



## Welcome

The attached Fact Find Sheet can be used to record the majority of information needed for the loan application.

The following information will be required to help assess the loan application:

- ✓ Balance sheet and profit and loss statements for the most recent tax year and interim.
- ✓ Director(s) personal tax returns.
- ✓ Business Structure/Family Tree (depending on complexity) to understand ownership and profit distribution.
- ✓ Offer and Acceptance (if property purchase).

As the application progresses, lenders may also require the following additional information:

- ✓ Trust Deed.
  - ✓ ATO Tax Portal Statements.
  - ✓ Cash Flow Forecast.
  - ✓ Bank Statements.
  - ✓ Tenancy/lease agreement.
  - ✓ Copy of driver's license (for each individual).
  - ✓ Business plan.
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# Fact Find (Commercial Loan)

## Contact Details

Key contact name:

Business name:

Mobile:

Email:

## SECTION 1. Borrowing Requirements

Description of business and objectives: (including industry and what is required and why e.g. purchase a property or franchise, additional working capital. Indicate purchase price, acquisition costs and applicant's contribution).

Amount sought (\$):

If refinance:  
Current lender and outstanding (\$):

### Real estate security offered:

Address:

Property Description: (Type & Use)

Purchase price or estimated market value:

Loan Balance Outstanding:

### Real estate security offered:

Address:

Property Description: (Type & Use)

Purchase price or estimated market value:

Loan Balance Outstanding:

### Other security offered:

NB: Please list other security available and its value

## SECTION 2. Applicant Information

Are you up-to-date on your GST, superannuation, and tax payments?	<input type="checkbox"/>	How many years have you had an ABN?	<input type="checkbox"/>
Have any of the borrowers/directors ever been declared bankrupt?	<input type="checkbox"/>	Are you borrowing in a S/F?	<input type="checkbox"/>
Are all individuals permanent Australian citizens?	<input type="checkbox"/>	Are you financing a franchise?	<input type="checkbox"/>
Have any of the borrowers/directors had any adverse credit history?	<input type="checkbox"/>	Do you have financial statements available for at least one financial year?	<input type="checkbox"/>
Is any legal action pending?	<input type="checkbox"/>		

### SECTION 3. Business Information

Applicant will need to complete for each Borrowing Entity.

Financial details	Interim period	Last full financial year
Net profit before tax	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
Interest expense (paid)	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
<b>Addbacks</b>		
Description (e.g. non-recurring expenditure, etc.)		
<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>

**Additional net income arising from new facilities**

Description (e.g. net rental income)

<input style="width: 100%;" type="text"/>	\$	<input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	\$	<input style="width: 100%;" type="text"/>

If applicable:

**Related Entity (Guarantor) income last financial year**

\$

**Related Entity (Guarantor) income projected next 12 months**

\$

**Existing interest bearing liabilities that will *not* be refinanced**

Description	Lender	Current balance	Current limit	Mnthly payment	Rate
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> %
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> %
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> %

**Existing interest bearing liabilities that will be refinanced**

Description	Lender	Current balance	Current limit	Mnthly payment	Rate
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> %
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> %
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> %

Business insurance premiums

\$

Total trade debtors

\$

## SECTION 4. Borrowing Entity Information

Business structure: (e.g. Sole Proprieter, Partnership, Company, Other)

Date business commenced:

GST registered:

Since:

**Company/Business Name:**

ACN:

ABN:

Business address:

City/Suburb:

State:

Postcode:

Shareholder name(s) and percentage of ownership:

Is a Discretionary (Family) or Unit Trust involved?

Discretionary:

Unit:

Name of Trust:

ACN:

ABN (if held):

Name of Trustee:

Address of Trustee:

Name and age of beneficiaries OR Name of Unit Holders and No. of Units:

Accountant:

Address:

Phone:

**SECTION 5. Owner Information**

**Applicant/Partner/Director #1:**

Address:

Date of birth:

City/Suburb:

State:

Postcode:

Phone:

Mobile:

Email:

Number of dependants:

How long at current address (years):

If less 2 years, previous address:

Employer:

Occupation:

Since:

**Applicant/Partner/Director #2:**

Address:

Date of birth:

City/Suburb:

State:

Postcode:

Phone:

Mobile:

Email:

