

Date of assessment:

# Preliminary Assessment

## CLIENT DETAILS:

Full name (Client 1):

Full name (Client 2):

## REQUIREMENTS AND OBJECTIVES:

Reasons for seeking credit or reviewing an existing credit contract, and the resulting benefit.

Specific features requested, and any associated risks or costs.

## MONTHLY FINANCIAL POSITION:

	CURRENT:	PROPOSED:
Total monthly after tax income: (A)	\$ <input type="text"/>	\$ <input type="text"/>
Total monthly loan repayments / rent: (B)	\$ <input type="text"/>	\$ <input type="text"/>
Total monthly living expenses: (C)	\$ <input type="text"/>	\$ <input type="text"/>
<b>TOTAL MONTHLY NET SURPLUS* (A - B - C)</b>	\$ <input type="text"/>	\$ <input type="text"/>

\* The actual surplus may vary depending on the credit provider's credit criteria.

Foreseeable material financial changes, and the resulting plan to meet the ongoing financial obligations.

## RECOMMENDED PRODUCT PARTICULARS:

	PRODUCT 1:	PRODUCT 2:	PRODUCT 3:
Lender's name:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Loan product:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Loan amount:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Term of loan:	<input type="text"/> Years	<input type="text"/> Years	<input type="text"/> Years
Interest rate:	<input type="text"/> % (Per annum)	<input type="text"/> % (Per annum)	<input type="text"/> % (Per annum)
Monthly repayments:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Other loan details:

## CONFLICT OF INTEREST DISCLOSURE:

Has any conflict of interest which may disadvantage the client been identified in relation to the recommended product?

No conflict of interest has been identified

A conflict of interest has been identified:

but does not disadvantage the client as set out below. Details:

May disadvantage a client as set out below. Details:

## SUITABILITY: *Please tick the appropriate box.*

The product(s) has been assessed as NOT UNSUITABLE for the client on the basis that the product(s) is consistent with the client's requirements and objectives, and the client can comply with the credit obligations without substantial hardship.

The above product(s) have been assessed as UNSUITABLE for the client on the basis that:

the credit product is inconsistent with the client's requirements and objectives, and/or

the client cannot comply with their obligations or could do so only with substantial hardship.

## CREDIT ASSISTANCE PROVIDER DETAILS:

This assessment is valid for 90 days from the date of this assessment, or 120 days if the credit is for the purchase of a residential property secured by a mortgage.

Provider's name:

Work phone number:

Company name:

Mobile number:

Australian Credit Licence Number / Credit Representative Number *(if applicable)*:

Email address:

Signature:

## CLIENT ACKNOWLEDGEMENT:

This assessment is based on the requirements and objectives, income and expenses which you have provided to us. You should check carefully that the information provided is accurate and up to date and doesn't leave out any material details which may impact your ability to meet the payment requirements in the credit contract for which you have applied. This includes any foreseeable changes to your circumstances that may otherwise impact on your ability to meet your contractual obligations.

Client 1 name:

Signature:

Date:

Client 2 name:

Signature:

Date: