



FINANCIAL SERVICE PROVIDERS

Our aim, your gain



Home Loan Application

Client Name/s:	
Adviser:	
Date:	
Client Signature:	
Client Signature:	



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Loan Application

PERSONAL DETAILS OF APPLICANT 1

Surname _____

Mr Mrs Ms Miss Dr

First Name _____

Middle Name _____

Date of Birth _____

Country of Birth _____

NZ Residency Held? Yes No

Marital Status Married Defacto Single

Sex Male Female

Smoker? Yes No

Age of Dependants

____ / ____ / ____

Current Residential Address

Street: _____ Suburb: _____

City: _____ Postcode: _____

Postal Address (if different from above)

Street: _____ Suburb: _____

City: _____ Postcode: _____

Time there Years Months

If less than 3 years what was your previous address

Street: _____ Suburb: _____

City: _____ Postcode: _____

Time there Years Months

Are you currently? Renting Boarding
 Living in own home Other

Home Phone _____ Work Phone _____

Mobile Phone _____

Email _____

PERSONAL DETAILS OF APPLICANT 2

Surname _____

Mr Mrs Ms Miss Dr

First Name _____

Middle Name _____

Date of Birth _____

Country of Birth _____

NZ Residency Held? Yes No

Marital Status Married Defacto Single

Sex Male Female

Smoker? Yes No

Age of Dependants

____ / ____ / ____

Current Residential Address

Street: _____ Suburb: _____

City: _____ Postcode: _____

Postal Address (if different from above)

Street: _____ Suburb: _____

City: _____ Postcode: _____

Time there Years Months

If less than 3 years what was your previous address

Street: _____ Suburb: _____

City: _____ Postcode: _____

Time there Years Months

Are you currently? Renting Boarding
 Living in own home Other

Home Phone _____ Work Phone _____

Mobile Phone _____

Email _____

EMPLOYMENT

Main Source of Income Salary/Wages Self Employed
 Other

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

EMPLOYMENT

Main Source of Income Salary/Wages Self Employed
 Other

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



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FUNDING DETAILS

Purchase Price	\$	_____
Section Cost	\$	_____
Building Cost	\$	_____
Refinance Mortgage	\$	_____
Repay H/Ps	\$	_____
Repay C/C	\$	_____
Other	\$	_____
Costs/Fees	\$	_____
	Subtotal	\$ _____
Less Cash (if applicable)	\$	_____
Other Loans	\$	_____
Other Funds (eg.gifts)	\$	_____
	Finance Required	\$ _____
	Existing Exposure	\$ _____
LVR	Total Exposure	\$ _____
Lenders Mortgage Insurance Premium	\$	_____
	Add to loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No

SECURITY 1st Mortgage 2nd Mortgage New Existing

1. ADDRESS

Street: _____ Suburb: _____

City: _____ Postcode: _____

Current Ownership

Already owned To be purchased

Status

Existing developed property
 Section, New house to be built

Intention

Owner Occupied Rental Other

Type of Property

Std Residential Attached Unit Apartment
 Lifestyle (Area m2) Farm/Orchard Commercial

Zoning

Residential Rural Residential Rural Other

Tenure

Freehold Cross Lease Unit/Strata Title Leasehold

Value (complete more than one, if applicable)

<input type="checkbox"/> Purchase Price	\$	\$	Broker only
<input type="checkbox"/> Total Project Cost (if building)	\$	\$	
<input type="checkbox"/> Rateable Value	\$	\$	
<input type="checkbox"/> Valuation by Reg. Valuer	\$	\$	
<input type="checkbox"/> Estimated (if preliminary assessment)	\$	\$	

Legal Description

Further Properties Refer attached

Combined Security Value

(For LVR Calculation) \$ _____

LOAN TYPE AND STRUCTURE

Borrowing Entity	Loan Type (see below)	Loan Term	Interest Only Term	Rate Type (see below)	Rate Term	Payment Frequency (see below)	Amount
1		Yrs	Yrs		Mths		\$
2		Yrs	Yrs		Mths		\$
3		Yrs	Yrs		Mths		\$
4		Yrs	Yrs		Mths		\$
5		Yrs	Yrs		Mths		\$

