

Home Loan Application



Home Loan Summary Details (Completed by Advisor)



BORROWER DETAILS

Mr/Mrs/Miss/Ms	Last name	First names
Mr/Mrs/Miss/Ms	Last name	First names
Mr/Mrs/Miss/Ms	Last name	First names
Mr/Mrs/Miss/Ms	Last name	First names

BROKERAGE

Company			
Name	Broker Code		
Contact Numbers	Phone ()	Fax ()	Mobile ()
Address			
Email	Aggregator/Franchise		
Commission	<input type="checkbox"/> Full up front commission only	<input type="checkbox"/> Up front commission renewal	
	<input type="checkbox"/> Renewal commission only	<input type="checkbox"/> Commission on bridging	

APPLICATION SUMMARY

LVR	Amount Requested (excl. LMI) \$ _____ (A)			Value (per security) \$ _____ (B)		
(Loan Value Ratio)	LVR = (A / B) _____ %					
Add LMI fee to loan amount	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Commission			
DSR (Debt Servicing Ratio) Select one or more of the following	<input type="checkbox"/> _____ % <input type="checkbox"/> Net Surplus (UMI) \$ _____					

NOTES

DATES

<input type="checkbox"/> Routine	<input type="checkbox"/> Urgent	<input type="checkbox"/> No pages (including this cover)
<input type="checkbox"/> Pre approval	Finance / /	Settlement / /

(Loan Value Ratio)

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 include mailing address if different						Years at address	
						Post Code	
Previous address (if you have lived at your current address for less than 3 years)							
+Identification	Primary ID including ID number			Secondary ID including ID number			
Residency	NZ Residency		Citizen		Permanent Resident	Other (Please specify)	
Ownership arrangements		Owner occupied		Renting		With family	Other (Please specify)
Job type		Full time		Part time		Self employed	Other (Please specify)
Occupation title						Years at employer	
Employer's name					Phone number ()		
Employer's address							
Previous Employer(s) (if less than three years)						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 include mailing address if different						Years at address	
						Post Code	
Previous address (if you have lived at your current address for less than 3 years)							
+Identification	Primary ID including ID number			Secondary ID including ID number			
Residency	NZ Residency		Citizen		Permanent Resident	Other (Please specify)	
Ownership arrangements		Owner occupied		Renting		With family	Other (Please specify)
Job type		Full time		Part time		Self employed	Other (Please specify)
Occupation title						Years at employer	
Employer's name					Phone number ()		
Employer's address							
Previous Employer(s) (if less than three years)						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)	\$

Total assets \$ A

Liabilities

	Company	Limit	Amount owing
Overdraft			\$
Personal loans			\$
Car loan			\$
	Details		Amount owing
Hire purchases			\$
			\$
Guarantees			\$
	Company	Limit	Amount owing
Credit cards/ Store cards			\$
			\$
			\$
	Lender		Amount owing
Mortgages			\$
			\$
			\$
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
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$

Total Net Income \$ A

Expenditure**Monthly**

Current mortgage payments	\$
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 costs	\$
Body Corporate Fee	\$
Ground Rent on Leasehold Property	\$
Rates & Insurance	\$
Rent/Board	\$
Life Insurance	\$
Food	\$
Utilities	\$
Household Contents/Services	\$
ClothingFootware	\$
Transport	\$
School Fees	\$
Other Regular Financial Obligations	\$
Total Monthly Outgoing	\$

\$ B

Total Surplus \$ A-B

(E). SECURITY DETAILS

Property one

Address of property offered

Proposed use of property

Type of property

Ownership Entity

Property value

Property Subject to GST

Include as Security

<input type="checkbox"/> Owner occupied		<input type="checkbox"/> Investment		<input type="checkbox"/> Holiday home					
<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	
<input type="checkbox"/> Personal		<input type="checkbox"/> LAQC		<input type="checkbox"/> FT		<input type="checkbox"/> Other			
\$				Registered valuation				Government valuation	
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Will this be your postal address after settlement?		<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No						

