

## FACT FIND - CLIENT NEEDS ANALYSIS

### Understanding you and your requirements

- Agenda:**  Getting to know you, your goals and objectives  Protecting lifestyle & assets  
 Borrowing capacity & lender options  Next steps

PERSONAL DETAILS	Applicant 1	Applicant 2
<b>Applying as</b>	Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/>	Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/>
<b>Title</b>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Other (specify)	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Other (specify)
<b>First Name</b>		
<b>Middle Name(s)</b>		
<b>Family Name</b>		
<b>Preferred Name</b> (if different to above)		
<b>Date of Birth</b>		
<b>Marital Status</b>	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"/>
<b>Dependents</b> (number & age of each)	Number:      Age(s):	Number      Age(s)
<b>Driver's Licence</b>	Number      Issuing State Issue date      Expiry date	Number      Issuing State Issue date      Expiry date
<b>Mother's Maiden Name</b>		
<b>Residency</b>	Permanent Australian Resident Yes <input type="checkbox"/> No <input type="checkbox"/> Status Citizen <input type="checkbox"/> Resident <input type="checkbox"/> Non-resident <input type="checkbox"/> Country of residency	Permanent Australian Resident Yes <input type="checkbox"/> No <input type="checkbox"/> Status Citizen <input type="checkbox"/> Resident <input type="checkbox"/> Non-resident <input type="checkbox"/> Country of residency
<b>Nearest Relative or Friend</b> (may be required by your lender)	Name Address Phone      Email Relationship	Name Address Phone      Email Relationship
<b>Home Phone Number</b>		
<b>Mobile Number</b>		
<b>Email Address</b>		
<b>Preferred Method of Contact</b>		
<b>Current Residential Details</b>	Street address Suburb State      Postcode Date moved in Status Own <input type="checkbox"/> Rent <input type="checkbox"/> Other (specify) <input type="checkbox"/>	Street address Suburb State      Postcode Date moved in Status Own <input type="checkbox"/> Rent <input type="checkbox"/> Other (specify) <input type="checkbox"/>
<b>Previous Address</b> (If less than 2 years on above address)	Street address Suburb State      Postcode Date moved in Status Own <input type="checkbox"/> Rent <input type="checkbox"/> Other (specify) <input type="checkbox"/>	Street address Suburb State      Postcode Date moved in Status Own <input type="checkbox"/> Rent <input type="checkbox"/> Other (specify) <input type="checkbox"/>
<b>Other Notes</b>		

**EMPLOYMENT DETAILS****Applicant 1****Applicant 2****CURRENT – Primary**

<b>Type &amp; Status</b>	<input type="checkbox"/> PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract	<input type="checkbox"/> PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract
<b>Occupation</b>		
<b>Employer Name</b>		
<b>Employer Address</b>	Street address Suburb State                                      Postcode	Street address Suburb State                                      Postcode
<b>Employer Contact Details</b>	Name Number	Name Number
<b>Date Commenced</b>		
<b>Probation Period</b>	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes - end date	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes - end date

**CURRENT – Secondary/Other**

<b>Type &amp; Status</b>	<input type="checkbox"/> PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract	<input type="checkbox"/> PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract
<b>Occupation</b>		
<b>Employer Name</b>		
<b>Employer Address</b>	Street address Suburb State                                      Postcode	Street address Suburb State                                      Postcode
<b>Employer Contact Details</b>	Name Number	Name Number
<b>Date Commenced</b>		
<b>Probation Period</b>	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes - end date	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes - end date

**PREVIOUS – if current employment less than 2 years**

<b>Type &amp; Status</b>	<input type="checkbox"/> PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract	<input type="checkbox"/> PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract
<b>Occupation</b>		
<b>Employer Name</b>		
<b>Employer Address</b>	Street address Suburb State                                      Postcode	Street address Suburb State                                      Postcode
<b>Employer Contact Details</b>	Name Number	Name Number
<b>Period Employed</b>	From                                      To	From                                      To

