# BMA CONSUMER ASSET FINANCE—INTERVIEW GUIDE

## Applicant details

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| --- | --- | --- | --- |
| Date: Click here to enter a date. | Name: Click here to enter text. | Date of birth: Click here to enter text. | Drivers licence #: Click here to enter text. |
| Address: Click here to enter text. | | Broker/Introducer details: Click here to enter text. | |

## Asset details

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| --- | --- | --- |
| Is the asset for personal or business use? | Asset is for personal use | Asset is for business use |
| What is the type of asset to be financed? | Motor vehicle  Motorcycle  Caravan/Trailers | Watercraft (boat/PWC)  Other: Click here to enter text. |
| Is the asset being purchased new or used? | New  Used |  |
| What is the supplier’s name: Click here to enter text. | | |
| Dealership     Sale and buy back     Private sale | Refinance existing loan  **\*\* I have informed customer that they may encounter costs, fees and/or charges associated when paying out another loan prior to the maturity date** | |

## Customer needs and objectives Preliminary Interview Final/Actual Approval

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| What is the value of the asset being purchased? | | **$**Click here to enter amount. | $ |
| Is customer intending to make a cash contribution (deposit) to the purchase?  Yes   No If **yes** what is the amount? | | **$**Click here to enter amount. | $ |
| Is customer intending to trade in an existing asset (state amount)? Yes No | | **$**Click here to enter amount. | $ |
| If **yes**, does the customer have an existing loan on the asset they are trading in (state amount)? Yes No | | **$**Click here to enter amount. | $ |
| If **yes**, will there be a balance after trade in to be wholly/partly included in this new loan application? Yes No | | **$**Click here to enter amount. | $ |
| If **yes** what is the required amount to be financed under this new loan application?  **\*\* I have informed customer that they may encounter costs, fees and/or charges associated when paying out another loan prior to the maturity date and customer has confirmed they understand**  **\*\* I have informed the customer that where the new loan is refinancing/paying out an existing credit contract, ANZ will confirm the amount payable and it will be factored into ANZ’s assessment** | | **$**Click here to enter amount. | $ |
| Are there any other products/extras being financed?  Yes     No  If **yes** what are the additional costs?  **\*\* I have confirmed the customer understands and accepts the extent to which the ‘add-on’ features, insurances and fees have contributed to their credit contract financed amount, repayment and overall term** | Asset add on’s | **$**Click here to enter amount. | $ |
| Insurance:  – Motor equity insurance/CCI | **$**Click here to enter amount. | $ |
| – Comp. Car Insurance | **$**Click here to enter amount. | $ |
| – Other insurances | **$**Click here to enter amount. | $ |
| Originator and/or other fees (Est Fee, PPSR etc) | **$**Click here to enter amount. | $ |
| NET AMOUNT TO FINANCE | | **$**Click here to enter amount. | $ |

## Preferred loan structure (application input)

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| Term (months): Click here to enter text.  **\*\* I have explained to the customer the consequences of electing a short versus longer term with respect to repayments made over the term and total interest paid** | Comments: Click here to enter text.  **\*\*I have explained if they terminate the loan early or make extra payments, they may incur early termination fees and early repayment costs and I have provided Early Repayment PDF** |
| Preferred payment frequency:  Weekly  Fortnightly     Monthly | **\*\* I have considered the source and frequency of customers income**  Comments: Click here to enter text. |
| Is a balloon payment requested on this new loan? | Yes  No **$**Click here to enter amount.  **\*\* If yes: I have explained this is a lump sum payment at the end of a loan that the customer must pay to settle the debt. This enables payment of lower instalments during the term of the loan and can be paid in full at the end of the term, or refinanced into another loan (subject to credit approval) however this will incur interest costs.**  Please record reason for balloon: Click here to enter text. |
| If a balloon repayment is included, does the customer intend to sell or trade in the asset at the end of the loan term to meet the balloon payment? | Yes  No |
| If **no**, what is the plan to clear the balloon? | Payout  Refinance  **\*\* If refinance: I have explained to customer this will be subject to approval and will incur interest costs  Customer has confirmed they still wish to continue with balloon?**  **Yes   No  Note: Balloons will be assessed based on estimated value of the asset at the end of the loan term** |

## Preliminary Acknowledgements

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| Customer name: Click here to enter text. | Signature: | Date: Click here to enter a date. |
| Introducer name: Click here to enter text. | Signature: | Date: Click here to enter a date. |

## Diary Notes

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## Final Acknowledgements

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| --- | --- | --- |
| Customer name: | Signature: | Date: |
| Introducer name: | Signature: | Date: |