



Home Loan Application

Client name:

Contact:

Home Loan Application

(A). PERSONAL DETAILS - FIRST APPLICANT

Mr/Mrs/Miss/Ms	Last name		First names				
Date of Birth	/	/	Number of dependants		Ages		
Telephone	Mobile ()			Home ()			
	Business ()			Fax ()			
Email address							
Current address <small>include mailing address if different</small>						Years at address	
						Post Code	
Previous address <small>(if you have lived at your current address for less than three years)</small>							
+ Identification	Primary ID including ID number			Secondary ID including ID number			
Residency	NZ Residency		Citizen		Permanent Resident	Other <small>(Please specify)</small>	
Ownership Arrangements	Owner occupied		Renting		With family	Other <small>(Please specify)</small>	
Job type	Full time		Part time		Self employed	Other <small>(Please specify)</small>	
Occupation title						Years at employer	
Employer's name					Phone number ()		
Employer's address							
Previous Employer(s) <small>(if less than three years)</small>						Years at previous employer	

(B). PERSONAL DETAILS - JOINT APPLICANT

Mr/Mrs/Miss/Ms	Last name		First names				
Date of Birth	/	/	Number of dependants		Ages		
Telephone	Mobile ()			Home ()			
	Business ()			Fax ()			
Email address							
Current address <small>include mailing address if different</small>						Years at address	
						Post Code	
Previous address <small>(if you have lived at your current address for less than three years)</small>							
+ Identification	Primary ID including ID number			Secondary ID including ID number			
Residency	NZ Residency		Citizen		Permanent Resident	Other <small>(Please specify)</small>	
Ownership Arrangements	Owner occupied		Renting		With family	Other <small>(Please specify)</small>	
Job type	Full time		Part time		Self employed	Other <small>(Please specify)</small>	
Occupation title						Years at employer	
Employer's name					Phone number ()		
Employer's address							
Previous Employer(s) <small>(if less than three years)</small>						Years at previous employer	

(C). STATEMENT OF ASSETS AND LIABILITIES AS AT TODAY

Assets	
Cash	\$
Cheque account	\$
Savings account	\$
Other bank accounts	\$
Deposit on property	\$
Home	\$
Other properties	\$
Motor vehicle(s)	\$
Company shares	\$
Life Insurance – surrender	\$
Sum assured \$	
Company	
Business owned – market value	\$
Furniture/ Personal effect (insured value)	\$
Other investments (specify)	\$
Description	Total assets \$ <input type="text"/> A

Liabilities				
	<table border="1"> <thead> <tr> <th>Company</th> <th>Limit</th> <th>Amount owing</th> </tr> </thead> </table>	Company	Limit	Amount owing
Company	Limit	Amount owing		
Overdraft	\$			
Personal loans	\$			
Car loan	\$			
Hire purchases	<table border="1"> <thead> <tr> <th>Details</th> <th>Amount owing</th> </tr> </thead> </table>	Details	Amount owing	
Details	Amount owing			
Guarantees	\$			
Credit cards/ Store cards	<table border="1"> <thead> <tr> <th>Company</th> <th>Limit</th> <th>Amount owing</th> </tr> </thead> </table>	Company	Limit	Amount owing
Company	Limit	Amount owing		
Mortgages	<table border="1"> <thead> <tr> <th>Lender</th> <th>Amount owing</th> </tr> </thead> </table>	Lender	Amount owing	
Lender	Amount owing			
Other liabilities				
Total liabilities	\$ B			
Total assets less total liabilities	\$ A-B			
Proposed Mortgage	\$			

(D). INCOME AND EXPENDITURE SCHEDULE AS AT SETTLEMENT

Income First applicant	Annual	or	Monthly	Net Monthly
Gross wage/Salary	\$		\$	\$
Regular overtime	\$		\$	\$
Bonus/Commission	\$		\$	\$
Self Employed	\$		\$	\$
Other income (specify)	\$		\$	\$