## FINANCIAL POSITION – Monthly Income & Expenses

NET INCOME	Current (\$)	After Settlement (\$)	EXPENSES	Current (\$)	After Settlement (\$)
<b>Primary Employment</b>			<b>Credit Commitments</b>		
Applicant 1:			Existing Mortgage – Primary Residence		
Applicant 2			Existing Mortgage – Other Home		
<b>Secondary Employment</b>			Existing Mortgage(s) – Investment - total repayments		
Applicant 1:			Proposed Mortgage(s) – Investment - total repayments	N/A	
Applicant 2			Margin Loan(s)		
<b>Government Benefits (Centrelink/DVA)</b>			Credit Card(s) at 4% of limit		
<b>Investment – Property</b>			Store Card(s) & 'buy now pay later' plans		
Existing – total rent received			Personal Loan(s)		
Proposed – total rent to be received	N/A		Vehicle Finance		
<b>Investments – Other (e.g. cash, shares, managed funds)</b>			Other e.g. ATO repayment plans, family loans		
<b>Overseas Sources – convert to AUD</b>			<b>Living Expenses</b>		
<b>Other Sources</b>			Childcare including nannies		
			Child maintenance		
			Clothing and personal care		
			Education – public and/or private school fees, uniforms & activities		
			HECS/HELP		
			Groceries - supermarket, meat, fruit & vegetables		
			Insurances – health, home, contents, life, income protection, pet & voluntary super		
			Investment property utilities, maintenance & other related costs		
			Medical and Health Costs – doctor, dental, optical and pharmaceutical		
			Other unique items		
			Owner occupied property maintenance, utilities, rates and related costs		
			Recreation and Entertainment - dining out, movies, gifts, memberships, pet care		
			Connections – phone, mobile, internet, cable TV, streaming services		
			Transport – public, car expenses (petrol, registration, insurance, servicing & tolls)		
			Rent or Board		
<b>TOTAL NET INCOME (A)</b>			<b>TOTAL EXPENSES AFTER SETTLEMENT (B)</b>		
<b>NET MONTHLY SURPLUS (A – B)</b>					

## TAX RESIDENCY

	Applicant 1	Applicant 2
<b>Are you a tax resident of a foreign country?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
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.		

## SELF EMPLOYED APPLICANTS (if applicable)

### BUSINESS DETAILS & FINANCIAL POSITION

<b>Name of entity</b>		<b>ABN/ACN</b>	<b>Date</b>
<b>Type of entity</b>	<input type="checkbox"/> Sole trader <input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Other		
<b>Trustees (if applicable)</b>		<b>Registered trading name</b>	<b>Beneficiaries (if applicable)</b>
	<b>Latest Financial Year (\$)</b> <input type="text"/>	<b>Previous Financial Year (\$)</b> <input type="text"/>	<b>Comments</b>
<b>Sales</b>			
Less cost of goods sold			
<b>Gross profit</b>			
Operating expenses			
<b>Net Profit Before Tax</b>			
<b>Addbacks</b>			
One off expense(s)			
Interest			
Depreciation			
Directors fees & salaries			
Superannuation contributions			
Other			
<b>Sub Total</b>			
Less Tax			
<b>TOTAL NET INCOME</b>			

<b>Are you aware of any future changes to business income that may affect your ability to meet your financial obligations?</b> <i>If Yes, please provide further details</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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

## FINANCIAL POSITION – Assets & Liabilities

CURRENT ASSETS	Description	Estimated Value (\$)	Monthly Income (\$)	Ownership
Primary Residence				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other Home				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Investment Property 1				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Investment Property 2				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Investment 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
Boat/Caravan/Leisure				<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
Bank Account 3				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Bank Account 4				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Term Deposits				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Investments/Shares/ Managed Funds				<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 & Valuables				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other (specify)				<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
<b>TOTAL ASSETS</b>				

