

FACT FIND

A. PERSONAL DETAILS - APPLICANT 1

Borrower Guarantor Mr Mrs Miss Ms Dr
 Surname _____

 First Name _____ Middle Name _____
 Date of Birth (DOB) _____ Driver Licence Number _____
 Marital Status _____ No. of Dependents & Their Ages _____
 Mother's Maiden Name _____ Citizenship _____
 _____ Australia

Names and date of birth of dependants

Favourite Restaurant, Beverage & Magazine

B. ADDRESS DETAILS - APPLICANT 1

Current Residential Address

Current Residential Address Status

own mortgaged renting boarding with parents

Start Date at Current Address

Home or Work Phone

Mobile

Email Address

Previous Residential Address (please provide 3 years of history)

Previous Residential Address Status

own mortgaged renting boarding with parents

Start Date at Previous Address

C. EMPLOYMENT DETAILS - APPLICANT 1

Current Employment

PAYG Self-employed Contract FT PT Casual

Occupation

Employer Business Name

Employer Address

Employer Contact Person

Employer Landline Phone

Gross Salary/Wage/Income (annual)

Start Date of Current Employment

Previous Employment (if in current for less than 3 years)

PAYG Self-employed Contract FT PT Casual

Occupation

Employer Business Name

Start Date of Previous Employment

End Date of Previous Employment

Previous Employment (please provide 3 years of history)

A. PERSONAL DETAILS - APPLICANT 2

Borrower Guarantor Mr Mrs Miss Ms Dr
 Surname _____

 First Name _____ Middle Name _____
 Date of Birth (DOB) _____ Driver Licence Number _____
 Marital Status _____ No. of Dependents & Their Ages _____
 Mother's Maiden Name _____ Citizenship _____
 _____ Australia

Names and date of birth of dependants

Favourite Restaurant, Beverage & Magazine

B. ADDRESS DETAILS - APPLICANT 2

Current Residential Address

Current Residential Address Status

own mortgaged renting boarding with parents

Start Date at Current Address

Home or Work Phone

Mobile

Email Address

Previous Residential Address (please provide 3 years of history)

Previous Residential Address Status

own mortgaged renting boarding with parents

Start Date at Previous Address

C. EMPLOYMENT DETAILS - APPLICANT 2

Current Employment

PAYG Self-employed Contract FT PT Casual

Occupation

Employer Business Name

Employer Address

Employer Contact Person

Employer Landline Phone

Gross Salary/Wage/Income (annual)

Start Date of Current Employment

Previous Employment (if in current for less than 3 years)

PAYG Self-employed Contract FT PT Casual

Occupation

Employer Business Name

Start Date of Previous Employment

End Date of Previous Employment

Previous Employment (please provide 3 years of history)

D1. REALESTATE ASSETS – APPLICANT 1 & 2

Home	Address	Estimated Value \$	Ownership
Investment 1	Address	Estimated Value \$	Ownership
		Weekly Rent \$	
Investment 2	Address	Estimated Value \$	Ownership
		Weekly Rent \$	
Investment 3	Address	Estimated Value \$	Ownership
		Weekly Rent \$	
Investment 4	Address	Estimated Value \$	Ownership
		Weekly Rent \$	

D2. OTHER ASSETS – APPLICANT 1 & 2

Vehicle 1	Make/Model/Year	Estimated Value \$	Ownership
Vehicle 2	Make/Model/Year	Estimated Value \$	Ownership
Savings	Account/Details	Estimated Value \$	Ownership
Savings	Account/Details	Estimated Value \$	Ownership
Redraw in home loan	Account/Details	Estimated Value \$	Ownership
Offset against home loan	Account/Details	Estimated Value \$	Ownership
Home Contents	Details	Estimated Value \$	Ownership
Shares	Details	Estimated Value \$	Ownership
Superfund/SMSF	Details	Estimated Value \$	Ownership
Superfund/SMSF	Details	Estimated Value \$	Ownership

F. OTHER MONTHLY INCOME – APPLICANT 1

Investment	\$		Family Tax Benefit A&B	\$	
Total Rent Received	\$		Other	\$	

E1. HOMELOANS - APPLICANT 1 & 2

Home Loan Lender	Balance \$	Limit \$	Rate %	Repayment	Refinance
					<input type="checkbox"/>
Fixed <input type="checkbox"/> →	End Date		Variable <input type="checkbox"/>		
Home Loan Lender	Balance \$	Limit \$	Rate %	Repayment	Refinance
					<input type="checkbox"/>
Fixed <input type="checkbox"/> →	End Date		Variable <input type="checkbox"/>		
Home Loan Lender	Balance \$	Limit \$	Rate %	Repayment	Refinance
					<input type="checkbox"/>
Fixed <input type="checkbox"/> →	End Date		Variable <input type="checkbox"/>		
Home Loan Lender	Balance \$	Limit \$	Rate %	Repayment	Refinance
					<input type="checkbox"/>
Fixed <input type="checkbox"/> →	End Date		Variable <input type="checkbox"/>		

