Client Needs Analysis

for

Vivian Jean France Viader Etienne

Marie Denise Viader Etienne

Date

01 March 2021

Nectar Mortgages North Shore Pty Ltd

0411558858

12 Wembury Road, St Ives, NSW 2075

https://www.nectarmortgages.com.au/project/grant-howe/

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01 YOUR REQUIREMENTS AND OBJECTIVES

1. Loan purpose type

Owner occupied

2. Loan purpose

1. Refinance $610,000

2. Purchase a property $740,000

3. Client’s circumstances, goals and priorities in seeking finance

Clients wish to purchase a new home closer to their daughter on the Central Coast of NSW and initially rent out their current home until they retire in 3 - 5 years.

4. Total amount of credit sought $1,350,000

5. Term of credit sought 30 years

6. If purchasing property, how long are you looking to retain the property for?

☐ < 2 years ☐ 2 - 5 years ☒ 5 - 10 years ☐ 10 years plus

Please provide reasons below:

None

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02 YOUR DETAILS

CLIENT - VIVIAN VIADER ETIENNE

Title ☒ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other

Surname Viader Etienne

Given names Vivian Jean France

Previous name

Date of birth 27 Feb 1953

Sex ☒ Male ☐ Female

Resident of (if not Australia) Australia

Marital status

☐ Single

☐ Widowed

☒ Married

☐ Separated

☐ De Facto

☐ Divorced

Number of dependents 0

Ages 0

Current address

16 Lilyfield Road

Rozelle NSW 2039

Time at current address 9 Years 1 Months

Current residential status

☒ Own Home

☐ Boarding

☐ To Be Purchased

☐ With Parents

☐ Renting

☐ Other

Email address jeanloup\_1@hotmail.com

Home phone number

Work phone number

Mobile number 0499999626

Fax number

Preferred daytime contact

number ☐ Home ☐ Work ☒ Mobile

Face to face identity check ☒

Acting on behalf of trust ☐

Trust name

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CLIENT - MARIE VIADER ETIENNE

Title ☐ Mr ☒ Mrs ☐ Ms ☐ Miss ☐ Other

Surname Viader Etienne

Given names Marie Denise

Previous name

Date of birth 29 Jun 1956

Sex ☐ Male ☒ Female

Resident of (if not Australia) Australia

Marital status

☐ Single

☐ Widowed

☒ Married

☐ Separated

☐ De Facto

☐ Divorced

Number of dependents 0

Ages 0

Current address

16 Lilyfield Road

Rozelle NSW 2039

Time at current address 9 Years 1 Months

Current residential status

☒ Own Home

☐ Boarding

☐ To Be Purchased

☐ With Parents

☐ Renting

☐ Other

Email address denise.etienne@live.com.au

Home phone number

Work phone number

Mobile number 0426049466

Fax number

Preferred daytime contact

number ☐ Home ☐ Work ☒ Mobile

Face to face identity check ☒

Acting on behalf of trust ☐

Trust name

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03 IDENTIFICATION DOCUMENTS

CLIENT - VIVIAN VIADER ETIENNE

Document type Drivers\_Licence\_Australian

Document number 7839UN

Place of issue Australia

Date of issue

Expiry date 11 May 2025

Name on document Vivian Jean France Viader Etienne

Document issued by Government

Original or certified copy Original

Document type Passport\_Australian

Document number N8369911

Place of issue Australia

Date of issue 03 Mar 2014

Expiry date 03 Mar 2024

Name on document Vivian Jean France Viader Etienne

Document issued by Government

Original or certified copy Original

CLIENT - MARIE VIADER ETIENNE

Document type Drivers\_Licence\_Australian

Document number 1694ZP

Place of issue Australia

Date of issue

Expiry date 11 Jun 2025

Name on document Marie Denise Viader Etienne

Document issued by Government

Original or certified copy Original

Document type Passport\_Australian

Document number PA4738028

Place of issue Australia

Date of issue 27 Sep 2016

Expiry date 27 Sep 2026

Name on document Marie Denise Viader Etienne

Document issued by Government

Original or certified copy Original

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04 YOUR EMPLOYMENT DETAILS

Please ensure you record 3 years history

CLIENT- VIVIAN VIADER ETIENNE

Primary Employment PAYG

Employment type ☒ PAYG ☐ Unemployed ☐ Retired

Employment basis ☒ Full Time

☐ Temporary

☐ Part Time

☐ Casual

☐ Contract

Occupation Bus Driver

Employer/Company name

Employer/Company address

Employer contact name and phone

number (HR/Payroll contact)

