

Borrowers Details

Borrowers name _____

Account number: _____

Annual Gross Household Income (GHI) *(only required for home loans)*

This should include all incomes of the household, qualifying and non-qualifying. All parties in the household should be included regardless if a participant of the loan. Incomes include: wages, salary, package arrangements, profit/loss from incorporated businesses, net investment income (dividends etc), pensions, child support, 100% of Rental income etc.

GHI per year

Explanation if required

Customers declared expected living expenses per Household

As part of our responsible lending obligations and to gain an understanding of your general living expenses, we ask that you complete and acknowledge a short summary of some basic everyday expenses relating to yourself/household.

Per year

Council rates and Water rates	<input type="text"/>
Home maintenance, Body corp	<input type="text"/>
Registration and Vehicle Maintenance costs (cars, boats, trailers)	<input type="text"/>
	<input type="text"/> /Month

Per Quarter

Electricity	<input type="text"/>
Gas	<input type="text"/>
Schooling and education (school fees, uniforms, excursions, books etc)	<input type="text"/>
	<input type="text"/> /Month

Per Month

Phone and Internet	<input type="text"/>
Doctor/Dental/Health	<input type="text"/>
Pharmaceuticals	<input type="text"/>
Memberships / Subscriptions (eg. Netflix, Gym etc)	<input type="text"/>
Insurances: Home and Contents	<input type="text"/>
Motor vehicle/s	<input type="text"/>
Boats/Trailers/Van	<input type="text"/>
Private Health	<input type="text"/>
Life/Income/Funeral insurance	<input type="text"/>
	<input type="text"/> /Month

Per Week

Fuel and Travel expenses (including parking, Tolls etc)	<input type="text"/>
Groceries, Dining and Takeaway	<input type="text"/>
Childcare and After School care	<input type="text"/>
Other/general (hobbies, interests, entertainment, shopping, clothes etc)	<input type="text"/>
	<input type="text"/> /Month

Total declared Living expenses as calculated above /Month to be added to FUA

Office Use Only

If the total of the General living expenses is less than the HEM/HPI figure please provide a short explanation.

eg. Solar, company car, company phone, applicant is self employed and some personal expenses are apportioned through the business etc

Explanation if required

Declaration and Signature

I/we hereby declare that the statements and answers given in this assessment are to the best of my/our knowledge and belief, true and correct in every detail, and not misleading.

Name (please print): _____

Signature: _____ Date _____

Name (please print): _____

Signature: _____ Date _____

Heritage staff member to read and complete

This budget is reflective of the details provided regarding the applicant's occupation, income and overall financial situation. I certify that the information provided within this document is true and correct, based on discussions held with the applicants. The income amount disclosed appears to be consistent with the other information provided by the applicant/s regarding their occupation, income & overall financial situation.

Name (please print): _____

Signature: _____ Date _____