Second applicant	Annual	or	Monthly	Net Monthly
Gross wage/Salary	\$		\$	\$
Regular overtime	\$		\$	\$
Bonus/Commission	\$		\$	\$
Self Employed	\$		\$	\$
Other income (specify)	\$		\$	\$
Total Income	\$		\$	\$

Rental Income			
Address of property	Weekly rental	Monthly rental	Scaled (%) Monthly rental
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$

Expenditure	Monthly
Current Mortgage Payments	\$
Current Mortgage Payments	\$
Personal Loans	\$
Car Loans	\$
Student Loan	\$
Hire Purchase	\$
Credit Cards	\$
Other Loans	\$
Rent / Board	\$
Child Care Costs	\$
Child Maintenance / Support Costs	\$
Body Corporate Fee / Ground Rent / Lease	\$
Rates & Insurance	\$
Life Insurance	\$
Food	\$
Utilities	\$
Household Contents / Services	\$
Clothing / Footware	\$
Transport	\$
School Fees	\$
Other Regular Financial Obligations	\$
Total Monthly Outgoing	\$ B

Total Monthly Income \$ **A**

Total monthly Surplus \$ **A-B**

(E). SECURITY DETAILS

PROPERTY ONE

Address of property offered										
Proposed use of property	<input type="checkbox"/> Owner occupied			<input type="checkbox"/> Investment			<input type="checkbox"/> Holiday home			
Type of property	<input type="checkbox"/> Existing		<input type="checkbox"/> New Home		<input type="checkbox"/> Lifestyle block		<input type="checkbox"/> Vacant land		<input type="checkbox"/> Home unit or apartment	
Ownership Entity	<input type="checkbox"/> Personal		<input type="checkbox"/> LAQC		<input type="checkbox"/> FT		<input type="checkbox"/> Other			
Property value	\$			Registered valuation			Government valuation			
Property Subject to GST	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Will this be your postal address after settlement?				<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Include as Security	<input type="checkbox"/> Yes	<input type="checkbox"/> No								

PROPERTY TWO

Address of property offered										
Proposed use of property	<input type="checkbox"/> Owner occupied			<input type="checkbox"/> Investment			<input type="checkbox"/> Holiday home			
Type of property	<input type="checkbox"/> Existing		<input type="checkbox"/> New Home		<input type="checkbox"/> Lifestyle block		<input type="checkbox"/> Vacant land		<input type="checkbox"/> Home unit or apartment	
Ownership Entity	<input type="checkbox"/> Personal		<input type="checkbox"/> LAQC		<input type="checkbox"/> FT		<input type="checkbox"/> Other			
Property value	\$			Registered valuation			Government valuation			
Property Subject to GST	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Will this be your postal address after settlement?				<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Include as Security	<input type="checkbox"/> Yes	<input type="checkbox"/> No								

PROPERTY THREE

Address of property offered										
Proposed use of property	<input type="checkbox"/> Owner occupied			<input type="checkbox"/> Investment			<input type="checkbox"/> Holiday home			
Type of property	<input type="checkbox"/> Existing		<input type="checkbox"/> New Home		<input type="checkbox"/> Lifestyle block		<input type="checkbox"/> Vacant land		<input type="checkbox"/> Home unit or apartment	
Ownership Entity	<input type="checkbox"/> Personal		<input type="checkbox"/> LAQC		<input type="checkbox"/> FT		<input type="checkbox"/> Other			
Property value	\$			Registered valuation			Government valuation			
Property Subject to GST	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Will this be your postal address after settlement?				<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Include as Security	<input type="checkbox"/> Yes	<input type="checkbox"/> No								

