



Mortgage application

Application summary

<input type="checkbox"/> Pre Approval	<input type="checkbox"/> New Purchase	Settlement Date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
<input type="checkbox"/> Refinance	<input type="checkbox"/> Top Up	Finance Date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
<input type="checkbox"/> Construction	<input type="checkbox"/> Bridging	<input type="checkbox"/> Routine	<input type="checkbox"/> Urgent

Borrower/Guarantor details

Existing client	<input type="checkbox"/>	Access number	<input type="text"/>
Personal names of borrowers & guarantors	<input type="text"/>	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor
	<input type="text"/>	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor
	<input type="text"/>	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor
Trust name(s)	<input type="text"/>	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor
	<input type="text"/>	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor
Company name	<input type="text"/>	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor
Mortgagor details (if different from borrower)	<input type="text"/>		
Preferred contact person	<input type="text"/>		
Phone number	<input type="text" value="()"/>	Best time to call	<input type="text"/>
Email	<input type="text"/>		

Adviser details

Adviser name	<input type="text"/>	Adviser code	<input type="text"/>
Adviser business	<input type="text"/>		
Phone number	<input type="text" value="()"/>	Fax number	<input type="text" value="()"/>
Email	<input type="text"/>		

1. Getting started

Who is this application for?

- For me only
Complete all sections except sections 2 and 5
- For me and another person
Complete all sections except sections 2 and 3
- For a company
Complete all sections
- For a trust
Complete all sections

2. About you

What's your name, date of birth and gender?

Mr Mrs Miss Ms Other

First name:

Last name:

Date of birth:

Male Female

What are your phone numbers and email address?

Work phone:

Mobile phone:

Home phone:

Fax:

Email:

What's your relationship status?

Single Couple Other:

How many dependants do you have and how old are they?

dependants aged

Are you a permanent New Zealand resident?

Yes No, I'm a resident of:

What is your country of birth?

What is your country of citizenship?

Where do you live, and how long have you lived there?

In my own home I rent With relatives I board

In accommodation provided by my employer

Address:

for years and months

3. About the other applicant

What's your name, date of birth and gender?

Mr Mrs Miss Ms Other

First name:

Last name:

Date of birth:

Male Female

What are your phone numbers and email address?

Work phone:

Mobile phone:

Home phone:

Fax:

Email:

What's your relationship status?

Single Couple Other:

How many dependants do you have and how old are they?

dependants aged

Are you a permanent New Zealand resident?

Yes No, I'm a resident of:

What is your country of birth?

What is your country of citizenship?

Where do you live, and how long have you lived there?

In my own home I rent With relatives I board

In accommodation provided by my employer

Address:

for years and months

2. About you – continued

If you have a different postal address, what is it?

If you have lived at your current address for less than 2 years, what was your previous address, and how long did you live there?

for years and months

Who do you currently work for, and how long have you worked there?

Name:

--

Address:

Occupation:

--

for years and months

Who did you work for before that, and how long did you work there?

for years and months

What's your IRD number?

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

3. About the other applicant – continued

If you have a different postal address, what is it?

If you have lived at your current address for less than 2 years, what was your previous address, and how long did you live there?

for years and months

Who do you currently work for, and how long have you worked there?

Name:

--

Address:

Occupation:

--

for years and months

Who did you work for before that, and how long did you work there?

for years and months

What's your IRD number?

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

4. Your income

What's your main source of income?

Full-time work
 Self-employed
 ACC
 Permanent part-time work
 Contract work
 WINZ
 Other eg. seasonal work, retired

How much money do you earn each year, before tax?

In base income excluding overtime or commission	\$
From other employment eg. second job, casual work Job: <input style="width: 250px;" type="text"/>	\$
From other income eg. overtime, commission, interest, allowances	\$
In net profit before tax for self-employed applicants only	\$
TOTAL A	\$

If this application is for you and another person, what's their main source of income?

Full-time work
 Self-employed
 ACC
 Permanent part-time work
 Contract work
 WINZ
 Other eg. seasonal work, retired

How much money do they earn each year, before tax?

