



Preliminary Assessment Checklist

Client Name: _____

I have made reasonable enquiries about the client's financial situation, requirements and objectives in relation to the credit requested.	Yes <input type="checkbox"/> No <input type="checkbox"/>
Requirements: _____	
Objectives: _____	

I have taken reasonable steps to verify the client's financial situation by using the following evidence:	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/> PAYG Slips	
<input type="checkbox"/> confirmation of employment letter	
<input type="checkbox"/> salary statement	
<input type="checkbox"/> tax returns	
<input type="checkbox"/> accountant's statement	
<input type="checkbox"/> business Activity Statements	
<input type="checkbox"/> loan statements	
<input type="checkbox"/> other, <i>specify</i>	

I have determined the following shortlisted credit products meet the client's financial position, requirements and objectives	Yes <input type="checkbox"/> No <input type="checkbox"/>
Product 1: _____	
Product 2: _____	
Product 3: _____	
The final product selected and the reasons for the selection are documented below	
Selected product: _____	
Reasons: _____	

Based on my enquiries, I believe the client will be able to comply with their financial obligations and will not experience substantial hardship (<i>select applicable reasons</i>):	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/> there appear to be adequate funds from after tax income after payment of living expenses to repay the loan	
<input type="checkbox"/> the client's income appears to be consistent and reliable	
<input type="checkbox"/> the client's expenses do not appear to be not significantly higher than average	
<input type="checkbox"/> there appears to be an adequate buffer between the client's disposable income and the amount of the repayments	
<input type="checkbox"/> the client is willing to change their lifestyle to enable them to afford the loan without substantial hardship	
<input type="checkbox"/> other, <i>specify</i>	



Based on the information provided, I have made a preliminary assessment that the loan described above is not unsuitable for the client.

Preliminary assessment is valid until (maximum 90 days).

Signature of broker

Date