

**PREQUALIFY FORM**

Date completed / / Referred by \_\_\_\_\_

( Email to [matt.carra@bluekeyfinance.com.au](mailto:matt.carra@bluekeyfinance.com.au) )

**CLIENT 1 FULL NAME:** \_\_\_\_\_

**CLIENT 2 FULL NAME:** \_\_\_\_\_

Single  Defacto  Married  Separated  Couple not living together

Single  Defacto  Married  Separated  Couple not living together

Australian Citizen  or Permanent Resident  or \_\_\_\_\_

Australian Citizen  or Permanent Resident  or \_\_\_\_\_

Mobile number: \_\_\_\_\_

Mobile number: \_\_\_\_\_

Email: \_\_\_\_\_

Email: \_\_\_\_\_

Home address: \_\_\_\_\_

Home address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Postcode: \_\_\_\_\_

Date moved in: \_\_\_\_\_ Date of birth: / / Age: \_\_\_\_\_

Date moved in: \_\_\_\_\_ Date of birth: / / Age: \_\_\_\_\_

What are the ages of your children still living with you? \_\_\_\_\_

Are you living with parents  in your own home  OR paying rent \$ \_\_\_\_\_ per month (enter **total** here if 2 applicants)

Are you living with parents  in your own home  OR paying rent \$ \_\_\_\_\_ per month (leave **blank** if already entered)

Do you have any defaults on your credit report or any history of bankruptcy?

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No  Yes  If Yes, please explain in notes section on Page 2!

No  Yes  If Yes, explain in notes section on Page 2!

**PAYG EMPLOYMENT**

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Full Time  (Full time hours per week: 38 or 40 or \_\_\_\_\_)

Full Time  (Full time hours per week: 38 or 40 or \_\_\_\_\_)

Part Time  (Part time hours per week / fortnight: \_\_\_\_\_)

Part Time  (Part time hours per week / fortnight: \_\_\_\_\_)

Casual  (Casual average hours per week / fortnight: \_\_\_\_\_)

Casual  (Casual average hours per week / fortnight: \_\_\_\_\_)

Contractor  Home Duties  Student  Unemployed

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On maternity leave from: \_\_\_\_\_ to \_\_\_\_\_

On maternity leave from: \_\_\_\_\_ to \_\_\_\_\_

CURRENT EMPLOYER: \_\_\_\_\_

CURRENT EMPLOYER: \_\_\_\_\_

Your occupation: \_\_\_\_\_

Your occupation: \_\_\_\_\_

Employment start date: \_\_\_\_\_

Employment start date: \_\_\_\_\_

On probation? \_\_\_\_\_ If so, probationary period expires: \_\_\_\_\_

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**GROSS Annual Income (excluding super) \$** \_\_\_\_\_

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On your recent pay slip, what was your 'year to date' (YTD) gross income:

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(Ensure you include all wage/salary items in your calculation)

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\$ \_\_\_\_\_ for 'Period ending' (not 'Pay Date') / / 20

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(Broker use only) Annualised income = \$ \_\_\_\_\_

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On your last annual "Income Statement", what was your annual gross income:

On your last annual "PAYG Payment Summary", what was your annual gross income:

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Explain any Salary Sacrificing/Packaging here:

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If < 3 years with your current employer, write your last 3 years of employment history below:

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(Include employer's name, job title, full time or part time for e.g., start & end dates):

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**SELF EMPLOYED**Sole Trader  Partnership  Company 

What is your registered business name: \_\_\_\_\_

Industry you work in: \_\_\_\_\_

ABN \_\_\_\_\_ Date Registered / /

ACN \_\_\_\_\_ Registered for GST? YES or NO

Taxable income for FY ending 30/6/20 \$ \_\_\_\_\_

Taxable income for FY ending 30/6/20 \$ \_\_\_\_\_

**SELF EMPLOYED**Sole Trader  Partnership  Company 

What is your registered business name: \_\_\_\_\_

Industry you work in: \_\_\_\_\_

ABN \_\_\_\_\_ Date Registered / /

ACN \_\_\_\_\_ Registered for GST? YES or NO

Taxable income for FY ending 30/6/20 \$ \_\_\_\_\_

Taxable income for FY ending 30/6/20 \$ \_\_\_\_\_

**OTHER INCOME (excluding rental income)**

Bonus this financial year \$ \_\_\_\_\_ Bonus previous financial year \$ \_\_\_\_\_