Table
 Reducing
 Interest Only
 Flex i/Revolving

Fixed
 Variable/Floating
 Capped

Weekly
 Fortnightly
 Monthly

SOLICITORS DETAILS

Firm	Name of Solicitor
Address	
	Phone
Fax	Email



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PROPOSED MONTHLY INCOME & EXPENDITURE

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

RENTAL INCOME		Per Week
1. Address		
Street: _____		\$ _____
Suburb: _____		
City: _____	Postcode: _____	
2. Address		
Street: _____		\$ _____
Suburb: _____		
City: _____	Postcode: _____	
3. Address		
Street: _____		\$ _____
Suburb: _____		
City: _____	Postcode: _____	
4. Address		
Street: _____		\$ _____
Suburb: _____		
City: _____	Postcode: _____	
5. Address		
Street: _____		\$ _____
Suburb: _____		
City: _____	Postcode: _____	
TOTAL RENTAL INCOME PER WEEK		\$ _____

EXPENSES		PROPOSED MONTHLY
Rental Property Mortgages		
\$ _____ @ _____ yrs		\$ _____
\$ _____ @ _____ yrs		\$ _____
\$ _____ @ _____ yrs		\$ _____
SUB TOTAL B		\$ _____
Other Mortgage Payments (including Rev. Credit)		
\$ _____ @ _____ yrs		\$ _____
\$ _____ @ _____ yrs		\$ _____
\$ _____ @ _____ yrs		\$ _____
\$ _____ @ _____ yrs		\$ _____
Student Loans	Balance	\$ _____
Student Loans	Balance	\$ _____
Hire Purchase		
Lender _____		\$ _____
Lender _____		\$ _____
Other Loans		
Lender _____		\$ _____
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

A

C

D

E



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STATEMENT OF ASSETS AND LIABILITIES (AT DATE OF APPLICATION)

Date: _____

ASSETS (approximately)	LIABILITIES (approximately)
Main Bank/Branch _____	Overdraft Limit \$ _____
Money @ Bank/Other 1 _____ \$ _____	Bank _____ \$ _____
2 _____ \$ _____	Mortgages 1 Bank _____ \$ _____
3 _____ \$ _____	2 Bank _____ \$ _____
Property	3 Bank _____ \$ _____
1. _____ \$ _____	4 Bank _____ \$ _____
2. _____ \$ _____	5 Bank _____ \$ _____
3. _____ \$ _____	Personal Loan 1 From _____ \$ _____
4. _____ \$ _____	2 From _____ \$ _____
5. _____ \$ _____	Hire Purchase 1 From _____ \$ _____
Shares _____ \$ _____	2 From _____ \$ _____
Vehicles 1 _____ \$ _____	Credit/Store/Charge Cards
2 _____ \$ _____	Limit \$ _____ \$ _____ <input type="checkbox"/>
3 _____ \$ _____	From _____ <input type="checkbox"/>
Superannuation 1 _____ (SV) \$ _____	Limit \$ _____ \$ _____ <input type="checkbox"/>
2 _____ (SV) \$ _____	From _____ <input type="checkbox"/>
Life Insurance 1 _____ \$ _____ (SV) \$ _____	Limit \$ _____ \$ _____ <input type="checkbox"/>
2 _____ \$ _____ (SV) \$ _____	From _____ <input type="checkbox"/>
3 _____ \$ _____ (SV) \$ _____	Student Loans _____ \$ _____ \$ _____
Business Value(net) _____ \$ _____	Other Liabilities _____ \$ _____
Boat/Caravan _____ \$ _____	_____ \$ _____
Other 1 _____ \$ _____	_____ \$ _____
2 _____ \$ _____	_____ \$ _____
3 _____ \$ _____	
Furniture Et Personal Effects _____ \$ _____	
TOTAL ASSETS \$ _____	TOTAL LIABILITIES \$ _____
	NET SURPLUS \$ _____
	TOTAL (Per Total Assets) \$ _____