In base income excluding overtime or commission	\$
From other employment eg. second job, casual work Job: <input style="width: 250px;" type="text"/>	\$
From other income eg. overtime, commission, interest, allowances	\$
In net profit before tax for self-employed applicants only	\$
TOTAL B	\$

What's your combined rental income each year before tax?

Address	Amount
	\$
	\$
	\$
TOTAL RENTAL INCOME C	\$

What's your total income?

A + B + C TOTAL INCOME	\$
-------------------------------	-----------

5. Your savings and investments

What home or investment properties do you own?

If this application is just for you, enter your individual details. If it's for you and another person, enter your combined details.

Type	Address	Value
		\$
		\$
		\$
		\$

What motor vehicles do you own?

Make	Model	Type	Value
			\$
			\$

5. Your savings and investments – *continued*

What savings and investment accounts do you have?

Bank or organisation	Type	Balance
		\$
		\$
		\$
		\$

What superannuation do you have?

Bank or organisation	Type	Balance
		\$

What other assets or investments do you have?

Type	Value
	\$
	\$
	\$
House contents	\$
TOTAL	\$

What will you be using for you deposit? (please provide evidence)

KiwiSaver	\$	Gift	\$
Savings	\$	Other	\$
TOTAL			\$

6. Your loans and spending

If this application is just for you, enter your individual details. If it's for you and another person, enter your combined details.

How much do you owe?

	Bank or organisation	Credit limit	Balance
In home loans			\$
			\$
In personal loans			\$
			\$
In overdrafts			\$
			\$
In credit or store cards			\$
			\$
In hire purchases			\$
			\$
On a student loan			\$
In other loans			\$
TOTAL			\$

6. Your loans and spending – continued

Detailed household expenses

*This must be completed in full.

Category	Description	Frequency	How much do you spend now?	How much will you spend at settlement date?
			Amount \$	Amount \$
Housing	Rent			
	Council rates			
	Water rates			
	Telephone / internet			
	Electricity / gas			
	Insurance (building contents)			
	Furniture / appliances			
	Maintenance			
	Other			
Personal	Food / groceries / household			
	Clothing / shoes			
	Medical / dental costs			
	Mobile phone			
	Adult education			
	Donations			
	Other			
Transport	Registration / insurance			
	Maintenance / repairs			
	Petrol			
	Public transport			
	Parking			
	Other			
Financial	Mortgage – new			
	Mortgage – existing			
	Hire purchase			
	Credit cards			
	Store cards			
	Personal loans			
	Student loans			
	Medical insurance			
	Life insurance			
	House and contents insurance			
	Savings			
Other				
Leisure	Holidays			
	Restaurants / outings			
	Sports / membership			
	Magazines / CDs / books			
	Other			
Dependants	Child care / school fees			
	Other			
TOTAL				

7. Your home loan options

What would you like to do?

- Buy a property
 Refinance
 Top-up

What will you spend the loan on?

- A residential property
 An investment property
 An apartment
 An holiday home
 Construction / new dwelling
 Major alterations
 Minor alterations (ie non-structural/interior/exterior decorating)
 Vacant land
 Debt consolidation
 Personal assets
 Lifestyle
 A holiday
 Other

How much is the property and how much do you need to borrow?

Property price or value	<i>this is value D</i>	\$
Deposit	<i>this is value E</i>	\$
Amount you need to borrow	D minus E this is value F	\$
Loan to value ratio	F divided by D	%

When would you like your repayments to begin?

D D M M Y Y Y Y

How frequently would you like to make your repayments?

- Weekly
 Fortnightly
 Monthly

How long do you want to repay the loan?

Years (maximum 30)

How do you want your loan to be structured?

Loan structure	Amount	Loan term (years)	Interest rate	Fixed rate term (months)	Interest only period if required (months)
1. Floating	\$		%		
2. Floating	\$		%		
3. Fixed	\$		%		
4. Fixed	\$		%		
5. Fixed	\$		%		
6. Other	\$		%		
Payment method	<input type="checkbox"/> Salary Credit <input type="checkbox"/> Direct Debit	Payment Amount (if other than minimum required)		\$	
Payment method	<input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly				

Please note: Salary credit is available on floating rate loans only.
*Rates at date of application. May change before settled.

