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?

I WOULD LIKE TO PAY SOME OF MY LOANS OFF, GET A SOLAR BATTERY, AND DO SOME RENOVATIONS ON THE HOUSE
I WOULD LIKE TO PAY INTO MY LOAN AS WELL

Loan Amount sought: $ $		
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	
Surname	Labuschagne	
Given Name/s	Theart Casper	
Preferred Name	TC	
Previous Name		
Date of Birth (DOB)/ Gender	16/07/1969 / male	/
Marital Status	☐ Single ☑ Married ☐ De facto	☐ Single ☐ Married ☐ De facto
Dependents	# of WIFE	# of
Dependents DOB	17/04/1966	

ADDRESS DETAILS

CURRENT	**Applicant 1**	**Applicant 2**
Street	6 Hansen court	
Suburb	Marian	
State / Postcode	Queensland 4753	
Date moved in		
	☑ Owns ☐ Rents ☐ Other	☐ Owns ☐ Rents ☐ Other
PREVIOUS		
Street	48 Whitehaven drive	
Suburb	Blacks Beach	
State / Postcode	Queensland 4740	
Date moved in/out	27/05/2022 In 13/04 2025 Out	In Out
MAILING (if different)		
Street		
Suburb		
State / Postcode		

CONTACT DETAILS

	Preferred		
Mobile Phone	☐	0427776559	
Home Phone	☐	0457776559	
Work Phone	☐	49434179	
Email Address	☑	theartlabuschagne@gmail.com	

ADDITIONAL INFORMATION

Mother's Maiden Name	Tereblanche	
ID document # ***(DL/Passport)***	Australian	PV1562835
Foreign Tax Status / TNN		
Town / Country of Birth	Dundee South Africa	
Estimated Retirement Age	67	

RELATIVE NOT LIVING WITH YOU Father

Name	Casper Labuschagne
Phone	+27833035530
Email	bamber1951@hotmail.com
Address	42 Nyala street Hluhluwe KZN \South africa

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	SEPTEMBER 2023	
Occupation	Train Driver	
Income Amount (Gross / Net)	212851.02	
Pay frequency	☐ WK ☑ F/N ☐ M ☐ P/A	☐ WK ☐ F/N ☐ M ☐ P/A
EMPLOYER	Aurizon	
Street Address	Gurnett road	
Suburb	Jillalan	
State / Postcode	Qld 4737	NCCP
Contact Name	Douglas Stibbards	
Contact Phone number (to verify income)	074934290 / 0418495580	
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	/	/
Occupation		
Income Amount (Gross / Net)		
Pay frequency	☐ WK ☑ F/N ☐ M ☐ P/A	☐ WK ☐ F/N ☐ M ☐ P/A
EMPLOYER		
Street Address		
Suburb		
State / Postcode		
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	6 Hansen Court Marian 4753 Queensland	775000	✔	☐	☐
Investment Property			☐	☐	☐
	Rental Income $				
Investment Property			☐	☐	☐
	Rental Income $				
Motor Vehicle	Hyundai Kona	$32,000	✔	☐	☐
Motor Vehicle	Toyota Prado	$43,059	✔	☐	☐
Savings Account	Commonwealth bank	$300	☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Home Contents		80,000.00	☐	☐	☐
Superannuation	SMSF	44,773.66 / 220,000.(	✔	☐	☐
Superannuation	MLC	30,000.00	☐	☐	☐
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	564,884.73		3757.99	30	12/022025		✔	✔	☐
Home Loan								☐	☐	☐
Home Loan								☐	☐	☐
Personal Loan	Plenty	$11,578.60		276.32				✔	☐	☐
Personal Loan	PLENTY	$14,550.92		$284.89				✔	☐	☐
Car Loan								☐	☐	☐
Car Loan								☐	☐	☐
Credit Card	Commonwealth bank	$5003	5500	N/A	N/A	N/A	N/A	✔	☐	☐
Credit Card	Latitude	5815.59	6000	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	Afterpay	118	3000					✔	☐	☐
Other	Zip pay	1215	1500	80				✔	☐	☐

Notes:

I have $ 220,000,00 at Cre8Super SMF
I have one car loan, and it's on a lease plan with Smart Leasing that comes off before tax on my pay (Hyundai Kona)
Toyota Prado is paid off, and I service it every 6 months myself
I have life insurance with Acanda for 995,000.00, and my super MLC pays for it

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	65	Per Month	$65	
Rates	150	Per Fortnight	300	$2,133.60 for 6 months
Body Corporate		Per Month		
Ongoing Rent		Per Month	0	
Transport	0	Per Month	0	Car is on lease
Car expenses	0	Per Month		car is on Lease
Food / Groceries	400	Per Fortnight	$800	
Communication & Media	180	Per Month	$180	2x phones @ $35 each and Starlink internet
Medical & Health		Per Month		
Education & Childcare		Per Month		
Child Support/ Maintenance		Per Month		
Insurance - General		Per Month	184	QBE
Insurance - Health	196.44	Per Fortnight	392.88	HCF
Insurance - Risk		Per Month	120.60	Kona $104, but Smart Leasing pays for it Prado is $120.60
Entertainment & Recreation		Per Month	$200	
Clothing & Personal Care		Per Month		
Gift/Donations		Per Month		
Other		Per Month		
Other		Per Month		
Other		Per Month		
TOTAL				