CURRENT LIABILITIES	Lender / Loan Type	Balance (\$)	Limit (\$)	Repayments Monthly (\$)	Interest Rate (%pa)	Remaining Term (yrs)	To be cleared
Mortgage – Primary Residence							<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage – Other Home							<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage – Investment Property 1							<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage – Investment Property 2							<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage – Investment Property 3							<input type="checkbox"/> Yes <input type="checkbox"/> No
Margin 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
Store Cards							<input type="checkbox"/> Yes <input type="checkbox"/> No
'Buy now pay later' Plans							<input type="checkbox"/> Yes <input type="checkbox"/> No
Personal Loan 1							<input type="checkbox"/> Yes <input type="checkbox"/> No
Personal Loan 2							<input type="checkbox"/> Yes <input type="checkbox"/> No
Vehicle Finance 1							<input type="checkbox"/> Yes <input type="checkbox"/> No
Vehicle Finance 2							<input type="checkbox"/> Yes <input type="checkbox"/> No
HECS/HELP							<input type="checkbox"/> Yes <input type="checkbox"/> No
ATO Repayment Plan							<input type="checkbox"/> Yes <input type="checkbox"/> No
Other (specify)							<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>TOTAL LIABILITIES</b>							

## INSURANCE

TYPE	Person/Asset Insured	Insurer & Policy No.	Value	Renewal Date
Home & Contents – Primary Residence				
Home & Contents – Other Home				
Home, Contents & Landlord – Investment Properties				
Vehicles				
Boat/Caravan/Leisure				
Income Protection				
Life/Trauma/TPD				
Private Health				
Business & Key Person				
Other (specify)				

## PROTECTING LIFESTYLE AND ASSETS

● Do you have a **CURRENT WILL** in place? Yes  No

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.

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● Do you have adequate home and contents insurance? Yes  No

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● 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?

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● 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)?

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● 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?

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● Smoker? Applicant 1 Yes  No  Applicant 2 Yes  No

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**Would you like to arrange a meeting to discuss options for your current and future insurance needs?** Yes  No

## PROFESSIONAL ADVISERS

TYPE	Firm Name	Contact Name	Contact Details	Comments
Accountant				
Financial Adviser				
Solicitor/Conveyancer				
Real Estate Agent				
Insurance Broker				
Property Buyers Agent				
Builder				
Other (specify)				

## FINANCE NEEDS & OBJECTIVES

### LOAN REQUIREMENTS & PURPOSE

What is the loan amount you wish to apply for?

What is the intended occupancy of the property?

What is the purpose (or multiple purposes) for obtaining finance?

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> Purchase owner occupied property  | <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"/> Renovations & improvements |
| <input type="checkbox"/> Refinance                         | <input type="checkbox"/> Equity release/Top-up for other purchases | <input type="checkbox"/> Debt consolidation         |
| <input type="checkbox"/> Other (specify)                   |  |   |

What is the loan term you wish to apply for?  20 Y  25 Y  30 Y

How long do you expect to remain in this property?                      years                      months

### CREDIT HISTORY

#### Applicant 1:

Have you ever had any financial judgments or legal proceedings recorded against you?  Yes  No

If 'yes' please provide specific details:

Are all of your current credit 'finance' commitments up to date?  Yes  No

If 'no' please provide details on how you plan to bring your financial position and/or loan repayments in order/up to date:

#### Applicant 2:

Have you ever had any financial judgments or legal proceedings recorded against you?  Yes  No

If 'yes' please provide specific details:

Are all of your current credit 'finance' commitments up to date?  Yes  No

If 'no' please provide details on how you plan to bring your financial position and/or loan repayments in order/up to date:

### RISK PROFILE

#### Applicant 1:

Are you concerned about rising interest rates? (On a scale of 1-10: 1 is not concerned / 10 is highly concerned)

Would you consider taking a fixed rate (either all fixed, or a split loan with part fixed and part variable)?  Yes  No

How would you rate your current job security? (On a scale of 1-10: 1 is not secure – 10 is highly secure)

#### Applicant 2:

Are you concerned about rising interest rates? (On a scale of 1-10: 1 is not concerned / 10 is highly concerned)

Would you consider taking a fixed rate (either all fixed, or a split loan with part fixed and part variable)?  Yes  No

How would you rate your current job security? (On a scale of 1-10: 1 is not secure / 10 is highly secure)

## LENDER PREFERENCE

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

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

Are there particular lenders that you would prefer?

