



**C. STATEMENT OF CURRENT PERSONAL FINANCIAL POSITION:**

<b>Liabilities (what you owe):</b>			<b>Assets (what you own):</b>	
Overdraft:		\$	Bank Accounts:	
House Mortgage 1 (specify lender)		\$	1.	\$
House Mortgage 2 (specify lender)		\$	2.	\$
Car Loan (specify lender)		\$	3.	\$
Hire Purchase (specify lender)		\$	4.	\$
Other Loans:		\$	Life Insurance: Surrender Value	\$
Credit Cards:	Limit:	Amount Owing	(Cover: \$ )	
1.	\$	\$	House and Land (owners value):	\$
2.	\$	\$	Other Property:	\$
Other Liabilities:			Public Company Shares:	\$
1.		\$	Motor Vehicle (specify year and type)	\$
2.		\$	Furniture and Personal Effects:	\$
			(Cover: \$ )	
			Other assets or investments over \$1,000 (specify):	
<b>TOTAL LIABILITIES: A</b>		\$	1.	\$
			2.	\$
<b>SURPLUS: A - B</b>		\$	<b>TOTAL ASSETS: B</b>	\$

**D. INCOME AND EXPENDITURE:**

<b>Monthly Income:</b>		<b>Monthly Expenditure:</b>	
Net Monthly Income Applicant (after tax)	\$	This loan (minimum required)	\$
Net Monthly Income Joint Applicant (after tax)	\$	Hire purchase & other loans (total)	\$
Rental Income (if applicable)	\$	Credit cards @ 5% of credit limit	\$
Income Support (if applicable)	\$	Fire / Life Insurance	\$
Other (specify)	\$	Rates	\$
<b>TOTAL MONTHLY INCOME</b>	\$	Superannuation	\$
		Rent / board	\$
		Child/Family Support	\$
		Other Fixed Expenditure	\$
<b>SURPLUS (Income - Expenditure)</b>	\$	<b>TOTAL MONTHLY EXPENDITURE</b>	\$

**SECURITY DETAILS:**

Proposed use of property		Owner occupied	Investment	Holiday Home
Tenure:	Freehold	Leasehold	Cross Lease	Unit Title
Address of property (ies) offered as security				
Property to be in the name of:				
Type of property:	Existing Home	New Home	Lifestyle Block	
	Vacant Land	Holiday Home	Home unit or apartment	
Legal Description	Lot Number	DP	CT	Area m2

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**CORPORATE BORROWER/TRUST:**

Company name
Business address
Principal activity
Name of trust
Does your company/trust require Loan Service Line access?
<i>Personal particulars of directors/shareholders/adult beneficiaries acting as guarantors to be completed within the above section for personal particulars (please attach details if necessary)</i>

**LOAN INFORMATION:****PURPOSE OF LOAN:**

- To purchase  
 To refinance  
 Other (show details)

**TERM OF MORTGAGE:**

- 10 years  
 15 years  
 20 years  
 25 years  
 Other (specify):

**FUNDS POSITION:**

<i>FUNDS REQUIRED</i>		<i>FUNDS AVAILABLE</i>	
Purchase price or refinance	\$	Deposit paid*	\$
Refinance other debts	\$	Own funds (other than deposit)	\$
Legal Fees (est)	\$	Gift/Other borrowing's	\$
Application Fees	\$	Other (detail)	\$
Valuation Fees	\$	<b>TOTAL AVAILABLE</b>	<b>\$</b>
Investments	\$		
<b>TOTAL</b>	<b>\$</b>		
Less Funds Available	\$		
Mortgage Insurers Fee	\$		
<b>TOTAL REQUIRED</b>	<b>\$</b>		

**TYPE OF MORTGAGE:      AMOUNT:      LVR (Loan to Valuation Ratio)**

Variable Rate Principal and Interest	\$	Amount required (excl) LMI	\$	(A)
Variable Rate Interest Only	\$	Lesser of Purchase Price or Valuation & Other Securities	\$	(B)
Fixed Rate Principal and Interest	\$	LVR = (A divided by B)		%
Fixed Rate Interest Only	\$			
Line of Credit	\$			
Equity Accelerator	\$			
<b>TOTAL</b>	<b>\$</b>			

