



Net International Finance

Tel: (02) 9420 2939 | (02) 9428 3055 | Fax: (02) 9420 5010 | Mob: 0411 478 623

Address: 3A. 98 Longueville Road, Lane Cove NSW 2066

Email: netifinance@optusnet.com.au | Web: www.nifgroup.com.au

Home Loans | Wealth Planning | Property Research | Insurance | Legal Services | Leasing

PERSONAL DETAILS	Borrower 1	Borrower 2
Full Name		
Preferred Name		
Current Address		
Time at Address		
Previous Address (If within last three years)		
Address Status	Mortgage <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>	Mortgage <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>
First Home	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Driver Licence Number	State Exp	State Exp
Date of Birth		
Phone Number/s	H: W:	H: W:
Mobile Number		
Email Address		
Nationality/Residency		
Marital Status	Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Other <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Other <input type="checkbox"/>
Ages of Dependents		
Mother's Maiden Name		
Relative or Close Friend Contact Details		

CURRENT EMPLOYMENT	Borrower 1	Borrower 2
Type of Employment	<input type="checkbox"/> PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed	<input type="checkbox"/> PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed
Status	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract
Employer Name		
Employer Address		
Employer Contact Name		
Employer Contact Number		
Position		
Time in Position		
Gross Annual Income		
Net Monthly Income		



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PREVIOUS EMPLOYMENT		Borrower 1	Borrower 2
Type of Employment	<input type="checkbox"/> PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed	<input type="checkbox"/> PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed	
Status	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract	
Employer Name			
Employer Address			
Employer Contact Name			
Employer Contact Number			
Position			
Time in Position			
Gross Annual Income			

INCOME	Current	After Settlement	EXPENSES	Current	After Settlement
Borrower 1: Net Monthly Income			Existing Mortgage		
Borrower 2: Net Monthly Income			Existing Mortgage		
Existing Rental Income			Existing Mortgage		
Existing Rental Income			Proposed Mortgage		
Existing Rental Income			Proposed Mortgage		
Proposed Rental Income			Car Finance		
Proposed Rental Income			Car Finance		
Investment Income			Personal Loan		
Government Payments			Other Loan		
			Credit Cards at 3% of limit		
			School Expenses		
			Rental Cost/Board		
			HECS		
			Average Monthly Variable Expenses		
TOTAL MONTHLY INCOME (A)	\$ 0.00	\$ 0.00	TOTAL MONTHLY EXPENSES AFTER SETTLEMENT		\$ 0.00
			TOTAL MONTHLY EXPENSES WITH 10% BUFFER (multiply by 1.1) (B)		\$ 0.00
			NET MONTHLY SURPLUS (A – B)		\$ 0.00
Notes					



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SELF EMPLOYED BORROWERS (if applicable)

BUSINESS DETAILS			
Name of Business		ABN	
Type of Entity		Website	
Nature of Business			
Trustee (If applicable)			
Beneficiaries			

FINANCIAL POSITION – BUSINESS ENTITY			
	Latest Financial Year	Previous Financial Year	Comments
Sales			
Less cost of goods sold	()	()	
Gross profit	\$ 0.00	\$ 0.00	
Operating expenses	()	()	
Net Profit Before Tax	\$ 0.00	\$ 0.00	
ADDBACKS			
One off expenses			
Interest			
Depreciation			
Directors fees			
Other			
Sub Total	\$ 0.00	\$ 0.00	
Less Tax	()	()	
TOTAL	\$ 0.00	\$ 0.00	

ACCOUNTANT DETAILS	
Business Name	
Accountant Name	
Phone Number	

Are you aware of any future changes to business income that may affect your ability to meet your financial obligations?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please provide further details	
Has the income been consistent in the last two years?	Yes <input type="checkbox"/> No <input type="checkbox"/>



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If No, please provide further details