Number of dependants:

How long at current address (years):

If less 2 years, previous address:

Employer:

Occupation:

Since:

**SECTION 6. Income Details of Owner and Spouse**

	Applicant/Partner/Director	Spouse
<b>Name:</b>	<input type="text"/>	<input type="text"/>
<b>Date of birth:</b>	<input type="text"/>	<input type="text"/>
<b>Income</b>	<b>Monthly amount</b>	<b>Monthly amount</b>
Salary	\$ <input type="text"/>	\$ <input type="text"/>
Overtime	\$ <input type="text"/>	\$ <input type="text"/>
Allowance	\$ <input type="text"/>	\$ <input type="text"/>
Bonuses	\$ <input type="text"/>	\$ <input type="text"/>
Commission	\$ <input type="text"/>	\$ <input type="text"/>
<b>Total income</b>	<b>\$</b> <input type="text"/>	<b>\$</b> <input type="text"/>

<b>Other Household Income</b>			
<b>Income</b>	<b>Monthly amount</b>	<b>Income</b>	<b>Monthly amount</b>
Rent	\$ <input type="text"/>	Dividend	\$ <input type="text"/>
Interest	\$ <input type="text"/>	Family allowance	\$ <input type="text"/>
Pensions and social security	\$ <input type="text"/>	Other income	\$ <input type="text"/>
<b>Total Income</b>		<b>\$</b>	<input type="text"/>

<b>Expense Details</b>					
<b>Expense</b>	<b>Monthly Amount</b>	<b>Expense</b>	<b>Monthly Amount</b>	<b>Expense</b>	<b>Monthly Amount</b>
Mortgage repayments	\$ <input type="text"/>	Car loan repayments	\$ <input type="text"/>	Personal loan repayments	\$ <input type="text"/>
Other loan repayments	\$ <input type="text"/>	Rent	\$ <input type="text"/>	Child maintenance	\$ <input type="text"/>
Utilities & rates - owner occupied property	\$ <input type="text"/>	Utilities & rates - investment property	\$ <input type="text"/>	Telephone, internet, pay TV & streaming services	\$ <input type="text"/>
Groceries	\$ <input type="text"/>	Recreation & entertainment	\$ <input type="text"/>	Clothing & personal care	\$ <input type="text"/>
Medical & health (excluding health insurance)	\$ <input type="text"/>	Transport	\$ <input type="text"/>	Education	\$ <input type="text"/>
Childcare	\$ <input type="text"/>	Insurance	\$ <input type="text"/>	Other living expenses	\$ <input type="text"/>
Other expenses	\$ <input type="text"/>				
<b>Total expenses</b>		<b>\$</b>	<input type="text"/>		

**SECTION 7. Personal Assets and Liabilities (Owner & Spouse\*)**

Asset		Value	Liabilities			Owing
<b>Property address</b>			<b>Lender</b>	<b>Monthly payment</b>	<b>Current rate</b>	<b>Current debt</b>
<input type="text"/>	\$	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	\$ <input type="text"/>
<input type="text"/>	\$	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	\$ <input type="text"/>
<input type="text"/>	\$	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	\$ <input type="text"/>
<b>Cash in bank accounts</b>		\$ <input type="text"/>	<b>Overdraft</b>		\$ <input type="text"/>	<input type="text"/> % <input type="text"/>
<b>Motor vehicles</b>			<b>Hire purchase/lease</b>			
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	\$ <input type="text"/>
<small>Make/model</small>	<small>Year</small>		<b>Personal loans</b>			
<b>Personal effects</b>		\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	\$ <input type="text"/>
<b>Superannuation</b>		\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	\$ <input type="text"/>
<b>Other (give details)</b>			<b>Credit / charge cards</b>			
<input type="text"/>	\$ <input type="text"/>	<b>Type</b>	<b>Credit limit</b>	<b>Provider</b>	<b>Outstanding balance</b>	
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<b>Other Liabilities (give details)</b>				
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>		\$	<input type="text"/>
<b>Total value of assets</b>		\$ <input type="text"/>	<b>Total value of liabilities</b>			\$ <input type="text"/>

\*Please complete for every owner

Note: Please provide details if any assets or liabilities are in the name of only one party or are jointly owned by someone else.

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## Notes