



Australian Credit Licence -388254

Mortgage Broker – Peter Maroudas

Mobile: 0416 020 361

Email: [peter@xsfinance.com.au](mailto:peter@xsfinance.com.au)

Web: [www.xsfinance.com.au](http://www.xsfinance.com.au)

Sabona Pty Ltd t/as XS Finance - ACN: 107 400 073

## Customer Fact Find

### Personal Details

	Applicant/Guarantor 1	Applicant/Guarantor 2
Title:		
First Name:		
Middle Name:		
Surname:		
Maiden Name:		
Gender:	Male / Female	Male / Female
Date of Birth:		
Marital Status:		
Drivers Licence Number:		
No of dependants:		
Age of dependants:		

### Companies/Businesses

Borrower: pls circle	Name of Business	ABN/ACN
Yes / No		

### Contact Details

	Applicant/Guarantor 1	Applicant/Guarantor 2
Street Address:		
Suburb:		
State:		
Postcode:		
Date moved in:		
Housing Status:	Renting/Boarding/Own/OwnMortgage/Other	Renting/Boarding/Own/OwnMortgage/Other
<i>If &lt; 2yrs, previous required</i>		
Street Address:		
Suburb:		
State:		
Postcode:		
Date moved in:		
Housing Status:	Renting/Boarding/Own/OwnMortgage/Other	Renting/Boarding/Own/OwnMortgage/Other
Home phone:		
Work phone:		
Mobile:		
Email:		



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**Employment Details:**

	Applicant/Guarantor 1	Applicant/Guarantor 2
Name of employer:		
Address:		
Job Title:		
Status: pls. circle	Fulltime / Part-time / Casual / Other	Fulltime / Part-time / Casual / Other
If other, please specify		
Date commenced:		
Contact name:		
Contact number:		
<b><i>If &lt; 2yrs, previous required</i></b>		
Name of employer:		
Address:		
Job Title:		
Status: pls circle	Fulltime / Part-time / Casual / Other	Fulltime / Part-time / Casual / Other
If other, please specify		
Date commenced:		
Contact name:		
Contact number:		
<b>Self Employed:</b>	Yes / No	Yes / No
Name of business / ABN #:		
Trading address:		
Date commenced:		

**Third Parties:**

<b>Accountant Name:</b>	
Company:	
Contact Number:	Rate: 1 to 10:
<b>Financial Planner Name:</b>	
Company:	
Contact Number:	Rate: 1 to 10:
<b>Real Estate Agent Name:</b>	
Company:	
Contact Number:	Rate: 1 to 10:
<b>Conveyancer Name:</b>	
Company:	
Contact Number:	Rate: 1 to 10:



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## Assets

	Description	Current Value	Purchase Date	Owner
Family Home				1 2 Joint
Investment Property				1 2 Joint
Investment Property				1 2 Joint
Investment Property				1 2 Joint
Motor Vehicle 1				1 2 Joint
Motor Vehicle 2				1 2 Joint
Boat/Caravan				1 2 Joint
Motorbike				1 2 Joint
Savings				1 2 Joint
Savings				1 2 Joint
Shares				1 2 Joint
Shares				1 2 Joint
Superannuation				1 2 Joint
Superannuation				1 2 Joint
Investments				1 2 Joint
Investments				1 2 Joint
Life Insurance				1 2 Joint
Home Contents				1 2 Joint
General Insurance				1 2 Joint
Other				1 2 Joint

## Liabilities

	Lender	Current Debt	Original Debt/Limit	Repayments	Owner
Home Mortgage					1 2 Joint
Investment Loan 1					1 2 Joint
Investment Loan 2					1 2 Joint
Investment Loan 3					1 2 Joint
Car Loan					1 2 Joint
Personal Loan					1 2 Joint
Credit Cards					1 2 Joint
Credit Cards					1 2 Joint
Credit Cards					1 2 Joint
Store Cards					1 2 Joint
Maintenance					1 2 Joint
Rent/Board etc					1 2 Joint
HECS debt					1 2 Joint