CURRENT ASSETS				
Asset	Description	Value	Monthly Income	Ownership
Property 1				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Property 2				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Property 3				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Vehicle 1				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Vehicle 2				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Bank Account 1				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Bank Account 2				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Investments				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
♦ Superannuation				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
♦ Superannuation				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Contents and Valuables				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
TOTAL ASSETS		\$ 0.00	\$ 0.00	

INSURANCE				
♦ Insurance - Home		♦ Insurance - Risk (Possibly in Super)	Life	
			IP	
			TPD	
			Trauma	
♦ Insurance - Car			Key Man	

CURRENT LIABILITIES							
Liability	Description/lender	Limit	Balance	Monthly Payments	Interest Rate	Remaining Term	To be cleared
Mortgage 1							<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage 2							<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage 3							<input type="checkbox"/> Yes <input type="checkbox"/> No
Personal Loan							<input type="checkbox"/> Yes <input type="checkbox"/> No
Personal Loan							<input type="checkbox"/> Yes <input type="checkbox"/> No
Car Finance							<input type="checkbox"/> Yes <input type="checkbox"/> No
Car Finance							<input type="checkbox"/> Yes <input type="checkbox"/> No



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Credit Card 1					<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Card 2					<input type="checkbox"/> Yes <input type="checkbox"/> No
HECS					<input type="checkbox"/> Yes <input type="checkbox"/> No
Other					<input type="checkbox"/> Yes <input type="checkbox"/> No
Other			\$0.00	\$0.00	<input type="checkbox"/> Yes <input type="checkbox"/> No
TOTAL LIABILITIES		\$ 0.00	\$ 0.00	\$ 0.00	

NET ASSETS (Asset Value – Liability Balance)	\$0.00
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PROTECTING LIFESTYLE AND ASSETS

♦ Do you have a CURRENT WILL in place? <i>Buying a house is a significant new asset – If you do not have a will, the court will appoint an administrator and there is no guarantee that the family's needs will be met according to their wishes.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
♦ In the event of a serious illness/accident that stops you from working for a prolonged period of time, how will you pay your mortgage (or rent if you were to sell the property), cover other liabilities and ongoing expenses?	
♦ In the event of a terminal illness or accident resulting in death, how would your family maintain the lifestyle they are accustomed to now (for example pay the mortgage, pay for school fees, day to day living expenses)?	
♦ What stress would be placed on your family and/or personal relationships in the event you were struggling financially after a serious illness or accident?	
♦ What provider do you have your Life, Disability and Income Protection Insurance with?	
♦ What provider do you have your home, contents & car insurance with?	
♦ Smoker	<input type="checkbox"/> Yes <input type="checkbox"/> No

CREDIT HISTORY

1.	Have you ever had any financial judgments or legal proceedings against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	Are you having difficulty meeting your financial commitments?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.	Are any existing debts currently in arrears?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.	If "yes" to above, have you employed any strategies to reduce repayments and/or clear any arrears?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.	If "yes" to question 3 or question 4 above, have you formally or informally applied for hardship with your existing lender?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Provide additional notes		



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CHANGES TO CURRENT CIRCUMSTANCES	
Do you anticipate any change to your income over the next 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you anticipate any material change in your expenditure over the next 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any geographical factors that may contribute to higher living expenses?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Provide additional notes	

LOAN OBJECTIVES		
<input type="checkbox"/> Purchase owner occupied	<input type="checkbox"/> Purchase an investment property	<input type="checkbox"/> Purchase land
<input type="checkbox"/> Construction for owner occupation	<input type="checkbox"/> Construction for investment	<input type="checkbox"/> Finance vehicle or equipment
<input type="checkbox"/> Refinance (explain benefits)		
<input type="checkbox"/> Equity release/Top up (explain benefits)		
<input type="checkbox"/> Other (provide details)		
Time frame to pay off the loan?		