8. Your loan and construction

Will any part of your home loan be used for construction?

- Yes, it will cost \$
 No

If some, or all, of the loan will be used for construction please complete this section:

Are you going to be living in the property once it has been completed?

- Yes
 No

Is the development contract for a fixed price?

- Yes
 No

Is the development by a registered master / certified builder?

- Yes
 No

How long is construction scheduled to take?

months

8. Your loan and construction – continued

Who's your existing house and contents insurer?

You

Other applicant

How much life insurance cover do you have?

\$	\$
----	----

How much do you spend on income protection per month?

\$	\$
----	----

9. Your Solicitor

What's the name and address of your solicitor?

Name	Firm
<input type="text"/>	<input type="text"/>

Address

What's their phone number, fax number, and email address?

Phone	Fax	Email
()	()	<input type="text"/>

10. Security details

Security 1

New Security Existing Security

Property address:

Zoning:

Residential Commercial Rural

Bank / security value:

\$

Valuation type:

Purchase price Govt valuation Registered valuation

Valuation date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Property type:

Std residential Apartment Attached unit Lifestyle Other:

Ownership type:

Owner occupied Investment

Property owned by:

Borrower Guarantor

Legal type:

Freehold Leasehold Cross leased Unit title

Company title Other

Security 2

New Security Existing Security

Property address:

Zoning:

Residential Commercial Rural

Bank / security value:

\$

Valuation type:

Purchase price Govt valuation Registered valuation

Valuation date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Property type:

Std residential Apartment Attached unit Lifestyle Other:

Ownership type:

Owner occupied Investment

Property owned by:

Borrower Guarantor

Legal type:

Freehold Leasehold Cross leased Unit title

Company title Other

11. Insurance

House insurance

The Lender requires your house to be insured before you can drawdown any home lending. Your Adviser can contact you on approval of your loan application to arrange insurance easily over the phone.

Yes I / we would like to be contacted about house insurance. Please arrange for someone to contact me / us.

Lender's mortgage insurance

If we require the home loan to be insured under a Lender's Mortgage Insurance policy, you will be told. You will be required to pay the premium for this. Any benefit under that Lender's Mortgage Insurance cover will be the Lender's.

Personal protection insurance

1. If you (or your partner) were to die would your family be able to keep their home? Yes No
2. If you (or your partner) were to become ill and could no longer earn an income would you still be able to afford your home loan repayments? Yes No

If you have answered NO to either of these two questions and would like to find out how you could protect your home and family, please tick and initial here.

3. Are you a smoker? Yes No

Yes I am / we are interested in finding out more about insurance. Please arrange for an Adviser to contact me / us when my / our application is approved.

12. Finishing

I understand that the Adviser provides a mortgage consultancy service for its clients requiring mortgage finance secured (generally, but not exclusively) by residential property. Further, I understand that the Adviser does not charge me for these services (unless specifically negotiated in advance), but receives a commission from the Lender providing the loan. The Adviser is not an employee, agent, partner, nor joint venture partner of, nor does the Adviser act on behalf of, the Lender.

I am aware that the personal information collected in this form and in the course of my dealings with the Adviser named in this application ("Adviser") is collected initially for the purposes of assessing my application for mortgage finance. If my application is successful, I understand that the information will be used by the Lender for the purpose of administering the loan, and by the Lender and Adviser for administering any ongoing commission payments to the Adviser.

If the Adviser has an arrangement with the Lender that the Lender will pay an ongoing commission over the term of my loan, the Lender will periodically disclose the loan balance to the Adviser. I understand that the Adviser and Lender might also use my personal information for the purposes of market research and from time to time notify me of products or services that may be of interest to me.

I am aware that the Lender will, from time to time, make the information available to the Lender's 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 Lender's rights (the "Recipients").

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

Name:

Address:

and also any Lenders approached by the Adviser in the course of arranging the loan. I understand that I am not required by law to provide any personal information to the Adviser, but my failure to do so might prejudice my chances of obtaining finance.