E2. OTHER LIABILITIES – APPLICANT 1 & 2

Car Loan	Lender	Balance \$	Rate %	Repayment	Refinance
					<input type="checkbox"/>
Car Loan	Lender	Balance	Rate %	Repayment	Refinance
					<input type="checkbox"/>
Credit Card	Lender	Limit \$	Current Balance \$	Refinance	
				<input type="checkbox"/>	
Credit Card	Lender	Limit \$	Current Balance \$	Refinance	
				<input type="checkbox"/>	
Store Card or GO Card	Limit \$	Current Balance \$	Refinance		
			<input type="checkbox"/>		
Personal Loan	Lender	Repayment \$	Rate %	Current Balance \$	Refinance
					<input type="checkbox"/>
Zip Pay/Zip Money/Afterpay/XX	Limit \$	Current Balance \$			
HECS/HELP	Debt	Repayment \$	Current Balance \$	Ownership	
SMSF Loan	Lender	Limit \$	Current Balance \$	Refinance	
				<input type="checkbox"/>	

Note: we need all active cards even if there is \$0 balance or no interest payable

F. OTHER MONTHLY INCOME – APPLICANT 2

Investment	\$		Family Tax Benefit A&B	\$	
Total Rent Received	\$		Other	\$	

G. MONTHLY EXPENSES – APPLICANT 1 & 2

Not yet required - leave this section blank.

H. REQUIREMENTS & OBJECTIVES – APPLICANT 1 & 2

Who referred you to Up Loans or how did you find out about us:

Please state primary reasons for seeking finance or the reasons for a review of an existing loan?

Security Property Address/es

Valuation Contact Details

Proposed weekly rental income \$

How long will you retain the property (years)?

Do you wish to refinance or consolidate any other debts - please list:

Please list every other financial institution you've applied for finance with in the past 12 months (even if no lending was taken out)

Nearest relative not living with you (name & relationship, address & phone number)

I. DESIRED LOAN FEATURES

Features	✓	Features	✓	Features	✓
Variable Rate	<input type="checkbox"/>	Interest Only	<input type="checkbox"/>	Re-draw	<input type="checkbox"/>
Fixed Rate	<input type="checkbox"/>	Offset Account	<input type="checkbox"/>	Line of Credit	<input type="checkbox"/>
Mixed: Fixed & Variable	<input type="checkbox"/>	Loan Variations	<input type="checkbox"/>	Additional Payments	<input type="checkbox"/>
Multiple Account Splits	<input type="checkbox"/>	Internet Banking	<input type="checkbox"/>	Portability	<input type="checkbox"/>

Preferred Lenders

Any Lenders you do not wish to deal with?

J. YOUR FINANCIAL SECURITY

Have you ever had any financial judgments or legal proceedings against you?

APPLICANT 1

Yes No

APPLICANT 2

Yes No

Did you have any difficulty meeting your financial commitments in the past 2 years?

Yes No

Yes No

Are any of your existing debts currently in arrears?

Yes No

Yes No

Are you concerned about rising interest rates? How concerned are you? If Yes, please provide details below.

Yes No

Yes No

Do you expect any significant changes to your financial situation in the foreseeable future that would ADVERSELY impact your ability to meet your commitments? How do you expect to meet your commitments?

Yes No

Yes No

Please comment below if you answered Yes to any questions or there any other factors that could affect your ability to repay a loan?

Do you have any insurance to protect your lifestyle eg. life, total permanent disablement insurance, income protection, etc?

Yes No

Yes No

If No, how would your lifestyle needs be maintained if you and/or your partner were:

- a) Temporarily unable to earn an income, for example through sickness/illness?
- b) Permanently unable to earn income, for example through death/permanent disability?

Would you like someone to contact you regarding life insurance?

Yes No

Yes No

Do you have home and contents insurance?

Yes No

Yes No

Have you received advice from an accountant, solicitor or financial planner regarding your requirements or financial objectives? If Yes, please provide details:

Yes No

Yes No

K. OTHER FINANCIAL INFORMATION

Accountant Business Name	Accountant Name	Contact Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Solicitor/Conveyancer Business Name	Solicitor/Conveyancer Name	Contact Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Real Estate Agency	Agent Name	Contact Number
<input type="text"/>	<input type="text"/>	<input type="text"/>

I/we agree that Up Loans may keep the above parties updated about progress of my/our loan application.