LOAN REQUIREMENTS			
Loan 1	Amount of credit sought		Proposed loan term
Loan 2	Amount of credit sought		Proposed loan term
Loan 3	Amount of credit sought		Proposed loan term
Requirements	Priority	Reason for requirements	
<input type="checkbox"/> Interest only	<input type="checkbox"/> I/O Term	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Preserve cash flow <input type="checkbox"/> Tax benefits <input type="checkbox"/> Construction <input type="checkbox"/> Other
<input type="checkbox"/> Fixed rate	<input type="checkbox"/> Fixed Term	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Concerned about interest rates <input type="checkbox"/> Stability of repayments <input type="checkbox"/> Other
<input type="checkbox"/> Standard variable		<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Flexibility <input type="checkbox"/> Additional repayments <input type="checkbox"/> Advanced features <input type="checkbox"/> Other
<input type="checkbox"/> Basic variable		<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Low rate and fees with less features <input type="checkbox"/> Other
<input type="checkbox"/> Introductory loan		<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Minimise initial repayments <input type="checkbox"/> Other
<input type="checkbox"/> Line of credit		<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Easy access to funds <input type="checkbox"/> Flexibility <input type="checkbox"/> Additional repayments <input type="checkbox"/> Other
<input type="checkbox"/> Low doc		<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Financials and tax not completed <input type="checkbox"/> Profit increase since financials <input type="checkbox"/> Other
<input type="checkbox"/> Non –conforming loan		<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Adverse financial history <input type="checkbox"/> Unable to qualify for normal loan <input type="checkbox"/> Other
<input type="checkbox"/> Offset account		<input type="checkbox"/> Must have	<input type="checkbox"/> Pay loan off as quickly as possible



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	<input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Other	
<input type="checkbox"/> Make additional repayments	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Pay loan off as quickly as possible <input type="checkbox"/> Other	
<input type="checkbox"/> Low fees and charges	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Pay loan off as quickly as possible <input type="checkbox"/> Other	
<input type="checkbox"/> Other features required			

ADDITIONAL NOTES ON REQUIREMENTS AND OBJECTIVES

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SECURITY PROPERTIES

Security Property	Property Type / Details	Value	Source Of Value	Ownership

Property Investment? We have a panel of Property Investment Specialists who assist in researching and buying the right property for you.

ESTIMATED TRANSACTION COSTS

Refinance/Exit Costs If existing loan is being refinanced		Proceeds of Property Sale	
Existing Loan Payout		New Loan 1	
Purchase Price		New Loan 2	
Application Fees		Grant	
Legal Fees		Savings	
Stamp Duty		Gift	
Other Costs		Other Funds	
TOTAL COSTS	\$ 0.00	TOTAL FUNDS	\$ 0.00

SOLICITOR / CONVEYANCER DETAILS

Name			ABN		
Conveyancing Firm			Website		
Address					
Contacts	Mobile		Phone		Fax



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	Email				

Need a Conveyancer? – Let us know and we can put you in touch with one of our panel Solicitors & Conveyancers

Expression of Interest – Financial Planning Referral

Please return to: wealth@vow.com.au OR [your Financial Planner Referral Partner]

"The Government's National Consumer Credit Protection (NCCP) legislation is designed to protect you and ensure that you can afford the requested credit. It is therefore our duty to ensure that if things go wrong, you, your family and your assets are protected."

Option 1 – Free Review of Loan Protection and Financial Plan

I/we confirm that we are interested in:

- Loan Protection Review
- Superannuation Review
- Financial Planning Review

By signing below I/we agree, confirm and acknowledge that [name of company]

1. Has given us this form, as well as their financial planner referral partner contact details, and we are contacting you of our own free will
2. Has given no advice regarding this offering and it is a mere referral
3. Has advised me that he/she may receive a commission from their financial planner referral partner if I/we choose to proceed with their proposal. I understand this does not adversely affect the cost of these services and this commission will be fully disclosed to me/us
4. By referring me to their financial planner referral partner, they will not be held responsible for any advice provided by their financial planner referral partner
5. May provide the details in this Financial Needs Analysis to their financial planner referral partner in order to assist them in calculating my risk protection needs

