bankfirst
invested in you

Member No. | Consultation Date

Victoria Teachers Limited | ABN 44 087 651 769

Fact Finder

A. Your Details

Your personal information will be handled strictly in accordance with our Privacy Policy.

Title Surname Given Names

Preferred Name Marital Status Date of Birth

No. of Dependants Age/s of Dependants

Residential Address Postcode

Postal Address Postcode

Home Telephone Work Telephone Mobile

Email Facsimile

Occupation Employer

Work Status: Fully Employed ☐ Self Employed ☐ Home Duties ☐ Part-Time Employed ☐ Unemployed ☐ Retired ☐

B. Your Partner's Details

Title Surname Given Names

Preferred Name Marital Status Date of Birth

Occupation Employer

Work Status: Fully Employed ☐ Self Employed ☐ Home Duties ☐ Part-Time Employed ☐ Unemployed ☐ Retired ☐

C. Financial Services Guide

I/We acknowledge receipt of the Financial Services Guide ☐ Dated

D. Our Services

How did you find out about our Financial Planning Services?

Advertisement ☐ Financial Planning Seminar ☐ Friend or Family ☐ Newsletter ☐ Referral, please specify

Other, please specify

E. Risk Profile

Having completed the Risk Profiler and calculated your score based on your responses, please indicate (tick) your risk profile.

	Conservative ☐	**Moderate** ☐	**Balanced** ☐	**Growth** ☐
Your score	Below 55	Between 55 – 65	Between 66 – 80	Above 80
Asset allocation	70% defensive 30% growth	50% defensive 50% growth	30% defensive 70% growth	15% defensive 85% growth
Returns	Moderate	Medium	Higher	High
Growth on capital invested	Modest	Moderate	Moderately high	High
Capital volatility	Some exposure	Moderate level	Higher level	High level
Expected negative returns	1 in 9 years	1 in 7 years	1 in 5 years	1 in 4 years
Performance objective	CPI +2% pa	CPI +3% pa	CPI +4% pa	CPI +5% pa
Minimum investment return	2 years	3 years	5 years	7 years

F. Checklist

Please bring with you:

Further details of your investments ☐

A recent payslip ☐

Current superannuation statements ☐

This form, signed and completed ☐

Risk Profile form, signed and completed ☐

FURTHER DETAILS OVERLEAF

G. Current Expenses

Go to **bankfirst.com.au** to calculate your budget quickly and easily

Housing		**Frequency**
Mortgage/Rent/Board	$	
Telephone	$	
Council Rates	$	
Utilities	$	
Repairs/Maintenance	$	
Insurance	$	
Other	$	
Car/Transport		
Insurance/Registration	$	
Service/Maintenance	$	
Fuel	$	
Other	$	
Education		
School Tuition Fees	$	
Uniforms	$	
Books, etc.	$	
Personal		
Groceries	$	
Health	$	
Entertainment	$	
Clothing	$	
Holidays	$	
Gifts	$	
Other	$	
Total	$ 0.00	

H. Personal Income

Please bring a current payslip

	Self	**Partner**
Salary (gross)	$	$
Superannuation Pension	$	$
Social Sec./Family Allow	$	$
Rental	$	$
Other	$	$
Total	$ 0.00	$ 0.00

Are there any expected changes to your income?

I. Future Expenses

Within 1-5 years (e.g. holiday, renovations).

Type of Expense	**Amount Required**	**When Required**
	$	
	$	
	$	
	$	
	$	

J. Savings

After allowing for your regular living expenses, do you have any savings ability?

Yes ☐ No ☐

How much? $

K. Liabilities

	Lending Institution	**Balance owing**	**Interest Rate**	**Repayment Amount**	**Frequency**
Home Loan		$	%	$	
Personal Loan		$	%	$	
Investment Loan		$	%	$	
Credit Cards		$	%	$	
Store Cards		$	%	$	
Other		$	%	$	
Total		$ 0.00		$ 0.00	

L. Superannuation

Please bring copies of all recent superannuation statements

Name (Self or Partner)	**Fund Name**	**Current Value**
		$
		$
		$
		$
		$
	Total	$ 0.00

M. Assets

*Please bring further details of your investments

Investments	Institution	Estimated Value	Owner (Self/Partner/Joint)	Year Purchased	Purchase Price
Home		$			$
Holiday Home		$			$
Motor Vehicles		$			$
Caravan/Boat		$			$
Contents		$			
Cash/Savings		$			
Fixed Term Deposits		$			
Managed Funds*		$			
Rental Property		$			$
Shares*		$			
Rollovers/Super Funds*		$			
Other		$			$
Total		$ 0.00			

N. Financial Goals and Objectives

Preferred age of retirement Self ______ Partner ______ Preferred level of income in retirement (today's dollars) $

What are your main reasons for seeking advice?

