

LOAN APPLICATION FORM

Please fill in your information as clearly and accurately as possible in BLOCK CAPITALS.

SELECT WHERE APPROPRIATE ☐ Individual ☐ Joint ☐ Company ☐ Trust ☐ Other

APPLICANTS NAME

BORROWERS NAME (if different)

☐ Yes, I am GST registered regarding the property I want to borrow money on

☐ No, I am not GST registered.

CONTACT DETAILS

Name

Email

Phone Number

Mobile

LOAN DETAILS

Amount Required

Date Required (dd/mm/yyyy)

Purpose

If loan required for a Property Purchase

Purchase Price \$

LESS your available cash \$

Loan Amount Required \$

Source of Available Cash

\$

\$

\$

\$

If loan required for OTHER than Property Purchase

Requirement \$

LESS your available cash \$

Loan Amount Required \$

Source of Available Cash

\$

\$

\$

\$

Additional Remarks (if any)

DETAILS OF THE PROPERTY(S) AVAILABLE FOR SECURITY

Address(es)

Owner's Name

Owner's IRD #

NAMES OF INDIVIDUALS / ENTITIES WHO CAN GUARANTEE THE LOAN AMOUNT

Last Name		First Name		Date of Birth (dd/mm/yyyy)	
Address					
Last Name		First Name		Date of Birth (dd/mm/yyyy)	
Address					
Last Name		First Name		Date of Birth (dd/mm/yyyy)	
Address					

(BORROWER) SOLICITOR'S DETAILS

Name of Solicitor		Solicitor Firm	
Address			
Contact Number		Email Address	

PERSONAL INFORMATION - INDIVIDUAL APPLICANT

Saluation ☐ Mr ☐ Mrs ☐ Ms ☐ Mdm ☐ Other

Last Name		First Name(s)			
Date of Birth (dd/mm/yyyy)		Occupation		No. of Dependants	
Identification (Drivers Licence / Passport)		IRD Number			
Full Residential Address					
Postal Address (If different from above)					
Mobile No.		Home Phone		Business Phone	

PERSONAL INFORMATION - JOINT APPLICANT

Saluation ☐ Mr ☐ Mrs ☐ Ms ☐ Mdm ☐ Other

Last Name		First Name(s)			
Date of Birth (dd/mm/yyyy)		Occupation		No. of Dependants	
Identification (Drivers Licence / Passport)		IRD Number			
Full Residential Address					
Postal Address (If different from above)					
Mobile No.		Home Phone		Business Phone	

If Borrower is a TRUST:

Full Name of Trust	
IRD No. of Trust	
Full Names of Trustee(s)	

If Borrower is a COMPANY:

Name of Company	
IRD No. of Company	
Full Names of Director(s)	
Full Names of Shareholder(s)	

INCOME & EXPENDITURE DETAILS - If borrowing is to be made in personal names, complete next page.

INCOME (Full details of where income is received from)		GROSS		NET
	\$		\$	
	\$		\$	
	\$		\$	
	\$		\$	
		TOTALS \$	\$	
EXPENDITURE / OUTGOINGS				
			\$	
			\$	
			\$	
			\$	
		TOTALS \$	\$	
INCOME less EXPENDITURE = NET INCOME available for Debt Servicing \$				

COMPLETE THIS PAGE ONLY IF BORROWING IS TO BE MADE IN PERSONAL NAMES

PROPOSED MONTHLY INCOME AND EXPENDITURE

<u>MONTHLY INCOME</u>			<u>MONTHLY EXPENDITURE</u>	
	Annual Gross	Monthly Net		
<u>INDIVIDUAL APPLICANT</u>			Other Mortgage Repayments(s)	\$
Wage / Salaries	\$	\$	Other Loan Repayments(s)	\$
Self Employment	\$	\$	Hire Purchase	\$
Self Employed Add Backs	\$	\$	Credit Card Payment	\$
Other:			Store Card Payment	\$
	\$	\$	Overdraft	\$
	\$	\$	Student Loan	\$
	\$	\$	Kiwisaver Contribution / Superannuation	\$
	\$	\$	Other Liabilities	\$
<u>JOINT APPLICANT</u>			Child Support / Day Care	\$
Wage / Salaries	\$	\$	Day Care	\$
Self Employment	\$	\$	Rent	\$
Self Employed Add Backs	\$	\$	Board	\$
Other:			MPI / Income Protection Payments	\$
	\$	\$	Life / Trauma Insurance	\$
	\$	\$	Healthcare Insurance	\$
	\$	\$	House Insurance	\$
	\$	\$	Contents Insurance	\$
<u>Total Gross Rental Income</u>			Motor Vehicle Expenses	\$
Scaled at	% \$	per week \$	Utilities (Monthly Power / Gas / Water / Phone / Internet)	\$
<u>Total Boarder Income</u>			Rates / Section Lease	\$
Scaled at	% \$	per week \$	Clothing	\$
			Food (Monthly Groceries)	\$
			Education Costs	\$
			Other:	
				\$
				\$
				\$
TOTAL MONTHLY INCOME (A)	\$		Proposed Mortgage Repayment(s)	\$
Less TOTAL PAYMENT (B)	\$			
NET MONTHLY SURPLUS	\$		TOTAL PAYMENTS (B)	\$

