Interview: ☐ Face to face ☐ Phone ☑ Voice call

Location: NA

Date & Time: NA

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?

Renovation and bits and pieces around the house.
If we do a a re-finance, it's to invest the money currently used as a deposit from our SMSF to be invested for our future plans

Loan Amount sought: $ NA		
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	Giannopoulos	Giannopoulos
Given Name/s	David	Mayelin
Preferred Name		
Previous Name		
Date of Birth (DOB)/ Gender	23/05/1980 / M	15/06/1979 / F
Marital Status	☐ Single ☑ Married ☐ De facto	☐ Single ☑ Married ☐ De facto
Dependents	# of 1	# of 1
Dependents DOB	15/02/2023	15/02/2023

ADDRESS DETAILS

CURRENT	**Applicant 1**	**Applicant 2**
Street	107 Domain Dr	107 Domain Dr
Suburb	Beveridge	Beveridge
State / Postcode	3753	3753
Date moved in	14/11/2025	14/11/2025
	✔ Owns ☐ Rents ☐ Other	✔ Owns ☐ Rents ☐ Other
PREVIOUS		
Street	1 Mural Way	1 Mural Way
Suburb	Beveridge	Beveridge
State / Postcode	3753	3753
Date moved in/out	14/08/2024 In 14/11/2025 Out	14/08/2024 In 14/11/2025 Out
MAILING (if different)		
Street		
Suburb		
State / Postcode		

CONTACT DETAILS

	Preferred		
Mobile Phone	☐	0412980102	0478183792
Home Phone	☐		
Work Phone	☐		
Email Address	✔	d.giannopoulos@hotmail.com	mayelin.g@outlook.com

ADDITIONAL INFORMATION

Mother's Maiden Name	Pallis	Rodriguez
ID document # ***(DL/Passport)***		
Foreign Tax Status / TNN		
Town / Country of Birth	Greece	Uruguay
Estimated Retirement Age	65	65

RELATIVE NOT LIVING WITH YOU — Mother

Name	Helen Giannopoulos
Phone	0415 831 380
Email	helgg99@hotmail.com
Address	34 The Drive , YAMBA, NSW, 2464

EMPLOYMENT DETAILS (Current)

	Applicant 1	**Applicant 2**
Employment type	☑ PAYG (wage) ☐ Unemployed ☐ Self Employ ☐ Retired	☑ PAYG (wage) ☐ Unemployed ☐ Self Employ ☐ Retired
Employment basis	☐ Casual ☐ Part Time ☑ Full Time ☐ Contractor	☐ Casual ☐ Part Time ☐ Full Time ☐ Contractor
Date Started	01/01/2024	01/06/26
Occupation	ServiceNow Developer	Psychotherapy Recovery Coach
Income Amount (Gross / Net)	Gross = $150,000 + Super Net = $115,430	Gross = $22,360 Net = $21,060
Pay frequency	☐ WK ☐ F/N ☑ M ☐ P/A	☑ WK ☑ F/N ☐ M ☐ P/A
EMPLOYER	Thales Cyber and Digital	Goal Coach
Street Address	Level 35/80 Collins St	Suite 29, 1b/47 Park Road
Suburb	Melbourne	Milton
State / Postcode	VIC / 3000	QLD / 4064
Contact Name	Heidi Triegaardt (HR)	Simone
Contact Phone number (to verify income)	+61370206919	1300 190 377
On Probation	☐ Yes – time left ☑ No	☐ Yes – time left ☑ No

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

	Applicant 1	**Applicant 2**
Employment type	☑ PAYG (wage) ☐ Unemployed ☐ Self Employ ☐ Retired	☑ PAYG (wage) ☐ Unemployed ☐ Self Employ ☐ Retired
Employment basis	☐ Casual ☐ Part Time ☑ Full Time ☐ Contractor	☐ Casual ☐ Part Time ☐ Full Time ☐ Contractor
Date Started / Finished	Oct 2018 / Jan 2024	2020 / 2026
Occupation	ServiceNow Developer	Psychotherapy Recovery Coach
Income Amount (Gross / Net)	Gross = $110,000 + Super Net = $87,280	Gross = $50,981.42 Net = $44,863.42
Pay frequency	☐ WK ☐ F/N ☑ M ☐ P/A	☐ WK ☑ F/N ☐ M ☐ P/A
EMPLOYER	ValueFlow Australia	Forward Focus Australia
Street Address	Level 10/20 Martin Pl,	P.O. Box 1350
Suburb	Sydney	Blackburn North
State / Postcode	NSW 2000	VIC 3130
Contact Name	Kat Ryman	Carol-Ann Scahill
Contact Phone number (to verify income)	(02) 9239 3205	+6149043222

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

Mayelin:

Mayelin also works privately (see additional payslips) with NDIS in Counseling

Gross = $43,782.96
Net = $39,455.71

David:

Average $2700 OT monthly

ASSETS

Type	Description	Estimated Value	Owner App1	App2	Both
Principal Home	107 Domain Dr, Beveridge, 3753	$690,000–$730,000	☐	☐	☑
Investment Property	NA		☐	☐	☐
	Rental Income $				
Investment Property	NA		☐	☐	☐
	Rental Income $				
Motor Vehicle	2024 GWM HAVAL H6GT	$35,300	☐	☐	☑
Motor Vehicle			☐	☐	☐
Savings Account	062-692 8129 5248	$2,484.76	☐	☐	☑
Savings Account	063-097 3851 3027	$1,493.16	☐	☐	☑
Savings Account	306-5110235228	$5,310.35	☐	☐	☑
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Home Contents		$315,000	☐	☐	☑
Superannuation	Macquarie SMSF	$93,625.55	☐	☐	☑
Superannuation	MLC MasterKey Personal Super	$11,193.75	☑	☐	☐
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	Bankwest	$542,602.22		Monthly $3,352.69	30	04/11/2025		☐	☐	✔
Home Loan								☐	☐	☐
Home Loan								☐	☐	☐
Personal Loan								☐	☐	☐
Personal Loan								☐	☐	☐
Car Loan								☐	☐	☐
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	$400	Per Month		GAS/Electricity/Water (water every 3 months)
Rates	$708	Per Month		quarterly
Body Corporate	$ 398.75	Per Month		quarterly
Ongoing Rent	$0.00	Per Month		We do not rent we own our home
Transport	$200	Per Month		Petrol
Car expenses	$400	Per Month		Annual Car Service
Food / Groceries	$300	Per Month		
Communication & Media	$400	Per Month		mobile;e phones x 2, home Internet, streaming services
Medical & Health	$100	Per Month		General Medicine
Education & Childcare	$106	Per Week		Kindergarten (3 days per week)
Child Support/ Maintenance	NA	Per Month		We both work from home, our son is a kindergarten 3 days a week and then home with us, no additional support
Insurance - General	$512	Per Month		Car + Home insurance
Insurance - Health	$114	Per Month		Private Health (combined)
Insurance - Risk	$155	Per Month		Income Protection
Entertainment & Recreation	$100	Per Month		
Clothing & Personal Care	$200	Per Month		
Gift/Donations	NA	Per Month		
Other		Per Month		
Other		Per Month		
Other		Per Month		
TOTAL				