

# FACT FIND

## A. PERSONAL DETAILS - APPLICANT 1

Title	Surname
<input type="text"/>	<input type="text"/>
First Name	Middle Name
<input type="text"/>	<input type="text"/>
Gender	Date of Birth (DOB)
<input type="text"/>	<input type="text"/>

## A. PERSONAL DETAILS - APPLICANT 2

Title	Surname
<input type="text"/>	<input type="text"/>
First Name	Middle Name
<input type="text"/>	<input type="text"/>
Gender	Date of Birth (DOB)
<input type="text"/>	<input type="text"/>

## B. CONTACT DETAILS - APPLICANT 1

Mobile Phone	Home Phone	Work Phone
<input type="text"/>	<input type="text"/>	<input type="text"/>
Email Address 1	Email Address 2	Website
<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Address		
<input type="text"/>		
Residential Status	Start Date at Current Address	
<input type="text"/>	<input type="text"/>	
Previous Residential Address (if less than 3 years)		
<input type="text"/>		
Residential Status	Start Date at Previous Address	
<input type="text"/>	<input type="text"/>	
Mailing Address	Settlement Address	
<input type="text"/>	<input type="text"/>	

## B. CONTACT DETAILS - APPLICANT 2

Mobile Phone	Home Phone	Work Phone
<input type="text"/>	<input type="text"/>	<input type="text"/>
Email Address 1	Email Address 2	Website
<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Address		
<input type="text"/>		
Residential Status	Start Date at Current Address	
<input type="text"/>	<input type="text"/>	
Previous Residential Address (if less than 3 years)		
<input type="text"/>		
Residential Status	Start Date at Previous Address	
<input type="text"/>	<input type="text"/>	
Mailing Address	Settlement Address	
<input type="text"/>	<input type="text"/>	

## C. IDENTIFICATION - APPLICANT 1

Country of Residency	Citizenship of	Residential Status
<input type="text"/>	<input type="text"/>	<input type="text"/>
Driver License Number	State of Issue	Expiry Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Passport Number	Passport Issue Date	Passport Expiry Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

## C. IDENTIFICATION - APPLICANT 2

Country of Residency	Citizenship of	Residential Status
<input type="text"/>	<input type="text"/>	<input type="text"/>
Driver License Number	State of Issue	Expiry Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Passport Number	Passport Issue Date	Passport Expiry Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

## D. FAMILY RELATIONS - APPLICANT 1

Marital Status	No. of Dependents	Ages of Dependents	Mother's Maiden Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Spouse First Name	Spouse Surname	Nearest Relative Full Name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Nearest Relative Relationship	Nearest Relative Phone	Nearest Relative Address	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

## D. FAMILY RELATIONS - APPLICANT 2

Marital Status	No. of Dependents	Ages of Dependents	Mother's Maiden Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Spouse First Name	Spouse Surname	Nearest Relative Full Name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Nearest Relative Relationship	Nearest Relative Phone	Nearest Relative Address	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

## E. EMPLOYMENT DETAILS - APPLICANT 1

Employment Status	Employment Type	Employment Basis	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Role	Employer Name	Employer Contact Name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Employer Address	Phone Number	Start Date	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Gross Monthly Base Income	Bonus	Overtime	Commission
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Previous Employment Status	Employment Type	Employment Basis	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Role	Employer Name	Employer Contact Name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Employer Address	Phone Number	Start Date	End Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Rental Income	Tax Free Income	Other Income	Total Income
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Notes			
<input type="text"/>			

## E. EMPLOYMENT DETAILS - APPLICANT 2

Employment Status	Employment Type	Employment Basis	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Role	Employer Name	Employer Contact Name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Employer Address	Phone Number	Start Date	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Gross Monthly Base Income	Bonus	Overtime	Commission
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Previous Employment Status	Employment Type	Employment Basis	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Role	Employer Name	Employer Contact Name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Employer Address	Phone Number	Start Date	End Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Rental Income	Tax Free Income	Other Income	Total Income
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Notes			
<input type="text"/>			

