

Introducer company name: Broker ID:

Primary contact: e-mail:

Mobile number:

Secondary contact: e-mail:

Mobile number:

P&I = Principal & interest

IO = Interest only

Rate Review Form

Loan account number ending in:

This is what I have now (current state):

<input type="radio"/> Variable	<input type="radio"/> Variable	<input type="radio"/> Variable	<input type="radio"/> Variable
<input type="radio"/> Fixed	<input type="radio"/> Fixed	<input type="radio"/> Fixed	<input type="radio"/> Fixed
<input type="radio"/> P&I	<input type="radio"/> P&I	<input type="radio"/> P&I	<input type="radio"/> P&I
<input type="radio"/> IO	<input type="radio"/> IO	<input type="radio"/> IO	<input type="radio"/> IO

This is what I would like to have (future state), subject to my acceptance:

<input type="radio"/> P&I	<input type="radio"/> P&I	<input type="radio"/> P&I	<input type="radio"/> P&I
<input type="radio"/> Variable	<input type="radio"/> Variable	<input type="radio"/> Variable	<input type="radio"/> Variable
<input type="radio"/> IO for:	<input type="radio"/> IO for:	<input type="radio"/> IO for:	<input type="radio"/> IO for:
<input type="text"/> , <input type="text"/> and <input type="text"/> years	<input type="text"/> , <input type="text"/> and <input type="text"/> years	<input type="text"/> , <input type="text"/> and <input type="text"/> years	<input type="text"/> , <input type="text"/> and <input type="text"/> years
<input type="radio"/> Fixed for:	<input type="radio"/> Fixed for:	<input type="radio"/> Fixed for:	<input type="radio"/> Fixed for:
<input type="text"/> to <input type="text"/> years	<input type="text"/> to <input type="text"/> years	<input type="text"/> to <input type="text"/> years	<input type="text"/> to <input type="text"/> years

I'd also like to speak to my broker about

<input type="radio"/> Purchase	<input type="radio"/> Construction	<input type="radio"/> Refinance	<input type="radio"/> Business
<input type="radio"/> Owner occupied	<input type="radio"/> Investment	<input type="radio"/> Property development	<input type="radio"/> Working capital

For example: renovation, relocation, debt consolidation, school fees, holiday, car etc.

The benefits of a **quick rate review** (*all we need is a snap shot of your income & expenditure "as at today"*)



- Faster, easier, less expensive & much more flexible because we already know you
- The loan does not start all over again increasing ones total life of loan interest component
- No application, valuation or legal fees
- No mortgage discharge fees
- No disruption to ones internet banking, direct debits & ease of use
- No credit checks & requirements are kept to a minimum
- Non invasive because we don't call your employer or accountant
- Probability of a better outcome is above 90%

SECTION 1: Rate review for

First name:	<input type="text"/>	<input type="text"/>
Marital status:	<input type="radio"/> Married <input type="radio"/> Single <input type="radio"/> De Facto <input type="radio"/> Separated	<input type="radio"/> Married <input type="radio"/> Single <input type="radio"/> De Facto <input type="radio"/> Separated
Residential status:	<input type="radio"/> Australian citizen <input type="radio"/> Permanent resident <input type="radio"/> Temporary resident <input type="radio"/> Non resident	<input type="radio"/> Australian citizen <input type="radio"/> Permanent resident <input type="radio"/> Temporary resident <input type="radio"/> Non resident
First name of child :	<input type="text"/>	Date of birth: <input type="text"/> / <input type="text"/> / <input type="text"/>
First name of child :	<input type="text"/>	Date of birth: <input type="text"/> / <input type="text"/> / <input type="text"/>
First name of child :	<input type="text"/>	Date of birth: <input type="text"/> / <input type="text"/> / <input type="text"/>
First name of child :	<input type="text"/>	Date of birth: <input type="text"/> / <input type="text"/> / <input type="text"/>
Mobile number:	<input type="text"/>	<input type="text"/>
International number:	+ <input type="text"/>	+ <input type="text"/>
Personal email:	<input type="text"/>	<input type="text"/>
Business email:	<input type="text"/>	<input type="text"/>



SECTION 2:

Current address

Address:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
State/Territory:	<input type="text"/>	<input type="text"/>	<input type="text"/>	Postcode:	<input type="text"/>	<input type="text"/>	<input type="text"/>		
How long have you been at this address?	<input type="text"/>	<input type="text"/>	Years	and/or	<input type="text"/>	<input type="text"/>	Months		
Status:	<input type="radio"/>	Owner on title	<input type="radio"/>	Renting at	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	per week
	<input type="radio"/>	Living with family/friends	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	per week	

Situations which would prevent an applicant from qualifying for a rate review today:

- Loans in arrears or hardship
- Applicants with recent credit impairment
- Applicants that don't provide accurate & current information
- Loans where total outstanding liabilities are less than \$150,000.00
- Out of date statutory financial statements &/or proof of income
- Applicants that are about to become self employed
- Loans during construction stages, prior to last progress payment
- Land only loans prior to construction
- Bringing/Relocation/Transition loans, prior to the sale
- When the security is about to be placed on the market for sale within the next three months or if this is the sale of some of the securities on the loan (partial discharge) a review would be deferred until after settlement had occurred.



The administrative cost of manually changing rates on loan account details published on internet banking portal is \$100 per account # and/or a variation of the loan to convert to or extend the Interest only period is \$300.00 per account # and/or converting a loan from Investor to Owner occupied (inclusive of rate change).