Mr. Payroll Officer

Employer email

Time at current employment 8 Years 10 Months

Average hours per week (if casual or part time)

0

05 YOUR FINANCIAL POSITION

Asset name Asset type Address Calculated value Ownership

Rozelle Home Terrace

16 Lilyfield Road

Rozelle NSW 2039

$1,890,000

Vivian Viader Etienne -

50%

Marie Viader Etienne - 50%

Offset Account Savings Account $93,000

Vivian Viader Etienne -

50%

Marie Viader Etienne - 50%

Savings Account Savings Account $3,000

Vivian Viader Etienne -

50%

Marie Viader Etienne - 50%

Car Medium $15,000

Vivian Viader Etienne -

50%

Marie Viader Etienne - 50%

Home Contents Home Contents $60,000

Vivian Viader Etienne -

50%

Marie Viader Etienne - 50%

Superannuation Superannuation $236,765

Vivian Viader Etienne -

50%

Marie Viader Etienne - 50%

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TOTAL ASSETS

(A)

$2,297,765

Liability name Liability type Limit(B) Repayment Amount

owing(C)

Ownership Asset

Bankwest Credit

Card

Credit Card $6,000 $0 $0 Vivian Viader

Etienne - 50%

Marie Viader

Etienne - 50%

Citibank Credit

Card

Credit Card $15,000 $0 $0 Vivian Viader

Etienne - 50%

Marie Viader

Etienne - 50%

Rozelle Home

Mortgage

Home Loan $570,763.84 $2,508 $570,763.84 Vivian Viader

Etienne - 50%

Marie Viader

Etienne - 50%

Rozelle Ho

me

Rozelle Home

Mortgage

Home Loan $11,561 $150 $11,561 Vivian Viader

Etienne - 50%

Marie Viader

Etienne - 50%

Rozelle Ho

me

Rozelle Home

Mortgage

Home Loan $25,793.27 $127 $25,793.27 Vivian Viader

Etienne - 50%

Marie Viader

Etienne - 50%

Rozelle Ho

me

TOTAL $629,118.11 $2,785 $608,118.11

NET WORTH

(A - Higher amount B or C)

$1,668,646.89

06 YOUR INCOME AND EXPENDITURE

ANNUAL INCOME - VIVIAN VIADER ETIENNE

PAYG - Bus Driver Gross Net

Base income / Salary $76,763 $60,267.57

Bonuses $0 $0

Regular overtime $0 $0

Commission income $0 $0

Other $0 $0

SUB TOTAL $60,267.57

TOTAL CURRENT NET ANNUAL PAYG INCOME $60,267.57

CURRENT ANNUAL RENTAL INCOME $23,400

TOTAL CURRENT NET ANNUAL INCOME $83,667.57

EXPECTED ANNUAL RENTAL INCOME $0

ANNUAL INCOME - MARIE VIADER ETIENNE

TOTAL CURRENT NET ANNUAL PAYG INCOME $0

CURRENT ANNUAL RENTAL INCOME $23,400

TOTAL CURRENT NET ANNUAL INCOME $23,400

EXPECTED ANNUAL RENTAL INCOME $0

TOTAL NET ANNUAL INCOME

$107,067.57

TOTAL NET MONTHLY INCOME

(A)

$8,922.30

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07 YOUR CASH FLOW POSITION

The following information provides a snapshot of your current cash flow position

TOTAL NET MONTHLY PAYG INCOME

(A)

$5,022.30

CURRENT LOAN REPAYMENTS/RENT

Liability name Liability type Repayment Ownership Refinance

Bankwest Credit Card Credit Card $0

(Monthly)

Vivian Viader Etienne -

50%

Marie Viader Etienne -

50%

☐ Yes ☒ No

Citibank Credit Card Credit Card $0

(Monthly)

Vivian Viader Etienne -

50%

Marie Viader Etienne -

50%

☐ Yes ☒ No

Rozelle Home

Mortgage

Home Loan $2,508

(Monthly)

Vivian Viader Etienne -

50%

Marie Viader Etienne -

50%

☒ Yes ☐ No

Rozelle Home

Mortgage

Home Loan $150

(Monthly)

Vivian Viader Etienne -

50%

Marie Viader Etienne -

50%

☒ Yes ☐ No

Rozelle Home

Mortgage

Home Loan $127

(Monthly)

Vivian Viader Etienne -

50%

Marie Viader Etienne -

50%

☒ Yes ☐ No

CURRENT MONTHLY REPAYMENTS

(B)

$2,785

FUTURE MONTHLY REPAYMENTS

(C)