I authorise:

- The Adviser, 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 Adviser, the Lender and the Recipients.
- The Lender to disclose my personal information to the Adviser during the term of the loan in order to answer my queries or assist me with my financial arrangements as my circumstances change.
- The Adviser, the Lender and the Recipients to disclose my personal information to credit reporting agencies and also to any third party making an authorised enquired about me.
- The credit reporting agencies of the Adviser, 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 Adviser, the Lender and the Recipients to provide 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 Adviser, the Lender and the Recipients to provide my personal information to its customers using their credit reporting services.
- The Adviser, 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 Adviser, 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 Adviser, the Lender and the Recipients to provide information about my default in any payment obligations to other customers of the credit reporting agencies.

I understand that, pursuant to the Privacy Act 1993, I have a right to request access to and correction of any personal information held by the Adviser, or by the Lender.

I confirm:

- that the information contained in this application is true and correct;
- that I am to meet legal and valuation costs;
- I have not been declared bankrupt, I am not currently an undischarged bankrupt, and I have not been admitted to the no asset procedure, nor are liable under any proceedings under the Insolvency Act 1967 and its amendments;
- I have not had any judgements entered against me;
- I have not withheld any information on my financial position or commitments that might affect the decision of a Lender;
- I DO NOT act as a Guarantor for another party;
- I am not registered for GST and will not be respect to the security property;
- I am / will be registered for GST but the security property is not / will not be used for the purposes 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.

Please delete those not relevant.

Risk Review

I acknowledge that, as part of the intended financing transaction, I should review my personal risk insurance requirement. I understand that should my circumstances change before the loan is repaid, I am responsible for continuing to make loan payments. In the event of my death, I understand that it will be my estate's responsibility to make the loan repayments and / or to pay off any loan balance. The signing of this application form in no way implies an application has been made to the Adviser for such a review. The Adviser may receive a commission for the writing or referral of any personal risk insurance.

I acknowledge receipt of my Adviser's Disclosure Statement

version no. dated

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Applicant's signature:

Today's date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Other applicant's signature:

Today's date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

In this statement terms (such as "I", "me" and "my") include the plural ("we", "us" and "our") where appropriate. The terms: "Adviser" means the person and / or firm who is attempting to arrange mortgage finance on your behalf; "Lender" includes a prospective Lender from whom the Adviser seeks mortgage finance on your behalf, and includes banks, finance companies, Lenders' mortgage insurers and all other financial institutions and financing sources.

Note: Guarantors must complete a separate application.

12. Finishing – continued

Office use only

Declaration	
Loan completed by	
Adviser name:	Adviser business:
<input type="text"/>	<input type="text"/>
I confirm I have physically identified the client (s), and I have verified their address, income, employment, assets and liabilities.	
<input type="text" value="SIGN HERE"/>	Today's date
	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

Provide your identification to verify your identity and address

Please complete option 1 in the table below and attach copies of the requested document (please tick which document you are providing). If you cannot provide a document from option 1, then complete option 2 or 3.

Option 1: ONE document from this section	
<input type="checkbox"/> NZ passport (Identity page)	<input type="checkbox"/> NZ firearms licence
<input type="checkbox"/> Overseas passport (Identity page)	<input type="checkbox"/> NZ certificate of Identity

Option 2: <input type="checkbox"/> Current NZ Driver's Licence PLUS (ONE of the of the documents from this section)	
<input type="checkbox"/> Super Gold card	<input type="checkbox"/> NZ full birth certificate/Birth certificate issued by foreign government
<input type="checkbox"/> Debit card/efpos card from a NZ registered bank (containing name and legible signature)	<input type="checkbox"/> Bank statement or IRD statement issued in your name in the last 6 months
<input type="checkbox"/> NZ citizenship certificate/citizenship certificate issued by foreign government	

Option 3: <input type="checkbox"/> 18+ Identity card PLUS (ONE of the documents from this section)	
<input type="checkbox"/> NZ full birth certificate/Birth certificate issued by foreign government	<input type="checkbox"/> NZ citizenship certificate/citizenship certificate issued by foreign government

IMPORTANT: If you are providing previously certified identity documents, please ensure the documents have been certified not more than 3 months prior. Please attach only the certified photocopies of the original documents to this form.