Borrower 1
Signature

X

Borrower 2
Signature

X



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Name _____ Name _____

Date _____ Date _____

Option 2 – Acknowledgement of risk and decline of free review

[Broker/Business name here] has offered a complimentary review to ensure that my/our family and assets are protected adequately. By signing this document I/we have declined this review and take full responsibility for risk coverage. I/we decline this review because

Borrower 1 Signature X Borrower 2 Signature X

Name _____ Name _____

Date _____ Date _____

Documentary Requirements

If you would like to proceed with the finance, below is a list of the typical documentary requirements:

Income

- ☐ Last 3 pay slips
- ☐ Latest PAYG Summary
- ☐ Employment letter
- ☐ Employment contract
- ☐ Last 2 years personal tax returns & Tax Office Notice of Assessments
- ☐ Last 2 years business tax returns & Financial Statements
- ☐ Rental income confirmation (Lease, bank statements, rental statement)
- ☐ Other

Statements

- ☐ Last 6 months loan statements (last transaction within 30 days)
- ☐ Most recent credit card statements (last 3 if refinancing)
- ☐ Lease/CHP/personal loan statement



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- ☐ Last 6 months savings statements (last transaction within 30 days)
- ☐ **Most recent superannuation statement & or personal risk insurance/s statements**
- ☐ Other

Other

- ☐ Copy of driver's license (ID check)
- ☐ Copy of passport
- ☐ Contract of sale
- ☐ Rates notice – existing properties
- ☐ Confirmation of share portfolio
- ☐ Confirmation of term deposit or deposits
- ☐ Gift letter
- ☐ Signed application and privacy forms – we will provide these

I have determined the following credit products meet the applicants' financial position, requirements and objectives (<i>list one or more shortlisted products</i>)		Yes <input type="checkbox"/> No <input type="checkbox"/>
Product 1		
Product 2		
Product 3		

Based on my enquiries, I believe the applicants will be able to comply with their financial obligations and will not experience substantial hardship (<i>select applicable reasons</i>)		Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	there appear to be adequate funds from after tax income after payment of living expenses to repay the loan	
<input type="checkbox"/>	the applicants' income appears to be consistent and reliable	
<input type="checkbox"/>	the applicants' expenses do not appear to be not significantly higher than average	
<input type="checkbox"/>	there appears to be an adequate buffer between the applicants' disposable income and the amount of the repayments	
<input type="checkbox"/>	the applicants are willing to change their lifestyle to enable them to afford the loan without substantial hardship	
<input type="checkbox"/>	other, <i>specify</i> _____ _____	

Based on the information provided, I have made a preliminary assessment that the loan described above is not unsuitable for the applicants

Preliminary assessment is valid for a maximum of 90 days

Signature of broker

Date



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Credit Proposal

This document provides information about the fees you have to pay, if any, and the commissions we receive.

Broker name _____
Broker phone _____
Broker email _____

Licensee details	
Licensee name	
Australian credit licence number	
Address	
Phone	
Email	

Proposed finance			
Applicant names			
Applicant address			
Addresses of security properties			
Loan 1			
Lender		Product	
Loan amount		Loan term	
Annual interest rate		Monthly repayment	
<input type="checkbox"/> Variable rate	<input type="checkbox"/> Fixed rate	<input type="checkbox"/> Principal & interest	<input type="checkbox"/> Interest only
<input type="checkbox"/> Redraw	<input type="checkbox"/> Offset account	<input type="checkbox"/> Line of credit	<input type="checkbox"/> Split loan
Other loan features			
Loan 2			
Lender		Product	
Loan amount		Loan term	
Annual interest rate		Monthly repayment	
<input type="checkbox"/> Variable rate	<input type="checkbox"/> Fixed rate	<input type="checkbox"/> Principal & interest	<input type="checkbox"/> Interest only
<input type="checkbox"/> Redraw	<input type="checkbox"/> Offset account	<input type="checkbox"/> Line of credit	<input type="checkbox"/> Split loan
Other loan features			
Loan 3			

