



Snapfile compliance



PERSONAL CLIENT INFORMATION

Created on Wednesday 14, March at 4:08 PM

Advisor



APPLICANT 1 / 1

TITLE: Jane Citizen
INTERVIEW CONDUCTED AT: 77 Sample Parade, kew East Victoria
DATE OF INTERVIEW: Wednesday 14 March, 4:08 PM
ADVISOR: [REDACTED]

PERSONAL INFO:

FULL NAME: Miss Jane Citizen
STATUS: Female, Divorced, 1 dependents
DATE OF BIRTH: 29/07/1983
EMAIL: janecitizen@hotmail.com
PHONES: M: 0400400400 - H: 039765 4321
CURRENT ADDRESS: 77 Sample Parade, Kew East, 3102,
(moved there on 01/04/2005)
COUNTRY OF RESIDENCY: Australia

APPLICANT PHOTO:



EMPLOYMENT:

EMPLOYER NAME: Australian Government
JOB DESCRIPTION: Manager
ADDRESS: 1 Collins St, Melbourne, 3000
DATE STARTED: 01/01/2005

APPLICANT SIGNATURE:

{

INCOME:

EMPLOYMENT START: 01/07/2017
MOST RECENT PAYSリップ: 12/03/2018
WEEKS OF PAY YTD: 36.3
YTD INCOME: \$87,445.00
ANNUALISED INCOME: \$125,265.56
GROSS MONTHLY: \$10,438.80
PAYMENT SUMMARY: \$0.00

SELF EMPLOYED:
- Not profit current FY: \$0.00
- Not profit previous FY: \$0.00
- Average: \$0.00



ASSETS

PROPERTIES:

PROPERTY 1:

77 Sample Parade, Kew East, 3102,
(moved there on 01/04/2005)
Estimated \$1,150,000.00
Security? Yes

VEHICLES:

VEHICLES 1:

Mazda - Year 2016 - Valued at \$19,000.00

HOME CONTENT:

SUM INSURED: \$175,000.00

OTHER CONTENT:

CASH / SAVINGS:

Bank NAB - Amount \$12,445.00

SHARES / MANAGED FUNDS: - Amount \$0.00

SUPERANNUATION:

Fund State Super - Amount \$392,000.00

OTHER:



LIABILITIES

MORTGAGES:

MORTGAGE 1:

Bank Anybank
Limit set to \$0.00
Amount \$238,000.00
Repayment \$1,356.00
77 Sample Parade, Kew East, 3102,
(moved there on 01/04/2005)

VEHICLE FINANCE:

VEHICLE 1:

Lender Car finance co.
Limit set to \$0.00
Amount \$4,000.00
Repayment \$357.00
2016 Mazda - \$19,000.00

CREDIT CARDS:

CREDIT CARD 1:

Bank Anybank
Limit set to \$12,000.00
Amount \$1.00



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VERIFICATION OF IDENTITY

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Advisor



Full Name
Jane Citizen

Date of Birth
29/07/1983

Imaged By



Signature of Jane Citizen



Identification Type
PASSPORT

Passport Number
PA1234567

Expiry Date
29/07/2024
This is a true copy of an original



Identification Type
DRIVERS LICENCE

Licence Number
987654321

Expiry Date
20/05/2019
This is a true copy of an original



Declaration:

I, _____ certify that

This identification relates to Jane Citizen which was carried out on Wednesday 14, March at 4:08 PM at 77 Sample Parade, Kew East Victoria

I have sighted the original documents listed below and imaged by me and I confirm they are true copies of the originals

The verification of identities has been conducted in accordance with the Verification of Identity Standard, and in accordance with paragraph 4.2.11(b) of Anti-Money Laundering and Counter-terrorism Financing Rules Instrument 2007 (no.1)

A handwritten signature in black ink, consisting of several loops and a trailing 't.' at the end.

Documents contained in this report

Passport

Drivers Licence



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NEEDS ANALYSIS

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RESPONSIBLE LENDING - NEEDS ANALYSIS

TITLE: Jane Citizen
INTERVIEW CONDUCTED AT: 77 Sample Parade, kew East Victoria
DATE OF INTERVIEW: Wednesday 14 March, 4:08 PM
ADVISOR: [REDACTED]

QUESTION

ANSWER

What is the loan amount you are applying for?	\$238000
What is the purpose of the loan?	refinance for better rate and/or product Personal
If you answered the above question with refinance and/or debt consolidation please provide information on what your objectives are for seeking this:	Obtain better interest rate over same loan term, reducing repayments
If you answered 'Other' or 'Multiple Purposes' to the above, please provide more information:	
What is the intended occupancy of the property?	Investment
If the loan term exceeds retirement age, provide an explanation of how you will repay the loan:	Does not exceed retirement age, term set as 18 years equal to balance with current lender
How long do you expect to remain in the credit contract? For example, do you expect to sell the security property in a certain time frame?	18 years
What type of loan repayment are you considering?	- Principle & interest? Yes - Interest? No
Have you had any judgements, defaults or legal proceedings recorded against you?	no
Are all of your current credit commitments up to date?	yes



