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## Loan application

Today's date \_\_\_\_\_

Finance Date \_\_\_\_\_ Settlement Date \_\_\_\_\_

### Summary information (Office use only)

Loan request \_\_\_\_\_

Lender \_\_\_\_\_

Lenders mortgage insurance premium \$ \_\_\_\_\_ Add to loan? Yes ☐ No ☐

New purchase ☐ Refinance ☐ Building ☐ Top up ☐

LM Branch \_\_\_\_\_

Consultant \_\_\_\_\_

Loan in name of \_\_\_\_\_

Security in name of \_\_\_\_\_

Identification \_\_\_\_\_

Identification \_\_\_\_\_

### Applicant one personal details

Title \_\_\_\_\_

Surname \_\_\_\_\_

First names \_\_\_\_\_

Date of birth \_\_\_\_\_

Number of dependents \_\_\_\_\_ Ages \_\_\_\_\_

Marital status

Married ☐ De facto ☐ Single ☐

NZ residency held? Yes ☐ No ☐

Are you currently

Living in own home ☐ Renting ☐

Boarding ☐ Other ☐

Street address \_\_\_\_\_

Suburb \_\_\_\_\_

City/town \_\_\_\_\_ Postcode \_\_\_\_\_

Number of years at this address \_\_\_\_\_

Previous address (if less than 3 years)

Number of years at previous address \_\_\_\_\_

Home phone: \_\_\_\_\_

Work phone: \_\_\_\_\_

Fax: \_\_\_\_\_ Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

Postal address:

### Applicant two personal details

Title \_\_\_\_\_

Surname \_\_\_\_\_

First names \_\_\_\_\_

Date of birth \_\_\_\_\_

Number of dependents \_\_\_\_\_ Ages \_\_\_\_\_

Marital status

Married ☐ De facto ☐ Single ☐

NZ residency held? Yes ☐ No ☐

Are you currently

Living in own home ☐ Renting ☐

Boarding ☐ Other ☐

Street address \_\_\_\_\_

Suburb \_\_\_\_\_

City/town \_\_\_\_\_ Postcode \_\_\_\_\_

Number of years at this address \_\_\_\_\_

Previous address (if less than 3 years)

Number of years at previous address \_\_\_\_\_

Home phone: \_\_\_\_\_

Work phone: \_\_\_\_\_

Fax: \_\_\_\_\_ Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

Postal address:

Applicant one personal details

Current employment

Source of income

Salary/wages ☐

Self employed ☐

Other ☐ \_\_\_\_\_

Employer \_\_\_\_\_

Your position \_\_\_\_\_

Length of time with this employer \_\_\_\_\_

Previous employment (if less than 3 years)

Employer \_\_\_\_\_

Your position \_\_\_\_\_

Length of time with this employer \_\_\_\_\_

Applicant two personal details

Current employment

Source of income

Salary/wages ☐

Self employed ☐

Other ☐ \_\_\_\_\_

Employer \_\_\_\_\_

Your position \_\_\_\_\_

Length of time with this employer \_\_\_\_\_

Previous employment (if less than 3 years)

Employer \_\_\_\_\_

Your position \_\_\_\_\_

Length of time with this employer \_\_\_\_\_

Assets/Liabilities

Assets

Property (include address)	\$	
Cash funds	\$	
Bank		
Bank		
Bank		
Shares		
Vehicles	\$	
Life insurance (details)		
Company	Face value	Cash value
Medical cover (details)		
Company	\$ Month/cost	
Superannuation (details)	\$	
Furniture/other assets (details)	\$	

Total assets (A) \$

Signed  
Date

Liabilities

Home Loans	% Rate	\$ Balance
Revolving Credit	\$ Limit	\$ Balance
Bank overdraft	\$ Limit	\$ Balance
Credit cards/store cards	\$ Limit	\$ Balance
Hire purchase (details)	\$ Cost/month	\$ Balance
IRD/Student loan		
Other Loans	\$ Cost/month	\$ Balance

Total liabilities (B) \$

Nett assets (A-B) \$

Are you acting as guarantor for any other liabilities?  
(Please specify)

Solicitor details

Name  
Company  
Address  
Email  
Phone Fax  
DX

Signed  
Date

## Annual gross income

	Applicant 1	Applicant 2
Gross salary/wages	<input type="text"/>	<input type="text"/>
Overtime	<input type="text"/>	<input type="text"/>
Second job	<input type="text"/>	<input type="text"/>
Rentals	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>
<b>Total (Annual)</b>	<input type="text"/>	<input type="text"/>

## Monthly net income

Applicant 1	<input type="text"/>
Applicant 2	<input type="text"/>
Welfare benefits	<input type="text"/>
Other income (specify)	<input type="text"/>
Other income (specify)	<input type="text"/>
<b>Total income</b>	<input type="text"/>

## Monthly expenditure

This loan	<input type="text"/>
Other mortgage repayments	<input type="text"/>
Hire purchase repayments	<input type="text"/>
Other loan repayments	<input type="text"/>
Credit cards/store accounts	<input type="text"/>
Child maintenance/child care	<input type="text"/>
Motor vehicle expenses	<input type="text"/>
Life/medical insurance	<input type="text"/>
Superannuation	<input type="text"/>
Rates	<input type="text"/>
House and contents insurance	<input type="text"/>
Other household expenses	<input type="text"/>
(Estimate amount for electricity, gas, telephone, maintenance etc)	
Living expenses	<input type="text"/>
Other (Specify)	<input type="text"/>
<b>Total monthly expenses</b>	<input type="text"/>