ASSETS

PROPERTIES OWNED

Addresses & Brief Description	Assessed Value
1. <input type="text"/>	\$ <input type="text"/>
2. <input type="text"/>	\$ <input type="text"/>
3. <input type="text"/>	\$ <input type="text"/>
4. <input type="text"/>	\$ <input type="text"/>
5. <input type="text"/>	\$ <input type="text"/>

BANK ACCOUNTS & DEPOSITS

Bank <input type="text"/>	\$ <input type="text"/>
Bank <input type="text"/>	\$ <input type="text"/>

DETAILS OF INVESTMENTS / SHARES KIWISAVER

\$ <input type="text"/>
\$ <input type="text"/>
\$ <input type="text"/>

INSURANCE POLICIES

Sum Assured \$ <input type="text"/>	s/v \$ <input type="text"/>
Sum Assured \$ <input type="text"/>	s/v \$ <input type="text"/>

OTHER ASSETS, MOTOR VEHICLES, etc

<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

Value of Furnitures & Household effects

\$ *Do not include in Total Assets*

TOTAL ASSETS \$

LIABILITIES

MORTGAGES / LOANS

Lender's Name	Amount Owing
1. <input type="text"/>	\$ <input type="text"/>
2. <input type="text"/>	\$ <input type="text"/>
3. <input type="text"/>	\$ <input type="text"/>
4. <input type="text"/>	\$ <input type="text"/>
5. <input type="text"/>	\$ <input type="text"/>

OVERDRAFT(S) / FLEXIBLE FACILITIES

Bank Limit <input type="text"/>	Balance \$ <input type="text"/>
Bank Limit <input type="text"/>	Balance \$ <input type="text"/>

CREDIT CARD(S)

Company Limit <input type="text"/>	Balance \$ <input type="text"/>
Company Limit <input type="text"/>	Balance \$ <input type="text"/>

OTHER LIABILITIES / LOANS

<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"/>

TOTAL LIABILITIES \$

Surplus Amount \$

To agree with Total Assets \$

Details of any Guarantees signed or Guarantor commitments outstanding (or any other liabilities)

By signing this page, I / We confirm that the information contained herein is true, accurate and complete

Full Name <input type="text"/>	Signature <input type="text"/>	Date <input type="text"/>
Full Name <input type="text"/>	Signature <input type="text"/>	Date <input type="text"/>

APPLICANTS / GUARANTORS DECLARATIONS PRIVACY ACT ACKNOWLEDGEMENT AND AUTHORITY

I / We acknowledge and authorise as follows:

1. I/We have not been declined elsewhere for this loan.
2. I/We have never been declared bankrupt or had legal proceedings commenced against me/us for recovery of debt.
3. I/We authorise the lender to obtain at my/our expense such valuation reports and other information as it may require.
4. I/We acknowledge that a condition of any loan will be that the property provided as security is insured with a company approved by the lender.
5. I/We will, if the loan is granted to pay a processing fee. This amount may be deducted from the loan.
6. I/We acknowledge and declare that all information given by me/us is true and complete, and has been provided to enable the lender to evaluate the lender loan application. I/We authorise the lender to use this information at its discretion for this purpose or any directly related purpose, and to obtain such further information as it may consider necessary.
7. I/We agree that all my/our personal information collected by the lender may be used by the lender to advise me of other products and services of the lender.
8. I/We authorise any of the following persons to disclose to the lender at any time information it or they may hold about me/us:
(a) Any credit reporter, any previous employer, any previous provider of credit to me/us; and
(b) Any solicitor, accountant or other person authorised by me/us.
9. I/We agree that the lender may at any time disclose any information it holds about me/us to any credit reporter, (which may use that information to update its credit reporting database), and other provider of credit to me/us and any solicitor, accountant or other person.
10. I am a natural person, the Privacy Act 1993 entitles me to have access to personal information held by the Trust about me and to request correction of that personal information.

Name of
INDIVIDUAL APPLICANT

Date (dd/mm/yyyy)

Signature

Name of
JOINT APPLICANT

Date (dd/mm/yyyy)

Signature

ATTACHMENTS

It will assist in the assessment of your application if the following information, as applicable, is attached in support of this Loan Application.

- | | | |
|-----|--|--------------------------|
| 1. | Valuation report of the proposed security property(s) | <input type="checkbox"/> |
| 2. | Sale & Purchase Agreement | <input type="checkbox"/> |
| 3. | Copies of Lease Agreements in place | <input type="checkbox"/> |
| 4. | Proof of Income earned / Certificate of Annual Earnings | <input type="checkbox"/> |
| 5. | Financial Statements for the past financial year (minimum) | <input type="checkbox"/> |
| 6. | Cashflow forecasts and/or budgets | <input type="checkbox"/> |
| 7. | Credit Checks for all borrowers/guarantors | <input type="checkbox"/> |
| 8. | Deed of Trust | <input type="checkbox"/> |
| 9. | Resource consent / Building consent | <input type="checkbox"/> |
| 10. | Any other Supporting Documents / Information | <input type="checkbox"/> |