



Fact Find - Client Needs Analysis

Applicant/s

Name: _____

Name: _____

Guarantor/s

Name: _____

Name: _____

Agenda

- Getting to know you, your goals and objectives
- Collecting information about you
- Analyzing your borrowing capacity & lender options
- How to protect new / existing assets, you & your family
- Next steps to get this all-in place

Objectives and Goals

Reasons for seeking finance advice:

Short Term (1-5 yrs):

Medium Term (6-15 yrs):

Long Term (15-30 yrs):

Priority of Goals 'What's your greatest challenge in achieving these Goals'

Interview Notes: *(i.e. previous borrowing history, any lending/product preferences, structure of loan, fixed v's variable, preferences for asset type, income & family protection & or refinance details)*

Key Outcome Notes:

PERSONAL DETAILS	Applicant 1	Applicant 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"/>
Number & Ages of Dependents		
Mother's Maiden Name		
Relative or Close Friend Details		
CURRENT EMPLOYMENT	Applicant 1	Applicant 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		
PREVIOUS EMPLOYMENT	Applicant 1	Applicant 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		

OTHER/PRIOR EMPLOYMENT	Applicant 1		Applicant 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 (MONTHLY)	Current	After Settlement	EXPENSES (MONTHLY)	Current	After Settlement
Applicant 1: Net Monthly Income			Existing Mortgage		
Applicant 2: Net Monthly Income			Existing Mortgage		
Existing Rental Income –			Proposed Mortgage		
Existing Rental Income –			Proposed Mortgage		
Existing Rental Income –			Car Finance		
Proposed Rental Income –			Personal Loan		
Proposed Rental Income –			Other Loans e.g. HECS - HELP		
Investment Income			Credit Cards at 3% of limit		
Government Payments			Child care including nannies		
			Clothing and personal care		
			Education - public and/or private school fees, uniforms & activities		
			Groceries - supermarket, meat, fruit & vegetables		
			Insurances - Home & Personal (Life/TPD/Trauma)		
			Investment property utilities, maintenance and other related costs		
			Medical and Health Costs - Doctor, Dental, Optical and Pharmaceutical		
			Other: Unique items not covered in above categories (must be explained further to your broker)		
			Owner occupied property maintenance and utility costs (Rates, Electricity, Gas, Water, Body Corporate, etc.)		
			Recreation and Entertainment - dining out, movies, gifts, mag, books, sports		
			Connections - phone, mobile, internet, cable TV		
			Transport - public, petrol, registration, insurance & servicing		
			Rent or Board		
TOTAL MONTHLY INCOME (A)	\$	\$	TOTAL MONTHLY EXPENSES AFTER SETTLEMENT (B)	\$	
NET MONTHLY SURPLUS (A – B)					\$

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	\$	\$	
Operating expenses	()	()	
Net Profit Before Tax	\$	\$	
ADDBACKS			
One off expenses			
Interest			
Depreciation			
Directors fees			
Other			
Sub Total	\$	\$	
Less Tax	()	()	
TOTAL	\$	\$	

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"/>
<i>If Yes, please provide further details</i>	

Has the income been consistent in the last two years?	Yes <input type="checkbox"/> No <input type="checkbox"/>
<i>If No, please provide further details</i>	

TAX RESIDENCY	Applicant 1	Applicant 2
Are you a tax resident of a foreign country?		
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)		

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
TOTAL ASSETS		\$	\$	

INSURANCE				
Insurance - Home		Insurance - Risk (Possibly in Super)	Life – Insured cover surrender value = \$	
			IP	
			TPD	
Insurance - Car			Trauma	
			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
Car Finance							<input type="checkbox"/> Yes <input type="checkbox"/> No
Car Finance							<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
Credit Card 1							<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Card 2							<input type="checkbox"/> Yes <input type="checkbox"/> No
HECS/HELP							<input type="checkbox"/> Yes <input type="checkbox"/> No
Other							<input type="checkbox"/> Yes <input type="checkbox"/> No
Other							<input type="checkbox"/> Yes <input type="checkbox"/> No
TOTAL LIABILITIES		\$	\$	\$			
NET ASSETS (Asset Value – Liability Balance)			\$				

