



NEEDS ANALYSIS QUESTIONNAIRE

Prepared for:

ROCKET FINANCE

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Credit License: 518 554

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Authorised Australian Credit
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NEEDS ANALYSIS QUESTIONNAIRE

The following questionnaire is used to gather information relating to the needs and requirements of the applicant(s). Please complete the following questionnaire to the best of your knowledge and return to your broker. If you have any questions, please contact your broker for assistance.

*note: Please complete all questions, including questions not relevant to the applicant(s) situation.

Name:

Date:

LOAN PURPOSE:

What is the loan amount you want to apply for?

What is the intended occupancy of the property?

☐ Owner Occupied

☐ Residential Investment

Please select the borrowing purpose from the list below and indicate the amount you expect to borrow. You can select more than one option, for example if you are refinancing a home loan and consolidating debts, select both and include your outstanding home loan balance under refinance, and the total amount of your car loans, personal loans or credits cards under debt consolidation.

☐ Purchase a Property

Amount?

☐ Construction

Amount?

☐ Renovations

Amount?

☐ Investment Purposes

Amount?

☐ Purchase a motor vehicle, boat, trailer etc

Amount?

☐ Refinance

Amount?

☐ Debt Consolidation

Amount?

☐ Other Purpose

Amount?

If other purpose entered, please give details below:

If Debt Consolidation was selected, will existing credit card limits be reduced or cancelled?

☐ Yes ☐ No

If Yes, please give details below:

What is the loan term you wish to apply for?

Years:

Months:

How long do you expect to remain in this property for?

CREDIT HISTORY:

Applicant 1: Have you ever had any defaults, judgements or legal proceedings recorded against you?

☐ Yes ☐ No

Applicant 1: If you answered Yes to the above question, please provide details

Applicant 1: Are all of your current credit commitments up to date?

☐ Yes ☐ No

Applicant 1: If you answered No to the above question, please provide details on how you plan to bring your existing loan repayments up to date.

Applicant 1: Are you a tax resident of a foreign country?

☐ Yes ☐ No

Applicant 1: If you answered yes to the above question, please provide your country of tax residency and your citizenship status (Please note you will need to provide your tax identification number to the lender as part of your application process?)

Applicant 2: Have you ever had any defaults, judgements or legal proceedings recorded against you?

☐ Yes ☐ No

Applicant 2: If you answered Yes to the above question, please provide details

Applicant 2: Are all of your current credit commitments up to date?

☐ Yes ☐ No

Applicant 2: If you answered No to the above question, please provide details on how you plan to bring your existing loan repayments up to date.

Applicant 2: Are you a tax resident of a foreign country?

☐ Yes ☐ No

Applicant 2: If you answered yes to the above question, please provide your country of tax residency and your citizenship status (Please note you will need to provide your tax identification number to the lender as part of your application process?)

RISK PROFILE:

Applicant 1: Are you concerned about rising interest rates?

☐ Yes ☐ No

Applicant 1: On a scale of 1-10 how concerned are you about rising interest rates? (1 not concerned, 10 highly concerned)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

Applicant 1: Would you consider taking a fixed rate (either all fixed or a split loan with part fixed and part variable?)

☐ Yes ☐ No

Applicant 1: On a scale of 1-10 how would you rate your current job security (1 not secure, 10 highly secure)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

Applicant 2: Are you concerned about rising interest rates?

☐ Yes ☐ No

Applicant 2: On a scale of 1-10 how concerned are you about rising interest rates? (1 not concerned, 10 highly concerned)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

Applicant 2: Would you consider taking a fixed rate (either all fixed or a split loan with part fixed and part variable?)

☐ Yes ☐ No

Applicant 2: On a scale of 1-10 how would you rate your current job security (1 not secure, 10 highly secure)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

LENDER SELECTION:

Do you have a preference for the type of lender that you would like to deal with?

Are there any lenders that you do not wish to deal with?

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Are there particular lenders that you would prefer

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Are there any product types that you are interested in?

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If you answered other to the above question, please provide further information

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LOAN AND LENDER FEATURES:

Fixed rate

☐ Important ☐ Not Important ☐ Do not Want

Rate lock? Note: a fee may be payable to the lender to lock in a fixed rate.

☐ Important ☐ Not Important ☐ Do not Want

Variable Rate

☐ Important ☐ Not Important ☐ Do not Want

Split Rate

☐ Important ☐ Not Important ☐ Do not Want

Principal and Interest

☐ Important ☐ Not Important ☐ Do not Want

Interest Only

☐ Important ☐ Not Important ☐ Do not Want

Interest in Advance

☐ Important ☐ Not Important ☐ Do not Want

Line of Credit

☐ Important ☐ Not Important ☐ Do not Want

Offset Account

☐ Important ☐ Not Important ☐ Do not Want

Redraw

☐ Important ☐ Not Important ☐ Do not Want

Access to the lender branch network

☐ Important ☐ Not Important ☐ Do not Want

Are there any other features you are interested in which is not listed above?

ANTICIPATED CHANGES TO CIRCUMSTANCES:

Do you plan or anticipate changes (other than retirement) to your future financial circumstances that could ADVERSELY impact their ability to repay the loan?