Lender		Product	
Loan amount		Loan term	
Annual interest rate		Monthly repayment	
<input type="checkbox"/> Variable rate	<input type="checkbox"/> Fixed rate	<input type="checkbox"/> Principal & interest	<input type="checkbox"/> Interest only
<input type="checkbox"/> Redraw	<input type="checkbox"/> Offset account	<input type="checkbox"/> Line of credit	<input type="checkbox"/> Split loan
Other loan features			

Fees and commissions		
Fees payable to us for the provision of broking service	We do not charge any fees for our service. We get paid commission from the lender.	
Fees we pay to third parties on your behalf	There are no fees or charges paid by us, on your behalf, to third parties.	
Estimate of commission to be received by us. This commission is payable to us for assisting you to obtain finance.	<p>% of the amount of the principal finance amount shortly after the finance is provided. We estimate this to be \$.</p> <p>% per annum of your outstanding loan amount owing payable monthly. We estimate the largest monthly payment to be \$.</p> <p>These amounts are inclusive of GST.</p>	
Commission will be paid by	The commission will be paid by the lender documented above to our aggregator, Vow Financial Pty Ltd. Vow Financial will then pay the disclosed commission to us.	
Other benefits	From time to time we receive benefits in the form of conferences and training sessions provided by the licensee, financiers, or others. The value of these benefits cannot be ascertained.	
Estimate of total fees and charges payable to the financier in relation to applying for the finance. These fees are payable by you.	Application/Establishment fees	\$
	Valuation fees	\$
	Legal/Documentation/Settlement fees	\$
	Lenders mortgage insurance premium	\$
	Other	\$
	Total	\$
	<p>These figures are estimates only and the final figures will be shown in your credit contract or lease. Some or all of these fees may be paid from the finance proceeds.</p> <p>These fees are payable only once.</p> <p>We are not aware of any other fees or charges payable to anyone else in relation to the application for finance, but the financier may impose some additional requirements.</p> <p>[IF ANY FEES ARE DEFINITELY TO BE PAID FROM THE CREDIT OBTAINED, SPECIFY A REASONABLE ESTIMATE OF THE AMOUNT OF CREDIT LEFT AFTER PAYING THOSE AMOUNTS AND ANY FEES TO THE BROKER.]</p>	
Referral fee	<p>We have paid or will pay a referral fee of \$ to for referring you to us.</p> <p>In addition, we receive referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you.</p>	

Acknowledgement

You acknowledge that this document is a proposal only and does not constitute a finance approval or a loan offer. If you proceed with the finance application, the approval will be subject to the credit guidelines of the lending institution.

Applicant 1 name	_____	Applicant 2 name	_____
Applicant 1 signature	_____	Applicant 2 signature	_____
Date of signature	_____	Date of signature	_____

If you have any questions regarding the information contained in this document, please contact us promptly.



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Licensee Credit Guide

This document provides information about the services we provide.

We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009 (NCCP Act). The NCCP Act regulates the activity of lending, leasing, and finance broking.

Licensee details

Credit Licensee	Insert name NET INTERNATIONAL FINANCE
Australian Company Number	Insert number 092760597
Australian Credit Licence Number	Insert number 3939
Address	Insert address 3A/98 Longueville Rd. Lane Cove
Phone	Insert phone number (02) 94202939
Email	Insert email address netifinance@optusnet.com.au

Services we provide

As your mortgage brokers, we will act as your lending experts; making sure you understand the loan repayments, loan features, fees and charges of your home loan.

Saving you time and money, we can search hundreds of loan products from a panel bank and non-bank lenders, comparing fees, charges and loan features to best suit your lifestyle.

If you need it, we can also help you with your car finance, business finance or insurance needs.