Short Term Goals/Objectives (in the next year)

Long Term Goals/Objectives (beyond 3 years)

O. Protection Insurance

Type of Insurance	Insurance Company	Level of Cover (Self)	Monthly/Annual Premiums	Level of Cover (Partner)	Monthly/Annual Premiums
Health			$		$
Life Insurance			$		$
Income Protection			$		$
Trauma			$		$
Other			$ 0.00		$ 0.00

Are you a non-smoker (more than 12 months)? Self: Yes ☐ No ☐ Partner: Yes ☐ No ☐

P. Estate Planning

Do you have a current will? Self: Yes ☐ No ☐ Partner: Yes ☐ No ☐

Enduring Power of Attorney? Self: Yes ☐ No ☐ Partner: Yes ☐ No ☐

Q. Important Information About Your Privacy

What information can be used and disclosed?

The Privacy Act allows **Victoria Teachers Limited trading as Bank First** ('we', 'us', 'our') ACN **087 651 769** to use and disclose personal information we collect about you for the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect.

When and why do we collect information?

Before, during or after the provision of our products and services to you, we may collect your personal information for the purpose of providing products and services to you and managing our business.

Some laws require us to obtain personal information about you before we provide you with particular products or services or process particular transactions in which you are involved – e.g. laws relating to anti-money laundering and counter-terrorism financing, consumer credit, taxation and real property transactions.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other products and services.

Who can give or collect information?

For the purpose of providing products and services to you and managing our business, we may give your personal information to:

- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants
- insurers and re-insurers, where insurance is provided in connection with our services to you
- superannuation funds, where superannuation services are provided to you
- debt collecting agencies, if you have not repaid a loan as required
- our professional advisors, such as accountants, lawyers and auditors
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- government and regulatory authorities, if required or authorised by law.

Disclosure to overseas recipients

We may disclose your personal information to overseas recipients. The countries in which such recipients are likely to be located include the United States of America, the United Kingdom and countries within Europe.

However, if we do disclose information to overseas recipients, we will do so on the basis that the information will be used only for the purposes set out in this document.

Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person about who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

Security, privacy policy, and marketing preferences

Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Privacy Policy

Our Privacy Policy, located on our website at bankfirst.com.au, provides additional information about how we handle your personal information. It explains how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing preferences

We may use information about you to inform you about products and services, including those of third parties, unless you ask us not to. We may do so even if you are on the Do Not Call Register, unless you ask us not to.

Consumer Data Right

The Consumer Data Right gives you the right to:

- access some of the data (including personal information) held about you by us and by other data holders ('CDR Data')
- consent to an accredited third party accessing your CDR Data held by us, and
- consent to us accessing your CDR Data held by another data holder.

We have a policy about our management of CDR Data which is available through our website. You can also get an electronic or hard copy from us on request.

R. Client Acknowledgement

By signing this form you consent to the collection, use and disclosure of your information as detailed above.

Signature ____________________ Signature ____________________

Name ____________________ Name ____________________

Date __________ Date of Birth __________ Date __________ Date of Birth __________

TO BE COMPLETED DURING CONSULTATION

S. Authority to Obtain Information

I/We ____________________ of ____________________

request that all relevant information on our/my investments, insurances, superannuation, bank accounts or other financial information be disclosed to the following representatives of Victoria Teachers Limited.

Financial Planner ____________________ Para Planner ____________________

I authorise the use of a photocopy or facsimile copy of this authority, as the original will stay on my file at Victoria Teachers Limited.

Signature ____________________ Signature ____________________

Name ____________________ Name ____________________

Date __________ Date __________

T. Authority for Preparation of a Financial Plan

I/We request the preparation of:

Statement of Advice (summary of your consultation) ☐

Limited Purpose Financial Plan ☐

Full Financial Plan ☐

Electronic Product Disclosure Statements

Bank First Financial Planning will issue Product Disclosure Statements (PDS) either electronically via a hyperlink or by reference to a web address where the PDS can be accessed, unless you notify us otherwise.

I/We agree to pay $ __________ (incl. GST), payable within 14 days of receipt of Invoice.

Signature ____________________ Signature ____________________

Name ____________________ Name ____________________

Date __________ Date __________

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Victoria Teachers Limited | ABN 44 087 651 769 | AFSL/Australian Credit Licence Number 240 960