☐ Yes ☐ No

If Yes, specify to which applicant(s) do the changes apply and answer the remaining questions for all applicants together.

☐ Applicant 1 ☐ Applicant 2

If you answered yes, what is the nature of the anticipated changes?

☐ Extended unpaid Leave (e.g. parental leave)

If you choose Extended unpaid leave:

Period of Impact?

Financial impact per month?

☐ Reduced Income

If you choose Reduced Income:

Period of Impact?

Financial impact per month?

☐ End of contract / loss of employment

If you choose End of contract / loss of employment:

Period of Impact?

Financial impact per month?

☐ Leaving Employment

If you choose Leaving Employment:

Period of Impact?

Financial impact per month?

☐ Increased debt repayment(s) for an existing loan

If you choose Increased debt repayment(s) for an existing loan:

Period of Impact?

Financial impact per month?

☐ Large expenditure

If you choose Large expenditure:

Period of Impact?

Financial impact per month?

☐ Medical treatment / illness

If you choose Medical treatment / illness:

Period of Impact?

Financial impact per month?

☐ Other

If you choose Other:

Period of Impact?

Financial impact per month?

If Other (please give details below):

If you answered yes, how do you intend to meet the loan repayment during this period of change?
Select one or more relevant options and give details of those options below:

☐ Additional income source

If you choose Additional income source. Please provide details:

☐ Reduce expenditure

If you choose Reduce expenditure. Please provide details:

☐ Sale of Assets

If you choose Sale of Assets. Please provide details:

☐ Savings and/or Superannuation (please give details if not already captured in Financials)

If you choose Savings and/or Superannuation. Please provide details:

☐ Co-applicant's income (please give details if not already captured in Financials)

If you choose Co-applicant's income. Please provide details:

☐ Other

If you choose Other specify, Other planned or anticipated change:

If you choose Other. Please provide Details:

RETIREMENT PLANS:

Applicant 1: At what age are you planning to retire?

Applicant 2: At what age are you planning to retire?

If you have selected a loan term i.e. 25 years but you expect to retire in 15 years, please select from the following options. It is important that you have a retirement plan in place to either continue to make loan repayments or to have paid out the home loan before you retire.

- ☐ Repayment of loan prior to retirement
- ☐ Downsizing home (may not be accepted by all lenders)
- ☐ Sale of assets e.g. Investment property, Shares etc.
- ☐ Ongoing income from your superannuation
- ☐ Superannuation lump sum following retirement (may not be accepted by all lenders)
- ☐ Savings
- ☐ Income from other investments e.g. Rental Income, shares etc.
- ☐ Co-applicant's income
- ☐ Reducing loan term
- ☐ Other

Other (please give details below):

INSURANCE AND ASSET PROTECTION:

Do you have adequate life insurance?

☐ Yes ☐ No ☐ Unsure

Do you have adequate debt protection insurance?

☐ Yes ☐ No ☐ Unsure

Do you have adequate income protection?

☐ Yes ☐ No ☐ Unsure

Do you have adequate house and contents insurance?

☐ Yes ☐ No ☐ Unsure

If you answered no or unsure to any of the above questions, would you like us to arrange a meeting for you to discuss options regarding your insurances?

☐ Yes ☐ No

CUSTOMER IDENTIFIED LIVING EXPENSES:

On a monthly basis how much do you currently spend on the following items?

☐ Childcare: All childcare expenses. Including nannies

Amount?

☐ Maintenance: If you pay child maintenance, the amount per month

Amount?

☐ Clothing and personal care: Clothing, footwear, cosmetics, and personal care

Amount?

- ☐ Education: public and private education fees and associated costs (preschool, primary, secondary, tertiary) including books, uniforms etc.

Amount?

- ☐ HELP debt

Amount?

- ☐ Groceries: supermarket, meat, fruit and vegetables

Amount?

- ☐ Insurances: All insurance including health, home and contents, life and income protection, pet insurance, voluntary superannuation

Amount?

- ☐ Investment property utilities, rates and related costs including taxes, levies, body corporate and Strata fees, repairs, maintenance and other household items and utilities (excluding insurance, telephone, internet and pay TV as these are categorised separately)

Amount?

- ☐ Medical and health costs including doctor and dentist, optical and pharmaceutical (excluding health insurance which is categorised under insurance)

Amount?

- ☐ Other unique items not covered in the above categories (must be explained to your broker)

Amount?

Owner occupied property utilities, rates, and relates costs including taxes, levies, body corporate

- ☐ and Strata fees, repairs, maintenance and other household items and utilities (excluding insurance, telephone, internet and pay TV as these are categorised separately)

Amount?

- ☐ Recreation and Entertainment: dining out, movies, gifts, membership fees, pet care, holidays, and other items

Amount?

- ☐ Connections: Phone, mobile, internet, cable TV, streaming services such as Netflix, music, and any other similar subscriptions

Amount?

- ☐ Transport: public transport fees, car expenses including petrol, registration, insurance, servicing, tolls

Amount?

- ☐ Rent or board

Amount?