$0

REPAYMENTS FOR THE PROPOSED LOAN

(D)

$4,207.08

MONTHLY LIVING EXPENSES

Expense

name

Expense type Amount (Monthly) Ownership Continue

after

settlement

Commence

after

settlement

General Living Expenses Other $3,000 Vivian Viader Etienne - 50%

Marie Viader Etienne - 50%

Yes No

CURRENT MONTHLY LIVING EXPENSES

(E)

$3,000

FUTURE MONTHLY LIVING EXPENSES

(F)

$3,000

EXPECTED FUTURE LIVING EXPENSE CHANGES

None

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TOTAL CURRENT NET ANNUAL INCOME $107,067.57

TOTAL FUTURE NET ANNUAL INCOME $107,067.57

TOTAL CURRENT NET MONTHLY INCOME (A)

$8,922.30 TOTAL FUTURE NET MONTHLY INCOME (I)

$8,922.30

CURRENT MONTHLY

REPAYMENTS (B)

$2,785 FUTURE MONTHLY

REPAYMENTS (C)

$0

REPAYMENTS FOR THE PROPOSED LOAN (D) $4,207.08

CURRENT MONTHLY LIVING EXPENSES (E)

$3,000 FUTURE MONTHLY LIVING

EXPENSES (F) $3,000

TOTAL CURRENT MONTHLY

NET EXPENDITURE (B+E=G)

$5,785 TOTAL FUTURE MONTHLY

EXPENDITURE (C+D+F=H) $7,207.08

TOTAL CURRENT MONTHLY NET SURPLUS (A-G)

$3,137.30 TOTAL FUTURE MONTHLY NET SURPLUS (I-H) $1,715.22

08 YOUR PROPOSED LOAN REQUIREMENTS

Borrower names Vivian Viader Etienne

Marie Denise Viader Etienne

Address of security

properties

16 Lilyfield Road, Rozelle, NSW 2039

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1 TBA Street, Gosford, NSW 2250

-

-

IF YOU ARE PURCHASING

Purchase and loan costs Available funds

Purchase price $710,000 Deposit paid $0

Lender

application/Valuation

fees

$726 Cash savings $0

Transfer stamp duty $27,285 Sale proceeds $0

Legal and registration fees $293 Gift $0

LMI: Add to loan?

☐ Yes ☒ No

$0

FHOG $0

Other $0

TOTAL COSTS

(A)

$738,304

TOTAL OWN FUNDS

(D)

$0

LOAN AMOUNT

REQUESTED (B)

$1,350,000

OWN FUNDS REQUIRED

(A-B)=C

$-611,696

OWN FUNDS REQUIRED

(A-B)=C

$-611,696

SURPLUS / SHORTFALL

(D-C)

$611,696

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IF YOU ARE REFINANCING OR INCREASING A LOAN

Purpose for

refinancing/Top up

☒ Better rate

☐ Building

☐ Consolidate Debts

☐ Need Extra Cash

☐ Renovating

☐ Investing

☐ Restructure

☐ Other

Current loan balance $608,118

Lender

application/Valuation

fees

$726

Legal fees $293

Property value $1,890,000

LMI: Add to loan?

☐ Yes ☒ No

$0

Property status

☒ Owner Occupied

☐ Vacant Land

☐ Investment Property

Discharge costs $0

Other exit fees $0

SUBTOTAL REFINANCE AND LOAN COSTS

(E)

$609,137

ADDITIONAL LOAN FUNDS SOUGHT

(F)

$740,863

TOTAL LOAN AMOUNT

(E+F)

$1,350,000

IF YOU ARE REFINANCING / CONSOLIDATING DEBTS

Liability name Lender Liability type Estimated

payout amount

Current interest

rate

Remaining term

of loan

Other debt

As part of the proposed consolidation of debt, are credit card limits going to be reduced or cancelled?

☐ Yes ☐ No

Please provide details below.

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09 YOUR PREFERRED LOAN OPTIONS

PREFERRED INTEREST RATE TYPE

Feature Required Risks

discussed

Details

Variable rate

Interest charged and repayments will change to

reflect interest rate movements.

Optional Yes -

Reasons for prioritizing this feature:

• To take advantage of potential future decreases in the interest rate

• Flexibility with respect to repayment, redraw and/or early repayment of loan

Fixed rate

Rate is fixed for a specified term giving certainty of

interest and repayments for that term.

Optional Yes Preferred duration of the fixed rate

period - 3 years

Reasons for prioritizing this feature:

• Certainty of repayments

• Make budgeting easier

Fixed and variable

A loan split into fixed and variable portions.