Centrelink income type: \_\_\_\_\_ \$ \_\_\_\_\_ per week / fortnight / month

Centrelink income type: \_\_\_\_\_ \$ \_\_\_\_\_ per week / fortnight / month

Child support income: \_\_\_\_\_ per week / fortnight / month

Company car allowance: \_\_\_\_\_ **OR** Fully maintained company car 

Other income: \_\_\_\_\_

**OTHER INCOME (excluding rental income)**

Bonus this financial year \$ \_\_\_\_\_ Bonus previous financial year \$ \_\_\_\_\_

Centrelink income type: \_\_\_\_\_ \$ \_\_\_\_\_ per week / fortnight / month

Centrelink income type: \_\_\_\_\_ \$ \_\_\_\_\_ per week / fortnight / month

Child support income: \_\_\_\_\_ per week / fortnight / month

Company car allowance: \_\_\_\_\_ **OR** Fully maintained company car 

Other income: \_\_\_\_\_

**YOUR GOALS, OBJECTIVES & LOAN REQUIREMENTS**

Who is applying for the home loan? \_\_\_\_\_

What are you seeking finance for? \_\_\_\_\_

If you're seeking finance to purchase an investment property, what would be the proposed rental income amount: \$ \_\_\_\_\_

What features are important to you in a home loan? **Please refer to page 4 for clarity around the risks and benefits of the below features**Variable rate  Fix rate  Redraw  Savings offset account  P&I  interest only Linked credit card  Preferred lender(s): \_\_\_\_\_ Requested loan term: \_\_\_\_\_

Other: \_\_\_\_\_

**COMPLETE THIS SECTION IF YOU ARE REFINANCING YOUR HOME LOAN**

Would you be looking for additional cash out or consolidation of other debts? YES or NO

If YES, explain here including amount: \_\_\_\_\_

**COMPLETE THIS SECTION IF YOU INTEND TO PURCHASE**What purchase price range are you looking at? \$ \_\_\_\_\_ (Please circle) → **Owner Occupied or Investment**

Are you considering using equity in your current property instead of a cash deposit? YES or NO or N/A

How much total deposit are you willing to contribute towards the purchase? \$ \_\_\_\_\_

Has 5% of the expected purchase price been in your **savings account/equity in your current property** for more than 3 months? YES or NOHow much of your deposit is gifted funds? **N/A** or \$ \_\_\_\_\_

Are you considering building a property? YES or NO Are you considering buying an established property? YES or NO

Are you eligible for the *First Home Owner's Grant*? YES / NO / UNSURE Have you owned a property before? YES or NO

Are you eligible for a stamp duty reduction? YES / NO / UNSURE

*(If you're unsure on your eligibility of receiving a GRANT and/or stamp duty concession, you can phone the Victorian State Revenue Office on 13 21 61, or your own State's Revenue Office phone number)***OTHER FACTS IMPORTANT TO YOUR FINANCE REQUEST**


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### YOUR CURRENT PROPERTIES & MORTGAGES

ASSET DETAILS	CURRENT HOME	INVESTMENT PROPERTY 1	INVESTMENT PROPERTY 2
Who is on the title and their percentage ownership? (e.g. 99% & 1%)			
Suburb or Town			
Approximate value	\$	\$	\$
Which bank is your loan with?			
If loan is cross securitised with another property, then which one?			
<b>Rental Income per month</b>		\$	\$
Proposed rental income on current home if you plan to rent it out?			

#### Now provide details below for your mortgage

Loan 1 – Limit	\$	\$	\$
Loan 1 – Scheduled Limit	\$	\$	\$
Loan 1 – Amount owing	\$	\$	\$
Balance in your <b>savings offset account</b>	\$	\$	\$
Loan purpose: Personal or investment			
Loan 1 – <b>Minimum monthly</b> repayment	\$	\$	\$
Loan 1 – Remaining loan term (years & months)			
Loan 1 – Interest rate type	Variable <input type="checkbox"/> or Fixed <input type="checkbox"/>	Variable <input type="checkbox"/> or Fixed <input type="checkbox"/>	Variable <input type="checkbox"/> or Fixed <input type="checkbox"/>
Loan 1 – Repayment type	'Principle & Interest' (P&I) <input type="checkbox"/> or Interest Only (I/O) <input type="checkbox"/>	'Principle & Interest' (P&I) <input type="checkbox"/> or Interest Only (I/O) <input type="checkbox"/>	'Principle & Interest' (P&I) <input type="checkbox"/> or Interest Only (I/O) <input type="checkbox"/>
Loan 1 – Interest only (I/O) period started? & Initial Interest only (I/O) period?	____/____ (month / year) & I/O for ____ Years	____/____ (month / year) & I/O for ____ Years	____/____ (month / year) & I/O for ____ Years
Loan 1 – Current interest rate			
Loan 1 – Expiry date of fix interest rate			