For validation & security purposes: Current e-mail address & current mobile number(s) are both mandatory

SECTION 3:

Annual income

Employer's name (in full):	<input type="text"/>	<input type="text"/>								
Time with current employer:	<input type="text"/>	<input type="text"/>	Years	and/or	<input type="text"/>	<input type="text"/>	Months			
Status:	<input type="radio"/>	Full-time	<input type="radio"/>	Permanent part-time	<input type="radio"/>	Full-time	<input type="radio"/>	Permanent part-time		
	<input type="radio"/>	Casual	<input type="radio"/>	Self-employed	<input type="radio"/>	Casual	<input type="radio"/>	Self-employed		
Gross income (before tax):	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gross overtime/penalties:	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other income - pensions, FTB (before tax):	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fully maintained company car:	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>	Yes	<input type="radio"/>	No		

Best to include the following applicable documents when returning the form to prevent any delays.

- PAYG employees are required to provide two most recent payslips
- Self-employed corporate borrowers are required to provide last two years' company tax returns for the business as well as Personal tax returns for Shareholder/Directors
- Self-employed sole traders & partnerships are required to provide last two year's personal tax returns
- SMSF borrowers are required to provide recent audited financials
- Borrowers moving back into an investment property for owner occupation usage require consistent, recent ATO portal updates, electricity bill & current driver licence to the same effect
- Retirees are required to provide most recent Superannuation and Centrelink pension statements where applicable



SECTION 4:

Mortgages other than Mortgage Street

Street number :	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Street address:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
State/Territory & Postcode:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Estimate "as is" value:	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Usage:	<input type="radio"/>	Owner occupied	<input type="radio"/>	Owner occupied	<input type="radio"/>	Owner occupied	<input type="radio"/>	Owner occupied	
	<input type="radio"/>	Residential investment	<input type="radio"/>	Residential investment	<input type="radio"/>	Residential investment	<input type="radio"/>	Residential investment	
	<input type="radio"/>	Commercial/Industrial	<input type="radio"/>	Commercial/Industrial	<input type="radio"/>	Commercial/Industrial	<input type="radio"/>	Commercial/Industrial	
Name of financial institution:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Original loan amount:	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Amount currently owing:	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Minimum monthly repayment:	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Current interest rate:	<input type="text"/>	<input type="text"/>	% Fixed	<input type="text"/>	<input type="text"/>	% Fixed	<input type="text"/>	<input type="text"/>	% Fixed
or:	<input type="text"/>	<input type="text"/>	% Variable	<input type="text"/>	<input type="text"/>	% Variable	<input type="text"/>	<input type="text"/>	% Variable
Repayment type:	<input type="radio"/>	P&I	<input type="radio"/>	P&I	<input type="radio"/>	P&I	<input type="radio"/>	P&I	
or:	<input type="radio"/>	IO	<input type="radio"/>	IO	<input type="radio"/>	IO	<input type="radio"/>	IO	
Weekly rental income:	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Percentage ownership on title:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	

SECTION 5:**Other loans, including HECS & ATO**

Name of financial institution:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Loan Type (personal loan, car loan, lease, etc.):	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly repayment:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Amount currently owing:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

SECTION 6:**Credit Cards, Store cards, Interest free cards and After pay**

Name of financial institution:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="radio"/> Visa	<input type="radio"/> Visa	<input type="radio"/> Visa	<input type="radio"/> Visa
	<input type="radio"/> MasterCard	<input type="radio"/> MasterCard	<input type="radio"/> MasterCard	<input type="radio"/> MasterCard
	<input type="radio"/> AMEX	<input type="radio"/> AMEX	<input type="radio"/> AMEX	<input type="radio"/> AMEX
	<input type="radio"/> Other	<input type="radio"/> Other	<input type="radio"/> Other	<input type="radio"/> Other
Credit limit:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Amount currently owing:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Usage:	<input type="radio"/> Active <input type="radio"/> Dormant	<input type="radio"/> Active <input type="radio"/> Dormant	<input type="radio"/> Active <input type="radio"/> Dormant	<input type="radio"/> Active <input type="radio"/> Dormant
Cleared in full every month:	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

SECTION 7:**Mortgage Street loans**

Street number :	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Street address:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
State/Territory & Postcode:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Weekly rental income:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

SECTION 7a:**Unencumbered (mortgage free) real estate assets**

Street number :	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Street address:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
State/Territory & Postcode:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Estimate "as is" value:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Weekly rental income:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Percentage ownership on title:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

SECTION 7b:**Other assets**

Total combined superannuation: \$

Savings account and term deposits

Financial institution:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account number:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Balance:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

SECTION 8:

Conclusion "offer & acceptance" will be made on timely return of current information

Unable to assist; this assessment was based on your present situation; we would be glad to revisit if your situation changes.

See below for good news:

Owner occupied

P&I variable % No thanks or Yes please

P&I fixed for % for year(s) No thanks or Yes please

P&I fixed for % for years No thanks or Yes please

P&I fixed for % for years No thanks or Yes please

IO variable % to years No thanks or Yes please

IO variable % to years No thanks or Yes please

IO fixed % for year(s) No thanks or Yes please

IO fixed % for years No thanks or Yes please

IO fixed % for years No thanks or Yes please

Investor loans

P&I variable % No thanks or Yes please

P&I fixed for % for year(s) No thanks or Yes please

P&I fixed for % for years No thanks or Yes please

P&I fixed for % for years No thanks or Yes please

IO variable % to years No thanks or Yes please

IO variable % to years No thanks or Yes please

IO fixed % for year(s) No thanks or Yes please

IO fixed % for years No thanks or Yes please

IO fixed % for years No thanks or Yes please

Next Step: Return to ratereview@mortgagestreet.com.au ASAP



- Sit back and watch it seamlessly happen if successful. There will be no changes to your loan other than a lower rate, nor are there any additional exit fees. Customer care will proceed to lower your rate now which ought to click over at your next repayment date, triggering a lower repayment for all subsequent months. They will also advise you of your new repayment amount(s)