QUESTION

ANSWER

Are you concerned about rising interest rates?	yes
On a scale of 1-10 how concerned are you about rising interest rates?	8
Would you consider taking a fixed rate (either all fixed, or a split loan with part fixed and part variable)?	yes
On a scale of 1-10 how would you rate your current job security?	8
Do you have a preference for the type of lender that you would like to deal with?	Do Not Mind
Are there any lenders that you do not wish to deal with?	no
Are there particular lenders that you have a preference to deal with?	no
Are there any loan product types that you are particularly interested in?	Do Not Mind
If you answered 'other' to the above question or have a preferred lender, please provide further information:	
Features considered?	<ul style="list-style-type: none">- Offset? Yes- Line of credit? No- Redraw? Yes- Split loans? No- Fixed? Yes- Internet banking? Yes
Do you anticipate any changes to your income in the next 6-12 months?	no
If you answered 'yes' to the above question, please provide further information	



QUESTION

ANSWER

Do you anticipate your expenses will change materially in the next 6-12 months?	no
If you answered 'yes' to the above question, please provide further information:	
Are there any other factors that you can think of that may materially effect your income or Expenses?	no
Are there any other factors that you can think of that may materially effect your income or Expenses?	no
If you answered 'yes' to the above question, please provide further information:	
Do you have adequate Life Insurance?	yes
Do you have adequate debt protection insurance?	no
Do you have adequate income protection?	no
Do you have adequate home & contents insurance?	yes
If you answered 'no' or 'unsure' to any of the above questions, would you like to arrange a meeting?	no



CUSTOMER IDENTIFIED LIVING EXPENSES

ON A MONTHLY BASIS, HOW MUCH DO YOU CURRENTLY SPEND ON THE FOLLOWING ITEMS?

Childcare:	\$350.00
Clothing and personal care:	\$125.00
Education:	\$0.00
Groceries:	\$950.00
Insurances:	\$0.00
Investment Properties:	\$0.00
Medical:	\$80.00
Other:	\$120.00
Owner Occupied Property:	\$250.00
Recreation:	\$100.00
Connections:	\$150.00
Transport:	\$100.00
Rent:	\$0.00
<u>Total:</u>	<u>\$2,375.00</u>



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BROKER CHECKLSIT

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RESPONSIBLE LENDING - BROKER CHECKLIST

TITLE: Jane Citizen
INTERVIEW CONDUCTED AT: 77 Sample Parade, kew East Victoria
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ADVISOR: [REDACTED]

QUESTION

ANSWER

Have you made reasonable enquiries as to the clients financial situation?	yes
Were there any factors that you would like to note?	Stable employment with Government agency
Have you made reasonable enquiries as to the client's requirements and objectives?	yes
Can you demonstrate you have understood the purpose for which the loan is sought to determine that the proposed loan contract is 'not unsuitable' for the client?	yes
Are there any other comments you would like to note?	replacing home loan \$ for \$
Are you satisfied that the client is capable of understanding the proposed loan contract?	yes



Does the interest only period of the loan align with the clients needs and objectives?	
Have the clients been made aware that the interest only term of the loan means that they will pay more interest over the loan term and you confirmed this is suitable and understood by the clients?	
Have the clients been made aware once the interest-only period expires, they must have the ability to meet the loan repayments required when the loan reverts to the principle and interest repayment?	
Did you collect and take steps to verify identification information from your clients so you were reasonably satisfied that they are who they claim to be?	yes
Client Signature	



Did you encounter any suspicious matters (relating to money laundering, tax evasion, an offence against the law or terrorism financing) where you suspect that the person or agent of the person?	no
If yes to the above question, please document what your findings or concerns are?	
Have you removed all Tax File Numbers from the clients documents?	yes
Have you ensured the secure collection, retention and transmission of the clients personal information?	yes
Have you scanned and uploaded the supporting documentation to Snapfile or your CRM?	yes
Have you uploaded all emails, texts, tasks and notes detailing relevant and sufficient client activity to the 'notes' section of Mercury?	yes
Have you uploaded all other documentation that supports your work and demonstrates that you have met your compliance requirements?	yes
Have you completed the mandatory compliance documents, supplied a copy to the client where required and uploaded a copy to the 'attachments' section of the opportunity in your CRM?	<ul style="list-style-type: none">- Needs Analysis? Yes- Credit Quote? No- Preliminary Assessment? Yes- Credit Proposal Disclosure? Yes
I confirm the responses and information contained in this form are true and correct	yes