F. MONTHLY EXPENSES

TYPE	DETAILS			
Utilities & Rates	Housing and property expenses on owner occupied property including rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV as they are categorised separately).	Ownership <input type="text"/>	Value \$ <input type="text"/>	Comment required if expense is \$0 <input type="text"/>
Telephone, Internet & Pay TV	Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).	Ownership <input type="text"/>	Value \$ <input type="text"/>	Comment required if expense is \$0 <input type="text"/>
Groceries	Typical supermarket shop for groceries including food and toiletries.	Ownership <input type="text"/>	Value \$ <input type="text"/>	Comment required if expense is \$0 <input type="text"/>
Recreation & Entertainment	Recreation and entertainment including alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays.	Ownership <input type="text"/>	Value \$ <input type="text"/>	Comment required if expense is \$0 <input type="text"/>
Clothing & Personal Care	Clothing, footwear, cosmetics, personal care.	Ownership <input type="text"/>	Value \$ <input type="text"/>	Comment required if expense is \$0 <input type="text"/>
Medical & Health	Medical and health costs including doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under Personal Insurance below).	Ownership <input type="text"/>	Value \$ <input type="text"/>	Comment required if expense is \$0 <input type="text"/>
Transport	Public transport, motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under General Insurance below).	Ownership <input type="text"/>	Value \$ <input type="text"/>	Comment required if expense is \$0 <input type="text"/>
General Insurance	Insurance including home and contents for owner occupied property, motor vehicle insurance etc.	Ownership <input type="text"/>	Value \$ <input type="text"/>	Comment required if expense is \$0 <input type="text"/>
Personal Insurance	Insurance including health insurance, life insurance, income protection etc.	Ownership <input type="text"/>	Value \$ <input type="text"/>	Comment required if expense is \$0 <input type="text"/>
Education	Public and private education fees and associated costs (preschool, primary, secondary and tertiary) including books and uniforms etc.	Ownership <input type="text"/>	Value \$ <input type="text"/>	Comment required if expense is \$0 <input type="text"/>
Investment Property Utilities & Rates	Housing and property expenses on investment property including rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding telephone, internet and pay TV as they are categorised separately).	Ownership <input type="text"/>	Value \$ <input type="text"/>	Comment required if expense is \$0 <input type="text"/>
Childcare	Childcare including nannies.	Ownership <input type="text"/>	Value \$ <input type="text"/>	Comment required if expense is \$0 <input type="text"/>
Child Maintenance	Child Support or Maintenance payments.	Ownership <input type="text"/>	Value \$ <input type="text"/>	Comment required if expense is \$0 <input type="text"/>
Rent / Board	Details <input type="text"/>	Ownership <input type="text"/>	Value \$ <input type="text"/>	
Other	Details <input type="text"/>	Ownership <input type="text"/>	Value \$ <input type="text"/>	
Other	Details <input type="text"/>	Ownership <input type="text"/>	Value \$ <input type="text"/>	
Total Monthly Living Expenses \$	<input type="text"/>			

Please provide comment if Living Expenses are under HEM.

G1. ASSETS

Owner Occupied Property	Address	Value \$		Ownership
	<input type="text"/>	<input type="text"/>		<input type="text"/>
Investment Property 1	Address	Value \$	Monthly Rent \$	Ownership
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment Property 2	Address	Value \$	Monthly Rent \$	Ownership
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment Property 3	Address	Value \$	Monthly Rent \$	Ownership
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

G2 . OTHER ASSETS APPLICANT 1&2

Vehicle 1		Make and Model				Year made	Value \$	Ownership
Vehicle 2		Make and Model				Year made	Value \$	Ownership
Savings 1	Institution	Account Type		Account Number			Value \$	Ownership
Savings 2	Institution	Account Type		Account Number			Value \$	Ownership
Savings 3	Institution	Account Type		Account Number			Value \$	Ownership
Savings 4	Institution	Account Type		Account Number			Value \$	Ownership
Home Contents		Details					Value \$	Ownership
Shares		Institution					Value \$	Ownership
Superfund		Institution				Membership Number	Value \$	Ownership
Superfund		Institution				Membership Number	Value \$	Ownership
Other							Value \$	Ownership
Total Assets								

H1. LIABILITIES

Home Loan 1	Lender	Account Number	Interest Rate %	Remaining Loan Term	Fixed Rate Expiry Date	Ownership	Limit \$	Balance \$	Repayment p.m.	Repayment Type	Interest Only Expiry Date	Refinance?
												<input type="checkbox"/>
Home Loan 2	Lender	Account Number	Interest Rate %	Remaining Loan Term	Fixed Rate Expiry Date	Ownership	Limit \$	Balance \$	Repayment p.m.	Repayment Type	Interest Only Expiry Date	Refinance?
												<input type="checkbox"/>
Home Loan 3	Lender	Account Number	Interest Rate %	Remaining Loan Term	Fixed Rate Expiry Date	Ownership	Limit \$	Balance \$	Repayment p.m.	Repayment Type	Interest Only Expiry Date	Refinance?
												<input type="checkbox"/>
Home Loan 4	Lender	Account Number	Interest Rate %	Remaining Loan Term	Fixed Rate Expiry Date	Ownership	Limit \$	Balance \$	Repayment p.m.	Repayment Type	Interest Only Expiry Date	Refinance?
												<input type="checkbox"/>