Must have Yes Preferred duration of the fixed

rate period - 3 years

Reasons for prioritizing this feature:

• Limiting risk of increasing variable interest rate to obtain some benefit from potential future decreases in the interest

rate

• Retaining a degree of flexibility in relation to increased repayments, redraws and/or early repayment of part of the

loan

Line of credit

Flexibility of revolving line of credit allows client(s) to

draw to an approved limit from time to time with only

an obligation to pay monthly interest on used amount.

Not

required

- -

PREFERRED REPAYMENT TYPE

Feature Required Risks

discussed

Details

Principal & interest

Repayments cover loan principal and interest so that

the loan is repaid in full by the end of the loan term.

Must have - Preferred repayment frequency -

Monthly

Reasons for prioritizing this feature:

• Minimize interest paid over life of loan

Interest only

Allows smaller payments during the interest only

period.

Must have Yes Preferred duration of the Interest

Only period - 1 to 3 years

Reasons for prioritizing this feature:

• Taxation or accounting reasons (no tax advice is being given), including: Release funds for investment purposes (e.g.

shares, investment property, super contributions), Priority is paying off non-deductible debts (this loan is for investment

purposes), Plan to convert to an investment property in future

Interest only in advance

Allows the client(s) to make lump sum interest only

payments in advance.

Not

required

- -

PREFERRED LOAN FEATURES

Feature Required Risks discussed

Offset account

• Allows client(s) to link a savings account in their

name to a loan account to reduce amount of

interest payable under loan.

• Will only be of benefit where the client expects to

have sufficient funds in the offset account so that

the interest savings on the loan will exceed the

additional costs related to the offset account.

Must have Yes

Reasons for prioritizing this feature:

• Allows paying off loan sooner

Redraw Optional -

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Allows client(s) to access extra repayments that they

made over and above the required minimum

repayments.

Reasons for prioritizing this feature:

• Flexibility to access prepaid funds if needed

Additional payments

Allows client to make additional payments on the loan

without penalty

Optional -

Reasons for prioritizing this feature:

• Important to pay off loan quickly

• Allows additional payments without penalty

Split account

Allows client to have more than one sub account/s, or

a separate account for savings/investment funds, for

tax, accounting, or personal expense purposes.

Must have -

Reasons for prioritizing this feature:

• Reduce interest paid

• Flexibility of account management

Top up

Allows client to have access to additional funds for

future use, subject to sufficient equity.

Not

required

-

Ability to switch loans

Allows client to have the ability to switch between a

lender’s mortgage products.

Must have -

Reasons for prioritizing this feature:

• Flexibility to switch products without incurring high costs

• Ability to take advantage of lower interest rates

Portability

Allows client the option to transfer the loan to an

alternative property to save money and time.

Not

required

-

Client preferred lender

If the client has a preferred lender or type of lender

they would like to deal with (e.g. ethical lenders, bank

loyalty).

Not

required

-

Lender service offering

If the client prefers a lender that has certain product

features (e.g. fast turnaround time, internet banking,

physical branch).

Not

required

-

Package

If the client prefers a product that includes a package,

e.g. credit card.

Optional -

Reasons for prioritizing this feature:

• Discounts on products (e.g. credit cards)

• Save on fees

Construction

Allows the client to have the funds available to build

or renovate a property.

Not

required

-

Do the client(s) have any other loan feature requirements?

☐ Yes ☒ No

Are there any risks, other than what has been stated, associated with the features being sought that you would like to disclose to

the client?

☐ Yes ☒ No

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10 YOUR FINANCIAL SECURITY

Have you received advice from an accountant, solicitor or financial planner regarding your requirements or financial objectives?

☐ Yes ☒ No

DIFFICULTY IN MEETING FINANCIAL COMMITMENTS

Have you had difficulty in meeting your financial commitments in the past two years?

Vivian Viader Etienne

☐ Yes ☒ No

Marie Viader Etienne

☐ Yes ☒ No

JUDGEMENTS, ATTACHMENTS, OR LEGAL PROCEEDINGS

Do you have any pending judgements or legal proceedings that may impact on your financial situation in the foreseeable future,

if so please provide details?

Vivian Viader Etienne

☐ Yes ☒ No

Marie Viader Etienne

☐ Yes ☒ No

PROTECTING YOUR LIFESTYLE / ASSETS

1. Do you have any insurance to protect your lifestyle e.g. Life, total permanent disablement insurance, income protection etc?

