Gender	13.08.79 /Male	28.04.76 / Female
Marital Status	☐ Single ☒ Married ☐ De facto	☐ Single ☒ Married ☐ De facto
Dependents	# of 2	# of 2
Dependents DOB	16.03.2010 15.04.2013	Same

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ADDRESS DETAILS

CURRENT	**Applicant 1**	**Applicant 2**
Street	85/120 Uxbridge St	Same
Suburb	Grange	Same
State / Postcode	QLD 4051	Same
Date moved in	08/11/24	08/11/24
	☐ Owns ☒ Rents ☐ Other	☐ Owns ☒ Rents ☐ Other
PREVIOUS		
Street	63 North St	Same
Suburb	Kedron	Same
State / Postcode	QLD 4031	Same
Date moved in/out	18/02/2022 In 08/11/24 Out	In Out
MAILING (if different)		
Street		
Suburb		
State / Postcode		

CONTACT DETAILS

	Preferred		
Mobile Phone	☐	0448 155 171	0448 121 328
Home Phone	☐		
Work Phone	☐		
Email Address	☐	liamandday@gmail.com	joandliam@gmail.com

ADDITIONAL INFORMATION

Mother's Maiden Name	Taylor	Cauty
ID document # ***(DL/Passport)***		
Foreign Tax Status / TNN		
Town / Country of Birth	Auckland/New Zealand	Auckland/New Zealand
Estimated Retirement Age	67	67

RELATIVE NOT LIVING WITH YOU Mother

Name	Elizabeth Day
Phone	+64 21 147 1420
Email	lizcolday@xtra.co.nz
Address	4 Waltham Street, Henderson, 0612, Auckland, NZ

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EMPLOYMENT DETAILS (Current)

	Applicant 1	**Applicant 2**
Employment type	[X] PAYG (wage) [ ] Unemployed [ ] Self Employ [ ] Retired	[X] PAYG (wage) [ ] Unemployed [ ] Self Employ [ ] Retired
Employment basis	[ ] Casual [ ] Part Time [X] Full Time [ ] Contractor	[ ] Casual [ ] Part Time [X] Full Time [ ] Contractor
Date Started	09/01/2023	01/12/2025
Occupation	General Manager	Assistant Fleet Manager
Income Amount (Gross / Net)	$236,607/$6134.28 per fortnight (Before Novated lease deductions)	89,574/2705.15 per fortnight
Pay frequency	[ ] WK [X] F/N [ ] M [ ] P/A	[ ] WK [X] F/N [ ] M [ ] P/A
EMPLOYER	Maxxia Pty Ltd	Tourism Holdings Australia Pty Ltd
Street Address	21/360 Elizabeth Street	733 Nudgee Road
Suburb	Melbourne CBD	Northgate
State / Postcode	3000 VIC	QLD 4013
Contact Name	Adam Morrison	Nicholas Hynes
Contact Phone number (to verify income)	0417 063 801	0405322456
On Probation	[ ] Yes – time left [X] No	[ ] Yes – time left [X] No

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

	Applicant 1	**Applicant 2**
Employment type	[ ] PAYG (wage) [ ] Unemployed [ ] Self Employ [ ] Retired	[X] PAYG (wage) [ ] Unemployed [ ] Self Employ [ ] Retired
Employment basis	[ ] Casual [ ] Part Time [ ] Full Time [ ] Contractor	[ ] Casual [ ] Part Time [ ] Full Time [ ] Contractor
Date Started / Finished	/	08/01/2018 / 28/11/2025
Occupation		Account Manager
Income Amount (Gross / Net)		
Pay frequency	[ ] WK [ ] F/N [ ] M [ ] P/A	[ ] WK [ ] F/N [X] M [ ] P/A
EMPLOYER		Fleetcare Pty Ltd
Street Address		118 Motivation Drive
Suburb		Wangara
State / Postcode		WA
Contact Name		
Contact Phone number (to verify income)		

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

Liam Day - Bonus scheme $53,000 on target earnings pre tax inc super.

ASSETS

Type	Description	Estimated Value	Owner App1	App2	Both
Principal Home			☐	☐	☐
Investment Property			☐	☐	☐
	Rental Income $				
Investment Property			☐	☐	☐
	Rental Income $				
Motor Vehicle	BYD Sealion 7 Premium	55,000	☒	☐	☐
Motor Vehicle	BYD Atto 1 Premium	30,000	☒	☐	☐
Savings Account	Queensland Country bank savings	20,000	☐	☐	☐
Savings Account	RAIZ ETF shares	33,000	☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Home Contents	Home contents insured value	75,000	☐	☐	☐
Superannuation	L & J Day SMSF	276,000	☐	☐	☐
Superannuation	Australian Super (Combined)	43,000	☐	☐	☐
Other			☐	☐	☐
Other			☐	☐	☐

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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								☐	☐	☐
Personal Loan								☐	☐	☐
Personal Loan								☐	☐	☐
Car Loan	Angle finance	52,366	N/A	1090 per month pre tax - Novate	60	25/6/25 - 25/9/2030		X	☐	☐
Car Loan	Angle finance	26,492	N/A	551 per month pre tax novated	60	10/3/26 - 10/3/2031		X	☐	☐
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:

Angle finance loans are Novated leases. Amount above is lease payment component of pre-tax deduction. Total pre-rax deduction for both cars including lease payments and all running expense $984 per fortnight

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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	300	Per Month	300	Power and water
Rates		Per Month		Renting
Body Corporate		Per Month		Renting
Ongoing Rent	825	Per Week	3575	
Transport		Per Month		Not used as WFH and private vehicles
Car expenses		Per Month		Included in Novated lease pre-tax deductions
Food / Groceries	390	Per Week	1690	
Communication & Media	594	Per Month	594	Includes all family mobiles, internet and streaming apps/foxtel
Medical & Health	100	Per Month	100	Family prescriptions
Education & Childcare	80	Per Month	80	School stationary costs at start of year at 60 per month and 20 per month in uniform replacement
Child Support/ Maintenance		Per Month		Not applicable
Insurance - General	65	Per Month	65	Contents insurance. Car Insurance included in Novated lease pre-tax deductions
Insurance - Health		Per Month		Do not have
Insurance - Risk		Per Month		Held via Super accounts
Entertainment & Recreation		Per Month		
Clothing & Personal Care		Per Month		
Gift/Donations		Per Month		
Other	665	Per Month	665	Gym, parking, Kids allowance and savings
Other	500	Per Week	2166	General expenses, clothing, entertainment etc
Other		Per Month		
TOTAL			9205	