Our panel lenders

We source finance from a panel of financiers. The financiers named below are the six financiers with which we conduct the most business. [you have the option to either list all your lenders or the top six with which you do business]

- Lender 1 **CBA**
- Lender 2 **BANKWEST**
- Lender 3 **SUNCORP**
- Lender 4 **ING**
- Lender 5 **CITIBANK**

We will need information from you

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain, or any lease we help you to enter, is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;
- take reasonable steps to verify that financial situation.

NAME:

SIGN:

DATE:



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Licensee details

Credit Licensee	Insert name NET INTERNATIONAL FINANCE
Australian Company Number	Insert number 092760597
Australian Credit Licence Number	Insert number 3939
Address	Insert address 3A/98 Longueville Rd. Lane Cove
Phone	Insert phone number (02) 9420 2939
Email	Insert email address netifinance@optusnet.com.au

Services we provide

As your mortgage brokers, we will act as your lending experts; making sure you understand the loan repayments, loan features, fees and charges of your home loan.

Saving you time and money, we can search hundreds of loan products from a panel bank and non-bank lenders, comparing fees, charges and loan features to best suit your lifestyle.

If you need it, we can also help you with your car finance, business finance or insurance needs.

Our panel lenders

We source finance from a panel of financiers. The financiers named below are the six financiers with which we conduct the most business. [you have the option to either list all your lenders or the top six with which you do business]

- Lender 1 **CBA**
- Lender 2 **BANKWEST**
- Lender 3 **SUNCORP**
- Lender 4 **ING**
- Lender 5 **CITIBANK**

We will need information from you

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain, or any lease we help you to enter, is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;
- take reasonable steps to verify that financial situation.

Credit will be unsuitable if at the time of the assessment, it is likely that:

- you could not pay or could only pay with substantial hardship;
- the credit will not meet your requirements and objectives.

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason we must ask you to provide a significant amount of information. It is therefore very important that the information you provide us is accurate.

We must provide you with a copy of our preliminary credit assessment of your application if you ask within seven years of when we assist you. We are only required to give you a copy of the credit assessment if we give you credit assistance.

If we arrange a loan for you to purchase or refinance real estate, remember you must make your own enquiries about the value of the real estate and its potential for future growth. Although we may obtain a valuation, that is for our own use and you should not rely on it.

Fees payable by you

[OPTION NIL FEES PAYABLE BY THE BORROWER – REMOVE IF NOT RELEVANT] We do not charge you for the credit services because we receive commission from the financier or our mortgage aggregator. However, you may need to pay the financier's application fee, valuation fees, and other fees.

[OPTION WHEN FEE PAYABLE BY THE BORROWER – REMOVE IF NOT RELEVANT] We may charge a fee for the credit services provided. More details about the fees payable by you will be set out in a quote which will be given to you before a finance application is lodged. You may obtain from us more information about how these fees and charges are worked out. You may also be required to pay the lender's application fee, valuation fee, government charges and other transaction fees.

Commissions received by us

We may receive commissions from the lenders and lessors who provide finance for you as our customers. These are not fees payable by you. You may obtain from us information about a reasonable estimate of those commissions and how the commissions are worked out.

Commissions payable by us

We source referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out.

Our internal dispute resolution scheme

We believe that it is essential for our customers to be able to identify and deal with a broker who has the ability, authority and proper training to hear and respond appropriately to any complaints or disputes. We are committed to the effective handling of complaints and timely resolution of disputes.

Receiving complaints and the complaint process

If you have a complaint or a dispute, you have the option of either contacting us or lodging the complaint directly with our External Dispute Resolutions Scheme indicated below.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing.

