



# E Q U I L I B R I A

FINANCE

## **Opportunity identification occurs at;**

1. Initial Fact Find
2. Review process- pre-review questionnaire or review meeting
3. Out of cycle need
4. Specific campaign

Sample questions to integrate into Fact Find and Review process

## **Fact Find:**

Do you currently have a mortgage?

What is the level of existing debt on your house?

When did you last review this existing loan

Would you like your current loan portfolio reviewed by our loan specialist?

What is the current interest rate?

Who is the provider?

Do you own an investment property?

What is the level of existing debt on this?

When did you last review this existing loan

Would you like your current loan portfolio reviewed by our loan specialist?

What is the current interest rate?

Who is the provider?

Do you have an existing debt on your commercial property?

What is the level of existing debt on this?

When did you last review this existing loan

Would you like your current loan portfolio reviewed by our loan specialist?

What is the current interest rate?

Who is the provider?

How would you rate your credit history: Poor | Average | Good

Do you have any other liabilities such as personal loans, car loans, credit card or line of credit facilities?

What is the total amount owing across these liabilities?

Are you (or your children) intending to purchase a property in the next 6 months?

Are you (or your children) intending to purchase a car in the next 6 months?

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## **Pre-Review Questionnaire and Review Meeting – Lending specific questions**

A guide to the financial planning aspects that you may wish to cover during your planning review: (Please tick if you would like the topic to be included)

Your Loan Portfolio.

- Investment loans
- Mortgage financing or refinancing

Are you (or your children) intending to purchase a property in the next 6 months?

Are you (or your children) intending to purchase a car in the next 6 months?

Has there been any change to your assets?

(E.g. Family home, Motor Vehicles, Cash, Term Deposits, Real Estate, Equities, Managed funds, Super, Business Investments, Staff options/Share plan, Other)

Has there been any change to your liabilities?

(E.g. Home mortgage, investment loan, Personal loan, Care Loan, Credit Cards, Other)

## **SME owners – can use in liaison with the SME health check**

When did you last review your debt strategy?

Do you have cashflow pressures?

Do you have an existing business loan and what is its purpose?

When was it last reviewed?

Are you looking at buying your existing commercial premises and how would we structure this? eg through SMSF, or secure against business

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