#### Only provide details below if there is a second split loan on your mortgage

Loan 2 – Limit	\$	\$	\$
Loan 2 – Scheduled Limit	\$	\$	\$
Loan 2 – Amount owing	\$	\$	\$
Balance in your <b>savings offset account</b>	\$	\$	\$
Loan purpose: Personal or investment			
Loan 2 – <b>Minimum monthly</b> repayment	\$	\$	\$
Loan 2 – Remaining loan term (years & months)			
Loan 2 – Interest rate type	Variable <input type="checkbox"/> or Fixed <input type="checkbox"/>	Variable <input type="checkbox"/> or Fixed <input type="checkbox"/>	Variable <input type="checkbox"/> or Fixed <input type="checkbox"/>
Loan 2 – Repayment type	'Principle & Interest' (P&I) <input type="checkbox"/> or Interest Only (I/O) <input type="checkbox"/>	'Principle & Interest' (P&I) <input type="checkbox"/> or Interest Only (I/O) <input type="checkbox"/>	'Principle & Interest' (P&I) <input type="checkbox"/> or Interest Only (I/O) <input type="checkbox"/>
Loan 2 – Interest only (I/O) period started? & Initial Interest only period?	____/____ (month / year) I/O for ____ Years	____/____ (month / year) I/O for ____ Years	____/____ (month / year) I/O for ____ Years
Loan 2 – Current interest rate			
Loan 2 – Expiry date of fix interest rate			

### YOUR OTHER DEBTS

*(e.g. a 'buy now/pay later' account, Car loans, Child support payment, Credit cards, a credit card in 'collections', Guarantees, HECS or HELP debt, other Government loan, Interest free loans, lease finance, line of credit, overdraft, Personal loans, Store cards, or Tax debt).*

TYPE OF DEBT →	CREDIT CARD	CREDIT CARD			
Account Holder(s):					
Which Bank:					
Limit (For credit/store cards & line of credits)					
Amount Owing					
<b>Minimum monthly</b> repayment:					

**Variable rate characteristics:**

- Interest rate and repayment amount may increase while the loan is on a variable rate.

**Fixed rate characteristics:**

- Rate is fixed at a point in time and client(s) will not benefit from subsequent market interest rate reductions during fixed rate period.
- Rate may change between the time of approval and the time of drawdown if rate lock has not been obtained.
- Limited or no ability to make additional repayments while the interest rate is fixed.
- May not have the ability to redraw or utilise an offset account to reduce interest.
- Possibility of expensive break/economic costs if, during the fixed interest rate period, client(s): – Repay loan in full; – Switch to another product or loan type; – Make additional repayments over and above any prescribed limit; – Sell the property; or – Seek further funds.

**Fixed and variable rate characteristics:**

- Client(s) will not obtain the full benefit of rate decreases and will still have some exposure to the risk of rate increases.
- Client(s) will generally not be able to change the ratio of the fixed and variable portions.
- Client(s) will be required to make separate repayments for each portion.
- Fixed rate may change between the time of approval and the time of drawdown if rate lock has not been obtained.
- Limited or no flexibility in relation to the fixed rate portion concerning making additional repayments, redraws and offset accounts during the fixed rate period.
- Possibility of expensive break/economic costs in relation to the fixed rate portion if during the fixed rate period, the client(s): – Repay loan in full; – Switch to another product or loan type; – Make additional repayments over and above any prescribed limit; – Sell the property; or – Seek further funds.

**Interest only characteristics:**

- Higher interest rates may apply to interest only loans.
- Interest only payments will not reduce the loan principal.
- Not repaying loan principal will result in the client paying more interest over the loan term.
- After the end of the interest only period, principal and interest repayments will be required and these will be higher than they would have been if the loan had principal and interest repayments throughout the loan term.
- The amount of equity that is built-up in the property securing the loan will be less with an interest only loan.

**Offset account characteristics:**

- Feature is not available while the loan is on a fixed rate.
- May only be a partial interest rate offset.
- Fees may apply.
- Higher interest rates may apply to loan products with an offset account.