

PERSONAL DETAILS OF APPLICANT 1

Surname _____

Mr Mrs Ms Miss Dr

First Names(s) _____

Date of Birth / /

Country of Birth _____

NZ Residency Held? Yes No

Marital Status Married Defacto Single

Sex Male Female

Age of Dependants _____

Current Residential Address _____

Postal Address (if different from above) _____

Time there ___ Years ___ Months

If less than 3 years what was your previous address

Time there ___ Years ___ Months

Are you currently? Renting Boarding
 Living in own home Other

Home Phone _____

Work Phone _____

Mobile Phone _____

Email Home _____

Work _____

EMPLOYMENT

Main Source of Income Salary/Wages Self Employed
 Other

Note _____

Occupation _____

Employer/Business Name _____

Type of Business _____

How Long ___ Years ___ Months

Gross Income \$ _____

If less than 3 years - prior to that:

_____ Years

_____ Months

_____ Years

_____ Months

PERSONAL DETAILS OF APPLICANT 2

Surname _____

Mr Mrs Ms Miss Dr

First Names(s) _____

Date of Birth / /

Country of Birth _____

NZ Residency Held? Yes No

Marital Status Married Defacto Single

Sex Male Female

Age of Dependants _____

Current Residential Address _____

Postal Address (if different from above) _____

Time there ___ Years ___ Months

If less than 3 years what was your previous address

Time there ___ Years ___ Months

Are you currently? Renting Boarding
 Living in own home Other

Home Phone _____

Work Phone _____

Mobile Phone _____

Email Home _____

Work _____

EMPLOYMENT

Main Source of Income Salary/Wages Self Employed
 Other

Note _____

Occupation _____

Employer/Business Name _____

Type of Business _____

How Long ___ Years ___ Months

Gross Income \$ _____

If less than 3 years - prior to that:

_____ Years

_____ Months

_____ Years

_____ Months



PROPOSED MONTHLY INCOME & EXPENDITURE

	MONTHLY	
	Annual Gross	Monthly Net
Salary/Wage 1	\$ _____	\$ _____
2	\$ _____	\$ _____
Business 1	\$ _____	\$ _____
2	\$ _____	\$ _____
Benefits 1	\$ _____	\$ _____
2	\$ _____	\$ _____
Interest/Dividends	\$ _____	\$ _____
Other	\$ _____	\$ _____
Rental (as below)		
Scaled @ %	\$ _____	\$ _____
Boarder/Flatmate		
\$ per week @ %	\$ _____	\$ _____
TOTAL INCOME	\$ _____	\$ _____

A

RENTAL INCOME	<input type="checkbox"/> Existing	<input type="checkbox"/> Proposed
1. Address _____		Per Week
_____	<input type="checkbox"/> <input type="checkbox"/>	\$ _____
2. Address _____		Per Week
_____	<input type="checkbox"/> <input type="checkbox"/>	\$ _____
3. Address _____		Per Week
_____	<input type="checkbox"/> <input type="checkbox"/>	\$ _____
4. Address _____		Per Week
_____	<input type="checkbox"/> <input type="checkbox"/>	\$ _____
5. Address _____		Per Week
_____	<input type="checkbox"/> <input type="checkbox"/>	\$ _____
TOTAL RENTAL INCOME PER WEEK		\$ _____

EXPENSES	PROPOSED MONTHLY
Rental Property Mortgages	<input type="checkbox"/> New <input type="checkbox"/> Existing
\$ @ % yrs <input type="checkbox"/> <input type="checkbox"/>	\$ _____
\$ @ % yrs <input type="checkbox"/> <input type="checkbox"/>	\$ _____
\$ @ % yrs <input type="checkbox"/> <input type="checkbox"/>	\$ _____
SUB TOTAL B	
\$ _____	
Other Mortgage Payments (including Rev. Credit)	
\$ @ % yrs <input type="checkbox"/> <input type="checkbox"/>	\$ _____
\$ @ % yrs <input type="checkbox"/> <input type="checkbox"/>	\$ _____
\$ @ % yrs <input type="checkbox"/> <input type="checkbox"/>	\$ _____
\$ @ % yrs <input type="checkbox"/> <input type="checkbox"/>	\$ _____
Student Loans	\$ _____
Hire Purchase	\$ _____
Lender _____	\$ _____
Lender _____	\$ _____
Other Loans	\$ _____
Lender _____	\$ _____
Lender _____	\$ _____
Credit/Charge Cards Limit(s)	\$ _____ \$ _____
Store Cards Limit(s)	\$ _____ \$ _____
Child Support/Child Care	\$ _____
Rent to pay (\$ _____ per week)	\$ _____
Compulsory Superannuation	\$ _____
SUB TOTAL C	
\$ _____	
SUB TOTAL D (B+C)	
\$ _____	
PLUS	
Income Protection Ins/MPI Allowance/Cost	\$ _____
Life Insurance Allowance/Cost	\$ _____
Contents Insurance	\$ _____
Dwelling Insurance	\$ _____
Dwelling Rates (incl. water rates)	\$ _____
Medical Insurance	\$ _____
Motor Vehicle Insurance	\$ _____
Motor Vehicle Running & Reg.	\$ _____
Power/Telephone/Gas	\$ _____
Voluntary Superannuation	\$ _____
Food/Clothing/General	\$ _____
SUB TOTAL E	
\$ _____	
TOTAL MONTHLY EXPENSES (D+E)	
\$ _____	
NET MONTHLY INCOME (A)	
\$ _____	
NET MONTHLY SURPLUS	
\$ _____	