When we receive a complaint, we will attempt to resolve it promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

We will observe the following principles in handling your complaint:

- there is no requirement for face-to-face contact between you and us, although it may be useful for us to come to a satisfactory resolution;
- we expect that both parties will make a genuine attempt to resolve a complaint promptly;
- we expect that both parties will provide all essential and relevant information, documents, written statements and any other materials that may properly and reasonably be believed to assist in resolving the complaint;
- we expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

Timeframes for response

If your request cannot be resolved immediately, we will respond to your request within two (2) business days of receipt of the complaint. We will keep you informed of the progress of the investigation.

Our external dispute resolution scheme [update if you are with FOS]

If we do not reach agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is COSL (Credit Ombudsman Services Limited).

Free call: 1800 138 422
Phone: 02 9273 8400
Fax: 02 9273 8440
Email: info@cosl.com.au
Website: www.cosl.com.au
Mail: Case Management Team
C-/Credit Ombudsman Service
PO Box A252
Sydney South NSW 1235

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

More information

If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.



Net International Finance

Tel: (02) 9420 2939 | (02) 9428 3055 | Fax: (02) 9420 5010 | Mob: 0411 478 623

Address: 3A, 98 Longueville Road, Lane Cove NSW 2066

Email: netifinance@optusnet.com.au | Web: www.nifgroup.com.au

Privacy Disclosure Statement and Consent

Business Name (ACN XXXXXXX, Australian Credit Licence XXXXXX) [enter business name and business numbers as applicable: ACN, licence number or credit representative number]

Business address, phone number

How and why we collect your personal information

We collect personal information from you when you apply for or use our products and services. In particular, we collect it so we can provide you with the products and services you require.

Providing Your Personal Information to Other Organisations

In providing products and services to you it may be necessary for us to retain your personal information and provide it to other organisations with which we conduct business. We may exchange the information with the following types of entities, some of which may be located overseas.

- Organisations which provide finance or other products to you or to whom an application has been made.
- Finance consultants, accountants and auditors, conveyancers and legal advisers, insurers, printers and mailing services.
- Any associates, related entities, contractors and our mortgage aggregator (Vow Financial Pty Ltd).
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services.
- Any person where we are required by law to do so.
- Your referees, such as your employer, to verify information you have provided.
- Any person considering acquiring an interest in our business or assets.
- Any organisation providing online verification of your identity.

Your rights

You may gain access to the personal information that we hold about you by contacting us. You can also contact us to obtain a copy of our privacy policy. The policy contains information about how you can access or seek correction of the information we hold about you, how we manage that information and our complaints process.

Consent to receive marketing information

If you consent to us doing so, we may provide you with information from time to time about new products and services available to you from us or other businesses with whom we have a relationship. Your consent to our providing this information to you will be implied unless you notify us that you do not wish to receive this information.

I/we do not wish to receive marketing information from [Insert business name]

☐

Consent to receive documents electronically

If you consent to us providing you with documents by electronic communication, you confirm that paper documents may no longer be given and electronic communications must be regularly checked for documents. Consent to the giving of documents by electronic communication may be withdrawn at any time.

I/we do not wish to receive documents electronically from [Insert business name]

☐

If your personal information is not provided

If you do not provide us with all of the information we request we may be unable to supply to you the product or service that you require.

You agree that we may collect, use and disclose your information as specified above.

Applicant 1 name	_____	Applicant 2 name	_____
Applicant 1 signature	_____	Applicant 2 signature	_____
Date of signature	_____	Date of signature	_____



Net International Finance

Email: netifinance@optusnet.com.au

Date:

LOAN ADVICE ACKNOWLEDGMENT

I/We. From.....
Hereby acknowledge that on / / met with Mr/Mrs...DALVAND..in
relation to our loan application .

I acknowledge before entering into the loan application,
Mr/Mrs.. FARHAD .DALVAND..has explained to me/us the terms
and conditions of my/our loan.

I acknowledge that I have provided my payslips, employment records,
tax returns and all other documentation to Net International Finance
for the purpose of this loan application.

Signature
Name of the applicant

Signature.....
Name of the applicant

Signature.....
Name of the Witness

Address of the Witness