Proof of address

As well as providing your identity documents you must also supply proof of your address. Tick one document option from this section. The document you supply needs to be addressed to you at the residential address detailed in section (a) and dated within the last 12 months.

- | | |
|--|---|
| <input type="checkbox"/> Letter or invoice from utility company | <input type="checkbox"/> Bank statement |
| <input type="checkbox"/> Letter from government agency (e.g. Inland Revenue, rates bill) | |

Required attachments

- | | |
|---|---|
| <input type="checkbox"/> Diary notes | <input type="checkbox"/> Deposit evidence |
| <input type="checkbox"/> Proof of address | <input type="checkbox"/> 3 months bank statements |
| <input type="checkbox"/> Identification | <input type="checkbox"/> 6 months bank statements |
| <input type="checkbox"/> Proof of residency | <input type="checkbox"/> Building contract |
| <input type="checkbox"/> Proof of income | <input type="checkbox"/> Gift/Statutory declaration |
| <input type="checkbox"/> Wage and salary | <input type="checkbox"/> Certificate of incorporation |
| <input type="checkbox"/> Self employed | <input type="checkbox"/> Trust deed |
| <input type="checkbox"/> Rental income | <input type="checkbox"/> Other <input type="text"/> |
| <input type="checkbox"/> Valuation(s) | <input type="checkbox"/> Other <input type="text"/> |

Appendix A

Director, shareholder and trustee details

This section must be completed by all individuals listed below who are not applicants:

- Limited liability company: All shareholders who own more than 25%, the CEO and all directors
- Trust: All trustees

Individual 1

What is your designation?

Professional / Independent Yes No

What's your name, date of birth and gender?

Mr Mrs Miss Ms Other

First name

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Last name

Male Female

What are your phone numbers and email address?

Work phone:

Mobile phone

Home phone:

Fax:

Email:

What is your country of birth?

What is your country of citizenship?

What is your occupation?

Individual 2

What is your designation?

Professional / Independent Yes No

What's your name, date of birth and gender?

Mr Mrs Miss Ms Other

First name

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Last name

Male Female

What are your phone numbers and email address?

Work phone:

Mobile phone

Home phone:

Fax:

Email:

What is your country of birth?

What is your country of citizenship?

What is your occupation?

Individual 3

What is your designation?

Professional / Independent Yes No

What's your name, date of birth and gender?

Mr Mrs Miss Ms Other

First name

Last name

Male Female

What are your phone numbers and email address?

Work phone:

()

Mobile phone

()

Home phone:

()

Fax:

()

Email:

What is your country of birth?

What is your country of citizenship?

What is your occupation?

Individual 4

4. What is your designation?

Professional / Independent Yes No

What's your name, date of birth and gender?

Mr Mrs Miss Ms Other

First name

Last name

Male Female

What are your phone numbers and email address?

Work phone:

()

Mobile phone

()

Home phone:

()

Fax:

()

Email:

What is your country of birth?

What is your country of citizenship?

What is your occupation?

Appendix B

Trust and company details

If your organisation is a company, are there nominee shareholders or shares in bearer form?

Yes No

If your organisation is a trust, or a company with shares in bearer form, what is the source of wealth or funds of your organisation?

If your trust has 10 or less named beneficiaries, list them below:

<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"/>	<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"/>	<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"/>

Otherwise list of the classes of beneficiaries of your trust:

If a Professional or Independent Trustee Company is involved with your trust:

Is there any individual associated with the trustee company that has, or does the trustee company itself have, any of the following powers in regards to the trust?

- Have the authority to transact on the trust's accounts
- Appoint or dismiss trustees and/or beneficiaries
- Amend the trust deed
- Control over any of the assets of the trust
- Power to make investment decisions

Yes No

If yes, the individual(s) empowered to do so for the trustee company must be specifically named below (please note: this will then require identification to be collected for these individuals)

Individual 1

Individual 2

Individual 3

Individual 4

Company

Company name

Company No.

Address