B

C

D

E

STATEMENT OF ASSETS AND LIABILITIES (AT DATE OF APPLICATION)

ASSETS (approximately)	
Main Bank/Branch	
Money @ Bank/Other 1	\$ _____
2	\$ _____
3	\$ _____
Property	
1.	\$ _____
2.	\$ _____
3.	\$ _____
4.	\$ _____
5.	\$ _____
Shares	\$ _____
Vehicles 1	\$ _____
2	\$ _____
3	\$ _____
Superannuation 1	(SV) \$ _____
2	(SV) \$ _____
Life Insurance 1	\$ _____ K(SV) \$ _____
2	\$ _____ K(SV) \$ _____
3	\$ _____ K(SV) \$ _____
Business Value(net)	\$ _____
Boat/Caravan	\$ _____
Other 1	\$ _____
2	\$ _____
3	\$ _____
Furniture & Personal Effects	\$ _____
TOTAL ASSETS	\$ _____

LIABILITIES (approximately)	
Overdraft	Limit \$ _____ \$ _____
	Bank _____ \$ _____
Mortgages	1 Bank _____ \$ _____
	2 Bank _____ \$ _____
	3 Bank _____ \$ _____
	4 Bank _____ \$ _____
	5 Bank _____ \$ _____
Personal Loan	1 From _____ \$ _____
	2 From _____ \$ _____
Hire Purchase	1 From _____ \$ _____
	2 From _____ \$ _____
Credit/Store/Charge Cards	
	Limit \$ _____ \$ _____
	From _____ _____
	Limit \$ _____ \$ _____
	From _____ _____
	Limit \$ _____ \$ _____
	From _____ _____
Student Loans	_____ \$ _____
Other Liabilities	_____ \$ _____
	_____ _____
	_____ _____
	_____ _____
TOTAL LIABILITIES	\$ _____
NET SURPLUS	\$ _____
TOTAL (Per Total Assets)	\$ _____

Are you guaranteeing a loan for any other persons. Yes (If yes provide details) No

DECLARATION I/We confirm that the above information is true and correct as at the date of application.

Signed _____ Date / /

FURTHER NOTES IN SUPPORT OF APPLICATION



Authority & Declaration

I understand that the broker provides a mortgage consultancy service for its clients requiring mortgage finance secured (generally, but not exclusively) by residential property, Further, I understand that the broker does not charge me for these services (unless specifically negotiated 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 am aware that the personal information collected in this form and in the course of my dealings with the broker is collected initially for the purposes of assessing my application for mortgage finance and may be given to a number of lenders at the broker's discretion. 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 broker for administering any ongoing commission payments to the broker. If the broker 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 broker. I understand that the broker and lender might also use my personal information for the purposes of market research and from time to time to notify me of products or services that may be of interest to me.

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

Name _____ Address _____

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

I authorise:

- the broker and/or lender to collect 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 and/or lender.
- the broker and/or lender to disclose personal information about me to credit reporting agencies (in the event of any default of any sum owing to the lender) and also to any third party making an authorised enquiry about me.
- the lender to disclose my personal information to the broker during the term of the loan in order to answer my queries or to assist me with my financial arrangements as my circumstances change.

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 broker, 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 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 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.

I acknowledge that, as part of the intended financing transaction, I should review my personal risk insurance requirements. 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. The signing of this application form in no way implies an application has been made to the broker for such a review. The broker may receive a commission for the writing or referral of any personal risk insurance.

I acknowledge that I have been provided with a copy of the broker's Personal Disclosure Statement.

Signed

Signed

Name

Date

Name

Date