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## Income Details

	Applicant 1	Applicant 2
Gross Base Monthly Income	\$	\$
Net Base Monthly Income	\$	\$
Bonus/ Commission/ Etc.	\$	\$
Centrelink Payments	\$	\$
Existing Rental Income	\$	\$
Potential Rental Income	\$	\$
Other Income Dividend/Interest etc	\$	\$
<b>Total per Month</b>	\$	\$

## Monthly Living Expenses

	Applicant 1	Applicant 2
Utilities – Electricity, Water, Gas Council Rates, Phone, Internet	\$	\$
Education – School Fees, Childcare	\$	\$
Clothing	\$	
Food – Groceries, Meat, Fruit and Vegetables	\$	\$
Health Care – Private Health Insurance, ongoing medical costs	\$	\$
Transportation – Petrol, Train, Bus fares & vehicle running costs	\$	
Other expenses – Entertainment, regular holidays, Pay TV	\$	\$
<b>Total per Month</b>	\$	\$



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**Supporting Documents Required:**

Copy of Drivers Licence		
Two Recent Pay Slips		
Copy of Group Certificate		
Bank Statement 1 Month		
<b>If Self Employed we require documents as listed below.</b>	If Self Employed we require two year history of Financials and Tax Returns as specified below:	If Self Employed we require two year history of Financials and Tax Returns as specified below:
Copy of Personal Tax Return		
Copy of ATO Assessment		
Copy of Business Tax Return		
Copy of Business Financials		

**Applicants:**

I declare that the information provided in this form is accurate and that I have not withheld information (that is either personal or financial) or provided misleading information. I am not aware of any circumstances in the future that may impact on my financial position and affect my capacity to make consistent repayments on any loan that is subsequently recommended.

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

**Broker:**

I have discussed with the client the importance of providing information that is factual and thorough. The information gathered in this fact find will assist in matching the requirements and objectives of the client(s) with a loan facility that is appropriate for their situation. I have also informed the client(s) of the negative consequences when information is omitted or is misleading. Prior to proceeding with a recommendation, some of the information supplied will need to be verified in accordance with the National Consumer Credit Protection Act (2009).

**Peter Maroudas**

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



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**Privacy Disclosure Statement and Consent**

I/We consent to you using personal, financial and credit information about me/us for the purpose of arranging or providing credit, insuring credit, and for direct marketing of products and services offered by you or any organisation you are affiliated with or represent. In this document “you” means Sabona Pty Ltd t/as XS Finance, the Appointed Credit Service Provider and their organisation.

The personal information provided by me/us will be held by you. I/We can obtain a copy of XS Finance’s Privacy Policy at [www.xsfinance.com.au](http://www.xsfinance.com.au). Your privacy policy contains information about how I may access or seek correction of my personal information, how you manage that information and your complaints process. If I/we do not provide the requested personal information you may be unable to assist in arranging finance or providing other services.

You may disclose personal information about me/us to the following types of entities, some of which may be located overseas (including in USA, Canada, Malaysia, India, Ireland, the United Kingdom and the Philippines):

- persons who provide credit or other products or services to us, or to whom an application has been made for those products or services;
- financial consultants, accountants, lawyers and advisers;
- any industry body, tribunal, court or otherwise in connection with any complaint;
- any person where you are required by law to do so;
- any of your associates, related entities or contractors (including printing/publication/mailing houses, IT service providers, cloud storage providers, lawyers/accountants);
- our referees, such as our employers, to verify information we have provided;
- any person considering acquiring an interest in your business or assets;
- any organisation providing online verification of our identities.

**Credit Information**

I/We hereby authorise you to receive information from any lender about our credit affairs, and to provide any relevant real estate agent, lawyer, conveyancer, agent or person authorised by me to access my information, with details of whether finance has been approved for us, and if it has, the terms of that approval, including providing a copy of any approval letter.

I/We appoint you as our agent and authorise you to obtain our credit information (including both consumer and commercial credit reporting and eligibility information) from a credit reporting body on our behalf. You are authorised to use that information to assist you to provide services, including credit assistance, to me/us and to assist me/us to apply for credit.

**Receiving Information Electronically**

I/We consent to receiving credit assistance documentation and loan application information electronically.

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_