PROPERTY FOUR

Address of property offered										
Proposed use of property	<input type="checkbox"/> Owner occupied			<input type="checkbox"/> Investment			<input type="checkbox"/> Holiday home			
Type of property	<input type="checkbox"/> Existing		<input type="checkbox"/> New Home		<input type="checkbox"/> Lifestyle block		<input type="checkbox"/> Vacant land		<input type="checkbox"/> Home unit or apartment	
Ownership Entity	<input type="checkbox"/> Personal		<input type="checkbox"/> LAQC		<input type="checkbox"/> FT		<input type="checkbox"/> Other			
Property value	\$			Registered valuation			Government valuation			
Property Subject to GST	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Will this be your postal address after settlement?				<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Include as Security	<input type="checkbox"/> Yes	<input type="checkbox"/> No								

HOME LOAN DETAILS

Loan Structure	Amount	Loan Term (years)	Interest Rate	Fixed Rate Term (months)	Interest Only Period if Required (months)
First Floating Portion	\$		%		
Second Floating Portion	\$		%		
First Fixed Portion	\$		%		
Second Fixed Portion	\$		%		
Third Fixed Portion	\$		%		

Payment Method Salary Credit Direct Debit Payment Amount (if other than minimum required) \$

Note: Salary Credit is available on floating rate loans only.

Payment Method Monthly Fortnightly

HOME LOAN PURPOSE

	Property	Lender (If refinancing, name the institution to be repaid)	Loan amount
Property Address	1.		\$
	2.		\$
	3.		\$
	4.		\$
	Total		\$

ADVISER CONTACT DETAILS - FIRST APPLICATION

	Solicitor	Accountant	Real Estate Agent
Name			
Firm			
Phone			
Mobile			
Fax			
Email			
DX/Box			
City			

(F). CUSTOMER DECLARATION - PRIVACY ACT INFORMATION AND AUTHORISATIONS

Privacy Act 1993

Pursuant to the privacy Act 1993, the following information is relevant to you.

1. The personal information collected in this form and in the course of your dealings with the Mortgage Adviser or Broker named in this application ("Mortgage Adviser") is collected for the purpose of assessing your application for mortgage finance and may be given to a number of Lenders (each a "Lender") at the Mortgage Adviser's discretion. If your application is successful, you understand that the information will be used by the Lender for the purpose of administering the loan, and by the Lender and Mortgage Adviser for administering any ongoing commission payments to the Mortgage Adviser.
2. The information is being collected to determine your eligibility for the credit you seek, a transaction account, and any related insurance.
3. You are aware that the Lender will, from time to time, make the information available to the Lender's mortgage insurer (if any), credit reference agency, Lenders administrator, or any person with whom the Lender proposes to enter into contractual arrangements, any security trustee and any assignee or potential assignee of the Lender's rights (the "Recipients") and any other party that is authorised by you from time to time. You understand that the Mortgage Adviser and the Lender might also use your personal information for the purposes of market research and from time to time notify you of products or services that may be of interest to you.
4. You have a right to request access to and correction of any personal information held by the Mortgage Adviser, by the Lender, or by any credit reporting agencies, subject to the provisions of the Privacy Act 1993.
5. In making this application form, I/We (the Applicants) understand and authorise that:
 - The Mortgage Adviser, the Lender and the Recipients will collect personal information about me/us from third parties including, but not restricted to, credit reporting agencies, banks and employers, and for those third parties to disclose information to the Mortgage Adviser, the Lender and the Recipients.
 - The information will also be made available to the Lender, the Lender's Administrator, the Lender's mortgage insurer (if any), the underwriter of insurances (if applicable), any security trustee, the Adviser and any future assignee of the Lender's rights (the Recipients).
 - The Lender may disclose our personal information to the Mortgage Adviser during the term of the loan in order to answer our queries or assist me/us with our financial arrangements as our circumstances change.
 - The Mortgage Adviser, the Lender and Recipients may disclose our personal information to credit reporting agencies and also to any third party making an authorised enquiry about me/us.
 - The credit reporting agencies of the Mortgage Adviser, the Lender and the Recipients may hold our personal information on their systems and to use our personal information to provide credit reporting services.
 - The credit reporting agencies of the Mortgage Adviser, the Lender and the Recipients may provide our personal information to its customers using their credit reporting services.
 - The Mortgage Adviser, the Lender and the Recipients may use the services of their credit reporting agencies in the future for the purposes related to the provision of the loan and/or any other credit to me/us. This authorisation shall include the use of any monitoring services to receive updates about me/us if any of the personal information held about me/us changes.
 - The Mortgage Adviser, the Lender and the Recipients may give information to credit reporting agencies about our default in any payment obligations.
 - The credit reporting agencies of the Mortgage Adviser, the Lender and the Recipients may provide information about our default in any payment obligations to other customers of the credit reporting agencies.
 - The Lender relies on the information provided in this form and as determined by the Lender, failure to provide, or the supply of materially incorrect information may result in my/our application being declined.
6. If this application is accepted, I/We authorise the recipients to disclose personal information held to an associated Lender in order for that Lender to open and maintain a transaction account.