## Monthly expenditure after loan settlement

New/existing	Loan \$	Table - I/O or R/C	% p.a.	Years	Fixed/Variable	W/F/M
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Declarations and privacy act

**I/We authorise that the information contained in this application form may be used by and relied on by the lending institutions listed below. This will include the lenders respective Mortgage Guarantee Insurance Company and credit reference agencies.**

I/we understand that the broker does not charge me for these services, unless specifically agreed in writing in advance, but receives a commission from the lender providing the loan. The broker is not an employee, agent, partner, nor joint venture partner of, nor does the broker act on behalf of the lender. I/we acknowledge that personal information collected in this form and in the course of my dealings with the broker named in this application (broker) is collected initially for the purpose of assessing my application for mortgage finance and may be given to a number of lenders (each a lender) at the discretion of the broker. If my application is successful, I/we accept, that the information will be used by the lender for the purpose of administering the loan and by the lender and broker for administering any ongoing commission payments to the broker.

If the broker has an arrangement with the lender that the lender will pay ongoing commission over the term of the loan, the lender will periodically disclose the loan balance to the broker.

I/we accept that the broker and lender might use my personal information for market research purposes and to notify me/us of products or services that may be of interest to me/us.

I/we accept that the lender will, from time to time, make the information available to the lenders mortgage insurer (if any) any person with whom the lender proposes to enter into contractual arrangements, any security, trustee and any assignee or potential assignee of the lenders rights (the recipients).

The name and address of the broker that will hold this information is:

Name: .....

Address: .....

I/we understand that I/we are not required by law to provide any personal information to the broker but any failure to do so might prejudice any chances of obtaining finance.

I/We authorise:

- The Broker, the Lender and the Recipients to collect personal information about me from third parties including, but not restricted to, credit reporting agencies, banks and employers, and for those third parties to disclose information to the Broker, the Lender and the Recipients.
- The Lender to disclose my personal information to the Broker during the term of the loan in order to answer my queries or assist me with my financial arrangements as my circumstances change.
- The Broker, the Lender and the Recipients to disclose my personal information to credit reporting agencies and also to any third party making an authorised enquiry about me.
- The credit reporting agencies of the Broker, the Lender and the Recipients to hold my personal information on their systems and to use my personal information held on their systems to provide credit reporting services.
- The credit reporting agencies of the Broker, the Lender and the Recipients to provide my personal information to its customers using their credit reporting services.
- The Broker, the Lender and the Recipients to use the services of their credit reporting agencies in future for the purposes related to the provision of the loan and/or any other credit to me. This authorisation shall include the use of any monitoring services to receive updates about me if any of the personal information held about me changes.
- The Broker, the Lender and the Recipients to give information to credit reporting agencies about my default in any payment obligations.
- The credit reporting agencies of the Broker, the Lender and the Recipients to provide information about my default in any payment obligations to other customers of the credit reporting agencies.

I/we understand that pursuant to the Privacy Act 1993 I have the right to request access to and correction of any personal information held by the broker of by the lender.

I/we confirm that:

- ☐ The information contained in the application is true and correct;
- ☐ I am to meet legal and valuation costs;
- ☐ I am not registered for GST and will not be with respect to the security property.
- ☐ I am/will be registered for GST but the security property is not/will not be used for the purpose of a taxable activity.
- ☐ I am/will be registered for GST and the security property is/ will be used for the purposes of a taxable activity.

I/we acknowledge that as part of the intended financing transaction I should review my personal risk insurance requirement.

I have been offered the option to review my personal risk insurance requirements by a specialist insurance adviser and have decided to: (delete not applicable)

- ☐ Have the review completed by an appointed insurance adviser
- ☐ Decline the option to review my personal risk insurance requirements and exempt the broker, consultants, insurance advisers from any liability or loss caused as a result of this decline.

The signing of this application form in no way implies an application has been made to the broker for such a review

I understand that should my circumstances change before the loan is repaid, I am responsible for continuing to make loan repayments.

In the event of my death, I understand that it will be my estates responsibility to make the loan repayments and or to pay off any loan balance.

I / We acknowledge that I / We have received a copy of my / our loan application form and confirm that the information included in this application including my asset & liability statement is true and correct

I acknowledge that I have been provided a copy of the brokers Personal Disclosure Statement

Signed ..... Signed.....

Name .....Name.....

Date .....Date.....

## Checklist

Document	Attached	Forthcoming	Comment
Signed application form	<input type="checkbox"/>	<input type="checkbox"/>	_____
Diary note	<input type="checkbox"/>	<input type="checkbox"/>	_____
Identification	<input type="checkbox"/>	<input type="checkbox"/>	_____
Proof or residency	<input type="checkbox"/>	<input type="checkbox"/>	_____
Credit checks	<input type="checkbox"/>	<input type="checkbox"/>	_____
Proof of income	<input type="checkbox"/>	<input type="checkbox"/>	_____
Sales and purchase agreement	<input type="checkbox"/>	<input type="checkbox"/>	_____
Valuation(s)	<input type="checkbox"/>	<input type="checkbox"/>	_____
Proof of deposit	<input type="checkbox"/>	<input type="checkbox"/>	_____
3 Month bank statements	<input type="checkbox"/>	<input type="checkbox"/>	_____
6 Month mortgage statements	<input type="checkbox"/>	<input type="checkbox"/>	_____
Building contract	<input type="checkbox"/>	<input type="checkbox"/>	_____
Gifts/statutory declaration	<input type="checkbox"/>	<input type="checkbox"/>	_____
Certificate of incorporation	<input type="checkbox"/>	<input type="checkbox"/>	_____
Trust deed	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	_____