



Client Fact Find

Broker Name		Interview Date	
Referrer		Broker's Assistant	

PERSONAL DETAILS 个人资料	Applicant 1 申请人 1		Applicant 2 申请人 2	
Chinese Name 姓名 (中)				
English Name 姓名 (英)				
Current Address 现住地址				
Time at Address 入住年数	Years 年	Months 月	Years 年	Months 月
Address Status 现住房状况	☐ Mortgage按揭供房 ☐ Own一次性付款 ☐ Rent 租房 ☐ Parents/Relatives 与家人同住		☐ Mortgage按揭供房 ☐ Own一次性付款 ☐ Rent 租房 ☐ Parents/Relatives 与家人同住	
Previous Addresses (if within last three years) 之前居住地址(若3年内)				
National ID 身份证号码				
Date of Birth 出生日期				
Contact Numbers 联络电话	M手机:	H家:	M手机:	H家:
	W公司:	F传真:	W公司:	F传真:
Email Address 电子邮件				
Nationality & 国籍 Residency Status 签证				
Marital Status 婚姻状况	☐ Single单身 ☐ Married已婚 ☐ De facto同居		☐ Single单身 ☐ Married已婚 ☐ De facto同居	
Ages of Dependents未独立家庭成员年龄				
Nearest Relative & Relationship to You候补 联系人不同住址 & 关系				
Relative's Address & Contact Number候补联系人 地址 & 电话				

EMPLOYMENT 工作	Applicant 1 申请人 1	Applicant 2 申请人 2
Type of Employment雇用状态	☐ PAYG 领薪 ☐ Unemployed 无业 ☐ Student 学生 ☐ Home Duties 家庭主妇/夫	☐ PAYG 领薪 ☐ Unemployed 无业 ☐ Student 学生 ☐ Home Duties 家庭主妇/夫
Status 工作状态	☐ Full time 全职 ☐ Part time 兼职	☐ Full time 全职 ☐ Part time 兼职
Position 职位		
Company Name 雇主名称		





Company Address 雇主地址		
Contact Name 雇主联系人		
Contact Number 联络电话		
Time in Position 被雇始于	Years 年 Months 月	Years 年 Months 月
Gross Annual Income 税前年收入		

PREVIOUS EMPLOYMENT 前雇主信息 (如果工作变迁, 填写最近一次)	Applicant 1 申请人 1	Applicant 2 申请人 2
Type of Employment 雇用状态	☐ PAYG 领薪 ☐ Unemployed 无业 ☐ Student 学生 ☐ Home Duties 家庭主妇/夫	☐ PAYG 领薪 ☐ Unemployed 无业 ☐ Student 学生 ☐ Home Duties 家庭主妇/夫
Status 工作状态	☐ Full time 全职 ☐ Part time 兼职	☐ Full time 全职 ☐ Part time 兼职
Position 职位		
Company Name 雇主名称		
Company Address 雇主地址		
Contact Name 雇主联系人		
Contact Number 联络电话		
Time in Position 被雇始于	Years 年 Months 月	Years 年 Months 月
Gross Annual Income 税前年收入		

MONTHLY INCOME 月收入	Applicant 1 申请人 1	Applicant 2 申请人 2
Base Income (Gross) 税前月收入		
Other Allowances 其他补助/津贴		
TOTAL NET INCOME FROM EMPLOYMENT 工资月净收入		
Existing Rental Income 现有房租月收入		
Existing Rental Income 现有房租月收入		
Proposed Rental Income 新房租房月收入		
NET MONTHLY INCOME 月净收入		
COMBINED NET MONTHLY INCOME 综合月净收入 (A)		

MONTHLY EXPENSES 月支出	Current 新贷款前	After Settlement 贷款后
Existing Mortgage 现有贷款		
Existing Mortgage 现有贷款		
Proposed Mortgage 新房贷款		
Car Finance 车贷		
Personal Loan 个人贷款		
Other Loan 其他贷款		





Credit Cards at 3% of limit 信用卡支出 (限额 3%计算)		
School Expenses 学费		
Rental Cost/Board 房租		
Basic Living Expenses 生活费		
Discretionary Living Expenses 额外生活费		
TOTAL EXPENSES AFTER SETTLEMENT 新房贷成交后支出小计 (B)		
NET SURPLUS / DEFICIT 净余额/ 净负额 (A-B)		

CURRENT ASSETS 现有资产			
Asset 资产	Description/Address 项目/地址	Value 价值数额	Ownership 所有权限
Property 1 房产1			☐ App 1 ☐ App 2
Property 2 房产2			☐ App 1 ☐ App 2
Vehicle 1 车款1			☐ App 1 ☐ App 2
Vehicle 2 车款2			☐ App 1 ☐ App 2
Bank Account 1 银行1			☐ App 1 ☐ App 2
Bank Account 2 银行2			☐ App 1 ☐ App 2
Investments 股票投资			☐ App 1 ☐ App 2
Other 其他			☐ App 1 ☐ App 2
TOTAL ASSETS			

CURRENT LIABILITIES 现有债务							
Liability 债务	Lender/Description 银行/项目	Limit 限额	Balance 余额	MthRepayment 每月还款	Int. Rate 利息	Remaining Term 期限	Refinanced 再贷款
Mortgage1 贷款1							☐ Yes 是 ☐ No 否
Mortgage2 贷款2							☐ Yes 是 ☐ No 否
Personal Loan 个人贷款							☐ Yes 是 ☐ No 否
Personal Loan 个人贷款							☐ Yes 是 ☐ No 否
Car Finance 1 车贷							☐ Yes 是 ☐ No 否
Credit Card 1 信用卡1							☐ Yes 是 ☐ No 否
Credit Card 2 信用卡2							☐ Yes 是 ☐ No 否
Other 其他							☐ Yes 是 ☐ No 否
TOTAL LIABILITIES 总债务							