H2. OTHER LIABILITIES

Vehicle Loan 1	Lender	Account Number	Interest Rate %	Loan End Date	Ownership	Limit \$	Balance \$	Repayment p.m.	Linked Asset	Refinance?
										<input type="checkbox"/>
Vehicle Loan 1	Lender	Account Number	Interest Rate %	Loan End Date	Ownership	Limit \$	Balance \$	Repayment p.m.	Linked Asset	Refinance?
										<input type="checkbox"/>
Credit Card 1	Lender	Type	Credit Card Number			Limit \$	Balance \$	Ownership	Refinance?	
									<input type="checkbox"/>	
Credit Card 2	Lender	Type	Credit Card Number			Limit \$	Balance \$	Ownership	Refinance?	
									<input type="checkbox"/>	
Credit Card 3	Lender	Type	Credit Card Number			Limit \$	Balance \$	Ownership	Refinance?	
									<input type="checkbox"/>	
Personal Loan 1	Lender	Account Number	Interest Rate %	Ownership	Limit \$	Balance \$	Repayment p.m.	Linked Asset	Refinance?	
									<input type="checkbox"/>	
Personal Loan 2	Lender	Account Number	Interest Rate %	Ownership	Limit \$	Balance \$	Repayment p.m.	Linked Asset	Refinance?	
									<input type="checkbox"/>	
SMSF 1	Lender	Account Number	Interest Rate %	Ownership	Limit \$	Balance \$	Repayment p.m.	Repayment Type	Linked Asset	Refinance?
										<input type="checkbox"/>
SMSF 2	Lender	Account Number	Interest Rate %	Ownership	Limit \$	Balance \$	Repayment p.m.	Repayment Type	Linked Asset	Refinance?
										<input type="checkbox"/>
Education Debt 1	Details						Balance \$	Repayment p.m.	Ownership	
Education Debt 2	Details						Balance \$	Repayment p.m.	Ownership	
Total Liabilities Balance		Total Repayments (monthly)								

I. OBJECTIVES AND LOAN FEATURES - APPLICANT 1 & APPLICANT 2

Please state primary reasons for seeking credit and how this loan may help you fulfil your long term goals.

Select Loan Purpose:

- ☐ Purchase home (owner occupied)
- ☐ Refinance home/personal loan (owner occupied)
- ☐ Other owner occupied (e.g. home improvements, personal use)
- ☐ Purchase investment property
- ☐ Refinance investment loan
- ☐ Other investment (e.g. future purchase of property, shares)

If refinancing or consolidating debts: please provide details of the debts that are being refinanced or consolidated and the resulting benefit to you (mandatory).

Which product rate type is most important to the applicants?

☐ **Fixed rate**

Is a fixed rate important to you? If so - please select the reasons why and provide details.

☐ Certainty of repayments

☐ Make budgeting easier

☐ Other (please provide details)

Details

☐ **Variable rate**

Is a variable rate important to you? If so - please select the reasons why and provide details.

☐ To take advantage of potential future decreases in the interest rate

☐ Flexibility with respect to repayment, redraw and/or early repayment of loan

☐ Other (please provide details)

Details

☐ **Fixed and variable rate**

Is a variable and fixed rate combo important to you? If so - please select the reasons why and provide details.

☐ Limiting risk of increasing variable interest to obtain some benefit from potential future decreases in the interest rate

☐ Retaining a degree of flexibility in relation to increased payments, redraws and/or early repayment of part of the loan

☐ Make budgeting easier than if the entire loan were variable

☐ Other (please provide details).

Details

Which repayment type is the most important to the applicant(s)?

☐ **Principal and interest**

Preferred repayment frequency?

Why is principal and interest important to the applicant(s)?

☐ Minimise interest paid over life of loan

☐ Higher lending limit

☐ Lower deposit required

☐ Build up equity from the start

☐ Other (please provide details)

Details

☐ **Interest only**

Preferred duration of the interest only period? 

☐ 1

☐ 2

☐ 3

☐ 4

☐ 5

Why is interest only important to the applicant(s)?

☐ Accommodate temporary reduction in income (e.g. parental leave, changing circumstances).

☐ Accommodate anticipated non-recurring expense item (e.g. education, renovation/construction, furniture).

☐ Variable and unpredictable income.

☐ Recommendation provided by an independent financial advisor/accountant

☐ Taxation or accounting reasons (no tax advice is being given), including:

• Release funds for investment purposes (e.g. shares, investment property, super contributions).