Property two

Address of property offered

Proposed use of property

Type of property

Ownership Entity

Property value

Property Subject to GST

Include as Security

<input type="checkbox"/> Owner occupied		<input type="checkbox"/> Investment		<input type="checkbox"/> Holiday home					
<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	
<input type="checkbox"/> Personal		<input type="checkbox"/> LAQC		<input type="checkbox"/> FT		<input type="checkbox"/> Other			
\$				Registered valuation				Government valuation	
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Will this be your postal address after settlement?		<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No						

Property three

Address of property offered

Proposed use of property

Type of property

Ownership Entity

Property value

Property Subject to GST

Include as Security

<input type="checkbox"/> Owner occupied		<input type="checkbox"/> Investment		<input type="checkbox"/> Holiday home					
<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	
<input type="checkbox"/> Personal		<input type="checkbox"/> LAQC		<input type="checkbox"/> FT		<input type="checkbox"/> Other			
\$				Registered valuation				Government valuation	
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Will this be your postal address after settlement?		<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No						

Property four

Address of property offered

Proposed use of property

Type of property

Ownership Entity

Property value

Property Subject to GST

Include as Security

<input type="checkbox"/> Owner occupied		<input type="checkbox"/> Investment		<input type="checkbox"/> Holiday home					
<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	
<input type="checkbox"/> Personal		<input type="checkbox"/> LAQL		<input type="checkbox"/> FT		<input type="checkbox"/> Other			
\$				Registered valuation				Government valuation	
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Will this be your postal address after settlement?		<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<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 Address	Property	Lender (If refinancing, name the institution to be repaid)	Loan Amount
1.			\$
2.			\$
3.			\$
4.			\$
Total			\$

ADVISOR CONTACT DETAILS - FIRST APPLICATION

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

(F). CUSTOMER DECLARATION – PRIVACY ACT INFORMATION

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 Advisor or Broker named in this application ("Mortgage Advisor") is collected for the purposes of assessing your application for mortgage finance and may be given to a number of Lenders (each a "Lender") at the Mortgage Advisor'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 Advisor for administering any ongoing commission payments to the Mortgage Advisor.
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 Advisor 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 Advisor, by the Lender, or by any credit reporting agencies.
5. You understand that the Mortgage Advisor 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 Advisor generally does not charge you for these services (unless specifically negotiated in advance), but receives a commission from the Lender providing the loan. The Mortgage Advisor is not an employee, agent, partner, or joint venture partner of, nor does the Mortgage Advisor act on behalf of, the Lender.
 - If the Mortgage Advisor charges a separate consultancy fee, or a commission claw back, these costs will be disclosed to you at time of application.
6. If the Mortgage Advisor has an arrangement with the Lender that the Lender will pay an ongoing commission over the term of your loan, the Lender will periodically disclose the loan balance to the Mortgage Advisor.
7. In making this application form, I / We (the Applicants) understand and authorise that:
 - The Mortgage Advisor, 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 Advisor, 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 Advisor and any future assignee of the Lender's rights (the Recipients).
 - The Lender may disclose our personal information to the Mortgage Advisor 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 Advisor, the Lender and the 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 Advisor, 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 Advisor, the Lender and the Recipients may provide our personal information to its customers using their credit reporting services.
 - The Mortgage Advisor, the Lender and the Recipients may 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/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 Advisor, the Lender and the Recipient may give information to credit reporting agencies about our default in any payment obligations.
 - The credit reporting agencies of the Mortgage Advisor, 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.
8. 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 Advisor firm that will hold the information is:

Name	Address

CUSTOMER DECLARATION

I / We (the Applicants) declare the following:

- That the information contained in this application is true and correct.
- That where the Mortgage Advisor 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.
- I/We acknowledge that, as part of the intended financing transaction, we should review our personal risk insurance requirement.
- I/We understand that should our circumstances change before the loan is repaid, we have an obligation to notify the Mortgage Advisor.
- The Mortgage Advisor may receive a commission for the writing or referral of any personal risk insurance.
- I/We have been provided with a copy of the Mortgage Advisor's Personal Disclosure Statement.
- 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.

CUSTOMER DECLARATION OF PURPOSE

(tick all that apply)

- ☐ 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 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 a taxable activity.
- ☐ 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 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

(I). CLIENT DISCLOSURE NOTES