NET ASSETS (Asset Value – Liability Balance) 净物业 (物业价值 – 债务余额)	
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LOAN OBJECTIVES 贷款目的		
☐ Purchase owner occupied 买自住房	☐ Purchase inv ppty 买投资房	☐ Purchase land 买地
☐ Const/reno (owner occupied) 建/装修 (自住)	☐ Const/reno (investment) 建/装修 (投资)	☐ Refinance 财务重组
☐ Equipment/Vehicle finance 买机器/汽车	☐ Business 商务/生意	☐ Other (provide details) 其它 (填以下)





If refinancing, what are the reasons 如果财务重组, 请选以下理由					
☐ Equity release /Top up 股票/贷款加值		☐ Reduce monthly repayments 减少每月还款		☐ Reduce tti cost over term of loan减少贷款年岁	
☐ Service level 服务水平		☐ Convenience / flexibility 方便		☐ Consolidate debts 巩固债务	
Other (provide details) 其它 (提供资料)					
LOAN REQUIREMENTS 贷款需求					
Total loan amount required 总贷款额				Expected timeframe of loan/property (Time required to pay off the loan) 贷款期间	
Requirements – Loan 1 贷款1					
Loan Amount 贷款额		Loan Term 期间		Security 按房地址	
☐ Variable Rate 浮动利息		☐ Fixed Rate 定息[年]		☐ Principal & Interest 本加息	
☐ Add Pymts 追加还款		☐ Offset Account 对冲账号		☐ Int only 利息而已 [年]	
☐ Redraw 从新提款		☐ Other (provide details)其它 (请列出)			
Requirements – Loan 2 贷款2					
Loan Amount 贷款额		Loan Term 期间		Security 按房地址	
☐ Variable Rate 浮动利息		☐ Fixed Rate 定息[年]		☐ Principal & Interest 本加息	
☐ Add Pymts 追加还款		☐ Offset Account 对冲账号		☐ Int only 利息而已 [年]	
☐ Redraw 从新提款		☐ Other (provide details)其它 (请列出)			
SECURITY PROPERTIES 按房					
Security Property 按房地址		Value 价值		Source Of Value 价值来源	
				Ownership 物主	
ESTIMATED TRANSACTION COSTS 预算支付					
Refinance / Exit Costs 财务重组/ 退出费 如果是现有贷款必须填上				Proceeds of Property Sale 房屋售价	
Existing Loan Payout 现有贷款转出				New Loan 1 新贷款 1	
Purchase Price 购买价				New Loan 2 新贷款 2	
Application Fees 申请费				Grant	
Legal Fees 律师费用				Savings	
Stamp Duty 印花税				Gift/ Other funds 礼金/ 其它资金/存款	
Other Costs 其它费用					
TOTAL COSTS 总费用				TOTAL FUNDS 总现款	
CREDIT HISTORY 信用历史/记录					
Have you ever had any defaults, financial judgments or legal proceedings against you?曾有过对银行拖欠, 个人金融起诉或法律起诉?				☐ Yes是 ☐ No否	
Are you having difficulty meeting your financial commitments? 可有陷入经济危机或无法按期付款现象?				☐ Yes是 ☐ No否	



Are any existing debts currently in arrears? 现有贷款可有拖欠?	☐ Yes是 ☐ No否
<i>If yes, please explain the nature of the changes & How will you continue to meet your commitments? 如有, 请解释如何应付现有承担贷款/经济情况?</i>	

CHANGES TO CURRENT CIRCUMSTANCES 经济情况变更	
Do you expect any significant changes to your financial situation in the foreseeable future that would ADVERSELY impact your ability to meet your commitments? 最近未来可否有任何预知经济将出现状况?	☐ Yes是 ☐ No否
<i>If yes, please explain the nature of the changes & How will you continue to meet your commitments? 如有, 请解释如何应付现有承担贷款/经济情况?</i>	

PROTECTING LIFESTYLE AND ASSETS 个人生活保险及物业	
Have you reviewed your personal risk insurance requirements in the last 12 months? 最近12个月您可有回顾/申请个人保险?	☐ Yes是 ☐ No否 ☐ Not Sure不确定
Do you have sufficient life insurance to cover, as a minimum, your existing and proposed debts? 您的人生保险是否足以保障现有的贷款和债务?	☐ Yes是 ☐ No否 ☐ Not Sure不确定
If your income reduces, due to illness or injury, do you have the insurance to cover your loan repayments and living costs? 如收入减低, 可有保险保障?	☐ Yes是 ☐ No否 ☐ Not Sure不确定
Are you sure your existing insurance is adequate for 你可否确定现有保险可保证以下:	
● Home building and contents 房屋及房子里的财务家具保险	☐ Yes是 ☐ No否 ☐ Not Sure不确定
● Motor vehicle, Boat or Caravan 车, 船, 活动住宅/拖车保险	☐ Yes是 ☐ No否 ☐ Not Sure不确定
● Landlord protection 房东保险	☐ Yes是 ☐ No否 ☐ Not Sure不确定
● Commercial insurance 商务保险	☐ Yes是 ☐ No否 ☐ Not Sure不确定

Signature Applicant 1

Signature Applicant 2