• Priority is paying off non-deductible debts (this loan is for investment purposes).

• Plan to convert to an investment property in future.

☐ Other (please provide details)

Details

Which product features are important to the applicant(s)?

☐ **Offset Account**

Is having an offset account important to you? If so - please select the reasons why and provide details.

☐ Allows paying off loan sooner.

☐ Allows access to funds.

☐ For tax purposes (no tax advice is being given).

☐ Other (please provide details)

Details

☐ **Redraw**

Is having a redraw account important to you? If so - please select the reasons why and provide details.

☐ Flexibility to access prepaid funds if needed.

☐ Other (please provide details)

Details

☐ **Additional Payments**

Is being able to make additional repayments important to you? If so - please select the reasons why and provide details.

☐ Important to pay off loan quickly

☐ Allows additional payments without penalty

☐ Other (please provide details)

Details

Which product features are important to the applicant(s)?

☐ Top Up

Is being able to increase your home loan at a later date important to you? If so - please select the reasons why and provide details.

- ☐ Finance other purchases (e.g. personal loan, car, credit card).
- ☐ Consolidation of debt.
- ☐ No interest charged on unused funds.
- ☐ Other (please provide details)

Details

☐ Loan Packages

Are you interested in home loan packages where the lender provides an offset account, reduced interest rates and a credit card?

- ☐ YES
- ☐ NO

Details

☐ Ability to Switch Loans

Is banking with a flexible lender important to you? If so - please select the reasons why and provide details.

- ☐ Flexibility to switch products without incurring high costs.
- ☐ Ability to take advantage of lower interest rates.
- ☐ Other (please provide details)

Details

☐ Construction

Do you require a construction loan?

- ☐ YES
- ☐ NO

Details

☐ Customer Preferred Lender

Is there a particular lender you would like to deal with and/or avoid? Please provide details if applicable.

☐ Lender Service Offering

Are any of the particular services below important to you? Please provide details as to why.

- ☐ Fast turnaround time.
- ☐ Internet banking.
- ☐ Mobile app.
- ☐ Physical branch network.
- ☐ Other (please provide details)

Details

Do the applicant(s) have any other loan feature requirements (e.g. internet banking)?

J. YOUR FINANCIAL SECURITY - APPLICANT 1 & APPLICANT 2

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

☐ YES

☐ NO

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

☐ YES

☐ NO

Are any of your existing debts currently in arrears?

☐ YES

☐ NO

Are you concerned about rising interest rates? How concerned are you?

☐ 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

Please comment if you answered 'YES' to any of the questions

K. YOUR FINANCIAL PLANNING

Are there any specific issues that are of particular importance to you? Would you like someone to contact you about any of these?

- ☐ Insurance & Asset Protection  
(protecting the things that matter)

☐ Debt/Financial Problem Solving  
(taking better control of your financial affairs, minimising tax)

☐ Savings And Budgeting  
(managing & improving household cash flow or starting to save)

☐ Superannuation  
(do I have enough or the right type in place)
- ☐ Investment  
(do I have enough or the right type in place)

☐ Life Events  
(dealing quickly with sudden events)

☐ Retirement & Income Streams  
(planning & retiring strategies)

☐ Financial Planning  
(taking full control of your goals & financial future)
- ☐ Estate Planning  
(strategies for your family's future)

☐ Other  
(please detail below)

L. PROTECTING LIFESTYLE AND ASSETS

Have you reviewed your personal risk insurance requirements in the last 12 months?

APPLICANT 1

☐ YES

☐ NO

APPLICANT 2

☐ YES

☐ NO

Do you have sufficient life insurance to cover, as a minimum, your existing and proposed debts?

☐ YES

☐ NO

☐ YES

☐ NO

If your income reduces, due to illness or injury, do you have the insurance to cover your loan repayments and living costs?

☐ YES

☐ NO

☐ YES

☐ NO

We have an inhouse financial planner who can review your needs and provide affordable, tax effective insurance recommendations to protect you and your family. This is an obligation free service for Pass Go customers. Would you like our financial planner to contact you?

☐ YES

☐ NO

☐ YES

☐ NO

M. HOW DID YOU FIND OUT ABOUT PASS GO HOME LOANS?

N. AUSTRALIAN CREDIT LICENCE DETAILS

Pass Go Home Loans Pty Ltd ATF Pass Go Family Trust

www.passgo.com.au | T: 1300 656 299 | F: 02 6108 3548 | E: info@passgo.com.au  
Australian Credit Licence Number: 390602