**Select Term for Fixed Rate Loan**

- 1 YEAR       2 YEARS       3 YEARS       5 YEARS

**PAYMENT METHOD: Direct Debit only**

Payment Frequency:	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly
Anticipated Drawdown Date:	/	/	
<i>The first mortgage payment will be one month after settlement, with the payment frequency selected above applying thereafter</i>			

**DOCUMENTATION CHECKLIST FOR THIS APPLICATION:**

- Copy of Sale and Purchase Agreement (if applicable);
- Evidence of saved deposit for purchase;
- Evidence of income, 2 payslips or letter from employer, IRD last 2 years
- Quotable Value New Zealand Valuation (GV)
- Property valuation by a registered valuer;
- If refinancing, confirmation of payment history of existing loan, for last 6 months and balance outstanding.

**Self Employed Applicants please also supply:**

- Accounts for the previous 2 completed financial periods;
- A budget/projected cashflow for the current period
- Most recent management accounts if available.

**BANK DETAILS:**

(Completion is mandatory for application to proceed)

Account Name:	
Bank Name:	Branch Name:
Account Number:	Suffix:

**SOLICITOR DETAILS:**

Firm:	
Address:	
Contact:	
Telephone:	Facsimile:

**Privacy Act 1999**

Pursuant to the PRIVACY ACT 1993 the following is brought to your attention:

- a) This application collects personal information about you;
- b) This application is received on behalf of the Lender. Any reference in this application to the Lender includes a reference to any nominee of or trustee for the Lender and any person providing administration services to the Lender;
- c) The information is being collected to determine your eligibility for the credit you seek;
- d) The information will be made available from time to time to the Lender and 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 of the Lender’s rights (the “Recipients”)
- e) The information is being collected and held by the Lender.
- f) You do have rights of access to, and correction of, this information to the extent that it is not evaluative material pursuant to S.20(1)(b) of the Privacy Act 1993;
- g) In making this application you authorise:
  - ◆ the use of the personal information held by the Recipients for the purpose of mailing to you advice of any other products or services managed or promoted by the Recipients, or any of them.
  - ◆ the release at any time to the Recipients of all your personal information held by: a) any other credit providers and credit reference agencies and b) by your previous or current employer(s) regarding your employment history and income.
  - ◆ the Recipients to disclose to their credit reference agencies personal information held by the Recipients.
  - ◆ any of the Recipients to collect information from the Lender about you which is connected with and is necessary to the evaluation by such party of your borrowing or any security or insurance risk.
  - ◆ the Recipients to use personal information about you (including details of this application and subsequent loan experience) for the purposes disclosed in this authorisation.
  - ◆ the Recipients to supply upon request details of this application, personal information held by the Recipients or the outstanding balance to a guarantor or proposed guarantor.

**Declaration and GST Undertakings**

I/We undertake to you as follows:

a) The Property

The Property at \_\_\_\_\_

is used or is to be used for:

(please delete those not relevant – add extra confirmations for all security properties).

- ◆ residential purposes – owner occupied dwelling only
- ◆ residential purposes – rental investment only
- ◆ (other) \_\_\_\_\_

b) The Borrower

(please delete those not relevant).

- ◆ I/We are not registered for GST.
- ◆ I/We are registered for GST but the security property is not used for the purposes of a taxable activity
- ◆ I/We are registered for GST and the property is used for the purposes of a taxable activity, namely

\_\_\_\_\_

c) General Declarations

- ◆ I/We have not been declared bankrupt.
- ◆ 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.
- ◆ The application is the property of the Recipients.
- ◆ I/We will pay the fee for a valuation report on the property if required.
- ◆ The valuation remains the property of the Recipients.

Should you be unable to declare as above, please advise full details.

Proposed First Applicant

Signature \_\_\_\_\_ Date \_\_\_\_\_

Proposed Joint Applicant

Signature \_\_\_\_\_ Date \_\_\_\_\_

Guarantor \_\_\_\_\_ Date \_\_\_\_\_

Guarantor \_\_\_\_\_ Date \_\_\_\_\_