☒ Yes ☐ No

2. How would your lifestyle need to be maintained if you and / or your partner were:

• Temporarily unable to earn an income, for example through sickness / illness?

• Permanently unable to earn income, for example through death / permanent disability?

3 Would you like to have someone contact you regarding life insurance?

☐ Yes ☒ No

4 Do you have any home and contents insurance?

☒ Yes ☐ No

5 Would you like someone to contact you regarding home and contents insurance?

☐ Yes ☒ No

FORESEEABLE MATERIAL CHANGES – VIVIAN VIADER ETIENNE

1. Do you anticipate any material changes to your financial situation (other than retirement)?

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☐ Yes ☐ No

2. Is the client(s) planning to retire or already retired during the proposed loan term?

☐ Yes ☐ No

FORESEEABLE MATERIAL CHANGES – MARIE VIADER ETIENNE

1. Do you anticipate any material changes to your financial situation (other than retirement)?

☐ Yes ☒ No

2. Is the client(s) planning to retire or already retired during the proposed loan term?

☐ Yes ☒ No

11 FOR THE CREDIT ASSISTANCE PROVIDER

The list of verification requirements is not intended to be an exhaustive list of all the types of evidence which can be used to confirm

the client’s financial situation.

VERIFICATION CHECKLIST

PAYG CLIENTS

☒ Recent payroll receipts/payslips

☐ A statement from the clients

☒ Recent Income Tax Return (ATO Notice of Assessment)

☒ Bank statements to evidence

Debt payment history ☐ 3 Months ☒ 6 Months ☐ 12 Months

Salary payments ☐ 3 Months ☒ 6 Months ☐ 12 Months

Regular savings pattern ☐ 3 Months ☒ 6 Months ☐ 12 Months

☐

Confirmation of employment with the employer (subject to the requirements of the Privacy Act 1988), e.g. letter from

employer on company letterhead detailing base gross and net income, length of service, status of employment (hand

written letters are unacceptable)

☐ Other (please list):

SELF-EMPLOYED CLIENTS

☐

Recent income tax returns

☐

A statement from the clients

☐

Business Activity Statement

☐

Financial Statement (profit & loss / balance sheet)

☐

Other (please list):

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REFINANCING CLIENTS

REFINANCING / SWITCHING AND DEBT CONSOLIDATION

☐ Copy of existing contract/statement to verify

• Product type

• Fixed vs variable rate

• Cost savings feature

• Break costs

☒ 6-12 months of statements to verify

• Current interest rate and costs

• Ongoing fees

• Repayment conduct

☐ Payout statement in relation to exit fees and amount of debt being refinanced

SECURITY

☐ Where a property is being used as security the ownership of the property will need to be verified (e.g. by a rates notice).

12 CREDIT ASSISTANCE PROVIDER

-

CREDIT REPRESENTATIVE

Name Grant Howe

CRN 462571

Phone (02) 94401086

Mobile 0411558858

Email grant.howe@nectarmortgages.com.au

LICENSEE

Name QED Credit Services Pty Ltd

ACN 147272295

Australian Credit Licence Number 387856

CORPORATE CREDIT REPRESENTATIVE

Name Nectar Mortgages North Shore Pty Ltd

Credit Representative Number 524121

ACN 642138636

Accepted by

Client

Name:

Vivian Jean France Viader Etienne

Signature: /ClientNeedsAnalysis\_sign\_0015b00001k7oPgAAI/ Date:/dateHere\_0015b00001k7oPgAAI/

Client

Name:

Marie Denise Viader Etienne

Signature: /ClientNeedsAnalysis\_sign\_0015b00001k7oSBAAY/ Date:/dateHere\_0015b00001k7oSBAAY/

VIVIAN JEAN FRANCE VIADER ETIENNE (Mar 8, 2021 13:02 GMT+11) 8/3/21

Marie Denise Viader Etienne (Mar 8, 2021 13:08 GMT+11) 8/3/21

Client Needs Analysis

Final Audit Report 2021-03-08

Created: 2021-03-04

By: Grant Howe (grant.howe@nectarmortgages.com.au)

Status: Signed

Transaction ID: CBJCHBCAABAAdsoANouALx6BrF33U2-Kdinijtl4PnSX

"Client Needs Analysis" History

Document created by Grant Howe (grant.howe@nectarmortgages.com.au)

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Document e-signed by Marie Denise Viader Etienne (denise.etienne@live.com.au)

Signature Date: 2021-03-08 - 2:08:56 AM GMT - Time Source: server- IP address: 61.68.148.107

Agreement completed.

2021-03-08 - 2:08:56 AM GMT