PROTECTING LIFESTYLE AND ASSETS

<p>◆ Do you have a CURRENT WILL in place?</p> <p><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></p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>◆ 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?</p>	
<p>◆ 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)?</p>	
<p>◆ 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?</p>	
<p>◆ What provider do you have your Life, Disability and Income Protection Insurance with?</p>	
<p>◆ What provider do you have your home, contents & car insurance with? (Due dates to assist with reviews)</p>	
<p>◆ Smoker</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No

CREDIT HISTORY

<p>Applicant 1: Have you ever had any financial judgments or legal proceedings recorded against you?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>If 'yes' please provide details in the response section.</p>	<p>Refer below</p>
<p>Are all of your current credit 'finance' commitments up to date?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>If 'no' please provide details on how you plan to bring your financial position and/or loan repayments in order/up to date?</p>	<p>Refer below</p>
<p>Response:</p>	
<p>Applicant 2: Have you ever had any financial judgments or legal proceedings recorded against you?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>If 'yes' please provide details in the response section.</p>	<p>Refer below</p>
<p>Are all of your current credit 'finance' commitments up to date?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>If 'no' please provide details on how you plan to bring your financial position and/or loan repayments in order/up to date?</p>	<p>Refer below</p>
<p>Response:</p>	

CHANGES TO CURRENT CIRCUMSTANCES

<p>Do you anticipate any change to your income over the next 6-12 months?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Do you anticipate any material change in your expenditure over the next 6-12 months?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Are there any geographical factors that may contribute to higher living expenses, which may affect your income or expenses?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Provide additional notes</p>	

RISK PROFILE

1.	<p>Are you concerned about rising interest rates? (On a scale of 1-10: 1 is not concerned / 10 is highly concerned)</p>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	<p>Would you consider taking a fixed rate (either all fixed, or a split loan with part fixed and part variable)?</p>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.	<p>Is your current employment secured? (On a scale of 1-10: 1 is not secure / 10 is highly secure)</p>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No

LOAN PURPOSE

<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?		

LENDER PREFERENCE

Do you have a preference for the type of lender that you would like to deal with? Yes No

Response:

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	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	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 checked="" type="checkbox"/> Rate Lock <input type="checkbox"/> Other
<input type="checkbox"/> Split loan (part fixed and/or part 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"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Pay loan off as quickly as possible <input type="checkbox"/> Other
<input type="checkbox"/> Multiple Offset accounts	<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"/> Portability	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Opportunity to retain the current loan and secure against the new home you buy <input type="checkbox"/> Other
<input type="checkbox"/> Access to Branch network	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Convenience
<input type="checkbox"/> Access to Loan via ATM	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Convenience
<input type="checkbox"/> Other features required	(Example: Cheque Book linked to Loan)	

ADDITIONAL NOTES ON REQUIREMENTS AND OBJECTIVES

SECURITY PROPERTIES				
Security Property	Property Type / Details	Value	Source Of Value	Ownership

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	\$	TOTAL FUNDS	\$

SOLICITOR / CONVEYANCER DETAILS					
Name				ABN	
Conveyancing Firm				Website	
Address					
Contacts	Mobile		Phone		Fax
	Email				

Reminder and Important Notice:

The Finance Broker must have reasonable grounds for providing a credit recommendation. Before making this recommendation, the Finance Broker must ask you about your borrowing needs and objectives and current financial situation. The information requested in this form will be used strictly for that purpose. The Finance Broker could make inappropriate recommendations or give inappropriate advice if you fail to fully and accurately complete this form and or disclose your full financial position.

Name	Signature	Date
Applicant 1		
Applicant 2		

Supporting Documents 'Checklist'

