

## ProSolution Debt Advisory

### Client questionnaire

The information in this questionnaire will provide us an overview of your situation and requirements. If appropriate, we will proceed with preparing a Loan Solution Report. We will normally email you the report within 2 to 3 business days from receiving this completed questionnaire. Please provide us with your postal address so that I can send you a hard copy of the report with other relevant information (such as product brochures, articles, etc.).

#### Instructions to complete this questionnaire

1. This document is a PDF form. You can complete the form using your computer (click on the 'Highlight Fields' button on the top right hand side of your screen to show where you can type. Some fields contain drop-down menus
2. Save the document before closing
3. Email the document to us at [report@prosolution.com.au](mailto:report@prosolution.com.au) (or the Advisor you have been in contact with), fax it to us at (03) 8624 4699 or mail to Reply Paid 475, Collins St West, VIC 8007 (no stamp required)

#### Person 1

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

#### Person 2

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

Postal Address: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Mobile Phone: \_\_\_\_\_

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

How did you find out about ProSolution? \_\_\_\_\_

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

Please briefly describe the purpose of your enquiry (e.g. to purchase an investment property for \$500k and borrow the total cost, review loan structure, etc.):

## Section 1: Tell us about your income

Person 1

Income: \_\_\_\_\_ amount is per \_\_\_\_\_ Before or after tax? \_\_\_\_\_

Occupation: \_\_\_\_\_ Date commenced current role? \_\_\_\_\_

Person 2

Income: \_\_\_\_\_ amount is per \_\_\_\_\_ Before or after tax? \_\_\_\_\_

Occupation: \_\_\_\_\_ Date commenced current role? \_\_\_\_\_

## Section 2: Do you have any personal risk protection insurances?

Do you have income protection insurance? \_\_\_\_\_

Do you have life, TPD and/or trauma insurance? \_\_\_\_\_

When was your insurances last reviewed? \_\_\_\_\_

## Section 3: Tell us about any existing properties you own

	Address	Estimated value	Gross rental (p/w)	Property type
1				
2				
3				
4				
5				
6				
7				

## Section 4: Tell us about any existing loans that you have

	Lender	Loan amount	Interest rate	Fixed or variable	Secured by property #?
1					
2					
3					
4					
5					
6					
7					

## Section 5: Tell us about any commitments you have

What are your total credit card limits? \_\_\_\_\_

How many children do you have (that are financially dependent)? \_\_\_\_\_

Please provide details of any existing financial commitments such as personal loans, novated car leases, standard car leases and so on. Do not include repayments on loans listed in Section 3 above.

Description (commitment type, lender, etc.)	Monthly repayment

## Section 6: If your enquiry involves purchasing a property, tell us about your deposit

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Are you eligible for the First Home Owners Grant? \_\_\_\_\_

Tell us how much cash deposit you have to contribute and where it has come from.

Description (genuine savings, gift, etc)	Amount

## Section 7: Tell us if you have any product preferences

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Do you prefer a variable or fixed interest rate? \_\_\_\_\_

Do you prefer 'principal and interest' or 'interest only' repayments? \_\_\_\_\_

Have you spoken to any other lenders or mortgage brokers about this loan? If so, who?

Which institution do you use for most of your banking?

Do you have any concerns about using our service?


## Section 8: Other questions (some questions may not be applicable)

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The more we know about your current and future situation, the better quality advice we can provide you. We therefore ask that you take a few minutes to think about the questions below and provided responses where appropriate.

1. Have you consider how you will own the new property (e.g. in one person's name, jointly, tenants-in-common, in a family trust and so on)?

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2. How long do you expect to own the new or existing property(s) for? Are there any plans to sell, upgrade or renovate an existing or new property(s)?

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3. How would you rate your financial discipline? Are you a saver or spender? Do you budget?

4. After paying for living expenses, approximately how much surplus income do you have left over?

5. Do you expect your personal circumstances will change over the next few years? E.g. change jobs, a change in income, starting a family, holidays, large once-off expenses and so on.

6. What stage of 'property hunting' are you at? Have you started looking? Attending auctions? Appointed a buyer's agent/investment property advisor to locate a property on your behalf?

## Section 9: Our fee if we provide you with debt advice and you do not take out a loan via us

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We do not charge any fees as long as you settle a loan through us as we receive a commission payment from the relevant lender we deal with (all commission is fully disclosed in your report). However, in the event that you do not lodge a loan application with one of our lenders within 30 days (or settled a loan within 90 days if the application is a pre-approval) from providing your Loan Solution Report, we will charge you a professional fee of \$350 (+ GST) for the provision of debt advice. This fee may be tax deductible if our advice relates to investment loans.

[Click here](#) for more details on what our debt advice will cover.

If we do charge you a fee and you subsequently settle a loan through us within 12 months, we will refund this professional fee when your loan settles. Please complete your credit card details below. We will only charge you a fee pursuant to the terms above.

Card holders name \_\_\_\_\_  
Card type (MasterCard or Visa) \_\_\_\_\_  
Card number \_\_\_\_\_  
Card expiry date \_\_\_\_\_

## Section 10: Is there anything else we need to know?

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Please include any additional comments or information below that may help us better understand your situation.