Are there any product types that you are interested in?

## LOAN PREFERENCE

### Priority

### Reason for requirements

<input type="checkbox"/> Principal & interest		<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"/> Redraw & Offset <input type="checkbox"/> Other
<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 type="checkbox"/> <b>Rate Lock</b> <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"/> 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"/> Redraw		<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Availability of funds <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"/> Other features required (specify)			

## CHANGES TO CURRENT CIRCUMSTANCES

### Applicant 1:

Do you plan or anticipate changes (other than retirement) to your future financial circumstances that could ADVERSELY impact your ability to repay the loan?  Yes  No  
If 'yes' please provide specific details:

At what age are you planning to retire?  If you have selected a term i.e. 25 years but you expect to retire in 15 years, please specify how you will continue to make loan repayments or have paid out the loan before you retire (what is your retirement plan)?

### Applicant 2:

Do you plan or anticipate changes (other than retirement) to your future financial circumstances that could ADVERSELY impact your ability to repay the loan?  Yes  No  
If 'yes' please provide specific details:

At what age are you planning to retire?  If you have selected a term i.e. 25 years but you expect to retire in 15 years, please specify how you will continue to make loan repayments or have paid out the loan before you retire (what is your retirement plan)?



## ADDITIONAL NOTES ON REQUIREMENTS AND OBJECTIVES

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## SECURITY POSITION

Security Property	Property Type / Details	Value	Source Of Value	Ownership

## ESTIMATED TRANSACTION COSTS

Purchase price		Equity from existing property	
Refinance amount (including exit costs)		Proceeds from property sale	
Debts being consolidated		Deposit paid	
Lender application & valuation fee(s)		Savings	
Stamp Duty		Gift(s) – non-refundable	
Registration – mortgage & transfer		Grant – First Home Owners	
Legal fees		Sale of other assets	
Lenders mortgage insurance		Other contribution(s)	
Other fees & costs		New loan(s)	
<b>TOTAL COSTS</b>		<b>TOTAL FUNDS</b>	

## CALCULATING LOAN TO VALUE RATIO (LVR)

Total amount to be borrowed	
Total security value	
LVR (loan amount / by security value x 100)	

## INTERVIEW & KEY OUTCOME NOTES - (objectives & goals – e.g. short to medium term; applicants' priorities)

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## CLIENT DECLARATION

By signing below, I/we agree and acknowledge that:

- I/we have received and carefully read the Credit Guide provided;
- the information provided by me/us in this document is accurate and complete and is the basis on which credit assistance will be provided to me/us;
- if I/we have not provided full and/or accurate information, my broker will not be able to fully analyse my/our current financial situation, requirements and/or needs;
- In providing credit assistance, my broker has not provided any financial, taxation or legal advice or made any enquiries about the appropriateness of any such advice that I/we may have received.

Name	Signature	Date
Applicant 1		
Applicant 2		

## PRIVACY DISCLOSURE STATEMENT AND CONSENT

In handling your personal information, **Appropriate Finance Solutions Pty Ltd ABN : 44 162 291 563** 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.

'Personal information' may include any sensitive information (including health information) and may include any information you tell us about any vulnerability you may have.

**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.

Yes - I/we appoint **Areef Sheikh** of **Appropriate Finance Solutions** 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:  (please tick to confirm)

**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:  (please tick to confirm)

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

<b>Name:</b>	<b>Signature:</b>	<b>Date:</b>
<b>Address:</b>	<b>Date of Birth:</b>	<b>Drivers Licence:</b>
<b>Name:</b>	<b>Signature:</b>	<b>Date:</b>
<b>Address:</b>	<b>Date of Birth:</b>	<b>Drivers Licence:</b>