The name and address of the Mortgage Adviser firm that will hold the information is:

Name	Address

Please stamp or print clearly

CUSTOMER DECLARATION

I/We (the Applicants) declare, acknowledge and agree the following:

- That the information contained in this application is true and correct.
- That where the Mortgage Adviser has assisted me/us to complete this application form, that I/we have authorised this and that the information contained in this application is true and correct.
- I/We are at least 18 years of age.
- I/We have not been declared bankrupt, I/we are not currently an undischarged bankrupt, and I/we have not been admitted to the no asset procedure, nor are liable under any proceedings under the Insolvency Act 1967 and its amendments.
- I /We have not had any judgments entered against me/us.
- I/We have not withheld any information on my/our financial position or commitments that might affect the decision of the Recipients specified above in respect of this Application.
- That I am/we are able to meet legal and valuation costs.
- That, as part of the intended financing transaction, we should review our personal risk insurance requirement.
- That should our circumstances change before the loan is repaid, we have an obligation to notify the Mortgage Adviser.
- The Mortgage Adviser may receive a commission for the writing or referral of any personal risk insurance.
- I/We have been provided with (as applicable) a copy of the Mortgage Adviser's Disclosure Statement and/or the Disclosure Statement of the qualifying financial entity that employs the Mortgage Adviser, or for which the, Mortgage Adviser is a nominated representative.
- I/We DO NOT act as Guarantor for another party. (If Yes, please explain.)
- I/We hold New Zealand permanent residency or citizenship: Evidence is required in all instances.
- That the Mortgage Adviser provides a mortgage consultancy service for its clients requiring mortgage finances secured (generally, but not exclusively) by residential property. Further, you understand that the Mortgage Adviser generally does not charge me/us for these services (unless specifically negotiated in advance), but receives a commission from the Lender providing the loan. The Mortgage Adviser is not an employee, agent partner, or joint venture partner of, nor does the Mortgage Adviser act on behalf of, the Lender.
- If the Mortgage Adviser charges a separate consultancy fee, or a commission claw back, these costs will be disclosed to me/us at the time of application.
- If the Mortgage Adviser has an arrangement with the Lender that the Lender will pay an ongoing commission over the term of my/our loan, the Lender will periodically disclose the loan balance to the Mortgage Adviser.

CUSTOMER DECLARATION OF PURPOSE

(tick one of the following that applies)

- I/We are not registered for GST and will not be with respect to this security property.
- I/We will be registered for GST but the security property is/will not be used for the purposes of taxable activity.
- I/We will be registered for GST and the security property is/will be used for the purposes of taxable activity.

(tick one of the following that applies)

- I/We confirm that any credit or advance that a Lender provides to me/us is to be used primarily for Business or investment purposes.
- I/We confirm that any credit or advance that a Lender provides to me/us is to be used primarily for personal, domestic or household purposes.

I/We acknowledge that we understand our rights under the Privacy Act 1993 as listed above, and that I/we have read and understood our obligations under the Customer Declaration section above.

Applicant's signature

Joint applicant's signature

Date

CLIENT DISCLOSURE NOTES