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

Required		Obtained
	Identification Verification:	
<input type="checkbox"/>	- Birth Certificate, Passport, Citizenship Certificate, Visa Permit (if new to the country) - Driver Licence, Medicare Card, Credit Card, Debit Card - Utilities Statements: Rates, Electricity, Wates, Telephone	<input type="checkbox"/>
	Current Income Verification:	
	Tax File Numbers MUST be deleted from ALL documentation	
<input type="checkbox"/>	Latest 2 consecutive Payslips (YTD calculation included)	<input type="checkbox"/>
<input type="checkbox"/>	Letter of Employment: Date commenced, employment status, base salary, confirmation of regular allowances/overtime, confirmation of YTD earnings	<input type="checkbox"/>
<input type="checkbox"/>	Latest 2 years Taxation Returns - Personal and correlating ATO notice of assessment	<input type="checkbox"/>
<input type="checkbox"/>	Latest 2 years Taxation Returns - Company, Trust, SMSF and correlating ATO notice of assessment	<input type="checkbox"/>
<input type="checkbox"/>	Last 2 years Group Certificates or Last 2 years Tax Assessment Notices	<input type="checkbox"/>
<input type="checkbox"/>	Latest Centrelink Benefits Statement	<input type="checkbox"/>
<input type="checkbox"/>	Latest Child Support Agency - Income Confirmation Letter and 12 months bank statements confirming regular receipt of payments	<input type="checkbox"/>
<input type="checkbox"/>	Last 3 months Rental Property Income Statements	<input type="checkbox"/>
	Current Lending Verification:	
<input type="checkbox"/>	Last 6 months Loan Statements - Home, Investment Property	<input type="checkbox"/>
<input type="checkbox"/>	Last 6 months Loan Statements - Personal Loans, Car Finance	<input type="checkbox"/>
<input type="checkbox"/>	Last 6 months Business/Company Bank Statements	<input type="checkbox"/>
<input type="checkbox"/>	Last 3 months Credit Card Statements	<input type="checkbox"/>
<input type="checkbox"/>	Credit Card cancellation or Limit Reduction Letter (if applicable)	<input type="checkbox"/>
	Current Asset Verification:	
<input type="checkbox"/>	Council Rates Notice (existing properties: Home / Investment Property)	<input type="checkbox"/>
<input type="checkbox"/>	Latest 3 months Transactional / Savings Account Statements (Income & Salary credited)	<input type="checkbox"/>
<input type="checkbox"/>	Term Deposit or Investment Account Certificate	<input type="checkbox"/>
<input type="checkbox"/>	Share Portfolio documentation or if this has been in receipt for 12 months, last tax return	<input type="checkbox"/>
<input type="checkbox"/>	Superannuation documentation (last statement from fund showing balances)	<input type="checkbox"/>
	Current Living Expenses Verification:	
<input type="checkbox"/>	Personal 'Family' Household Budget - confirming total cost of living expenses per month - utilities, connections, education, food, transport, medical, insurances, household, entertainment, sports/hobbies and all regular commitments / expenses	<input type="checkbox"/>
	Real Estate - Property Purchase:	
<input type="checkbox"/>	Executed Purchase Contract (all pages including receipt for any Deposit paid), plus any additional requirements as per relevant state - Section 32, NSW & ACT require counter signed copy on date of settlement)	<input type="checkbox"/>
	Construction - Building:	
<input type="checkbox"/>	Signed Fixed Price Builders Contract and Specifications	<input type="checkbox"/>
<input type="checkbox"/>	Council Approval Plans and/or Builders Permit (State based) - Plumbing & electrical permits (WA only)	<input type="checkbox"/>
<input type="checkbox"/>	Builders Indemnity Insurance Policy, Home Owners Warranty	<input type="checkbox"/>

Additions:

- Statutory Declaration for gifted funds confirming amount and non-refundable.
- If there are changes to Title details (Refinance) - require copy of draft transfer of land.

Privacy Disclosure Statement and Consent

In handling your personal information,Pty Ltd ABN and its individual representatives are authorised credit representatives of Connective Credit Services Pty Ltd ACN 143 651 496 (Australian Credit Licence 389328) Level 20, 567 Collins Street, Melbourne VIC 3000 Phone: 1300 656 637 is committed to complying with the Privacy Act 1988 and the Australian Privacy Principles.

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 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, legal advisers, insurers and mailing services
- Any associates, related entities, contractors and our mortgage aggregator (Connective)
- 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.

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.

Consent to provide your personal information to a credit reporting body (CRB) - we can act as your agent to obtain a report or information about your consumer or commercial credit worthiness from a (CRB), we may disclose personal information such as your name, date of birth, and address to the CRB to obtain an assessment of whether that personal information matches information held by it.

<input type="checkbox"/> Yes - I/we appoint, <input type="checkbox"/> Yes - I/we appoint of Pty Ltd ABN trading as to obtain a credit report on my/our behalf.

Consent to receive marketing Information - 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 <input type="checkbox"/>

Consent to receive documents electronically - 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 <input type="checkbox"/>

By signing this consent you agree that we may collect, use and disclose your information:

Name: _____	Signature: _____	Date: _____
Address: _____	Date of Birth: _____	Drivers Licence: _____
Name: _____	Signature: _____	Date: _____
Address: _____	Date of Birth: _____	Drivers Licence: _____