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



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SECURITY

1st Mortgage 2nd Mortgage New Existing

Address: 2

Street: _____ Suburb: _____

City: _____ Postcode: _____

Current Ownership

Already owned To be purchased

Status

Existing developed property Section, New House to be built

Intention

Owner Occupied Rental Other

Type of Property

Std Residential Attached Unit Apartment Lifestyle

Farm/Orchard Commercial (*Area M² _____)

Zoning

Residential Rural Residential Rural

Other (Note)

Tenure:

Freehold Cross Lease Unit/Strata Title Leasehold

Value: (complete more than one, if applicable)

Broker only

Purchase Price \$ \$

Total Project Cost (if building) \$ \$

Rateable Value \$ \$

Valuation by Reg. Valuer \$ \$

Estimated (if preliminary assessment) \$ \$

Legal Description _____

1st Mortgage 2nd Mortgage New Existing

Address: 3

Street: _____ Suburb: _____

City: _____ Postcode: _____

Current Ownership

Already owned To be purchased

Status

Existing developed property Section, New House to be built

Intention

Owner Occupied Rental Other

Type of Property

Std Residential Attached Unit Apartment Lifestyle

Farm/Orchard Commercial (*Area M² _____)

Zoning

Residential Rural Residential Rural

Other (Note)

Tenure:

Freehold Cross Lease Unit/Strata Title Leasehold

Value: (complete more than one, if applicable)

Broker only

Purchase Price \$ \$

Total Project Cost (if building) \$ \$

Rateable Value \$ \$

Valuation by Reg. Valuer \$ \$

Estimated (if preliminary assessment) \$ \$

Legal Description _____

1st Mortgage 2nd Mortgage New Existing

Address: 4

Street: _____ Suburb: _____

City: _____ Postcode: _____

Current Ownership

Already owned To be purchased

Status

Existing developed property Section, New House to be built

Intention

Owner Occupied Rental Other

Type of Property

Std Residential Attached Unit Apartment Lifestyle

Farm/Orchard Commercial (*Area M² _____)

Zoning

Residential Rural Residential Rural

Other (Note)

Tenure:

Freehold Cross Lease Unit/Strata Title Leasehold

Value: (complete more than one, if applicable)

Broker only

Purchase Price \$ \$

Total Project Cost (if building) \$ \$

Rateable Value \$ \$

Valuation by Reg. Valuer \$ \$

Estimated (if preliminary assessment) \$ \$

Legal Description _____

1st Mortgage 2nd Mortgage New Existing

Address: 5

Street: _____ Suburb: _____

City: _____ Postcode: _____

Current Ownership

Already owned To be purchased

Status

Existing developed property Section, New House to be built

Intention

Owner Occupied Rental Other

Type of Property

Std Residential Attached Unit Apartment Lifestyle

Farm/Orchard Commercial (*Area M² _____)

Zoning

Residential Rural Residential Rural

Other (Note)

Tenure:

Freehold Cross Lease Unit/Strata Title Leasehold

Value: (complete more than one, if applicable)

Broker only

Purchase Price \$ \$

Total Project Cost (if building) \$ \$

Rateable Value \$ \$

Valuation by Reg. Valuer \$ \$

Estimated (if preliminary assessment) \$ \$

Legal Description _____



Declaration Form

Financial Advice Provider	
Address	
Financial Adviser	
Lender	means a lender (including their associated parties)
Insurer	means an insurance product provider (including their associated parties)

Please **complete and review** this Declaration Form carefully. By signing this Declaration Form you are acknowledging that you understand and agree to each of the statements set out in Sections A - I below.

Section A: Authority to act

I/We give the Financial Advice Provider express authority to act on my/our behalf with all Lenders and Insurers in respect of:

- obtaining or maintaining a loan
- insurance products associated with my/our loan.

Section B: Fees & Commission Arrangements

I/We confirm that I/we have been provided with and have read and understood the Financial Adviser's Disclosure Guide. I/We understand that the Financial Adviser's Disclosure Guide details, amongst other things, the commission, fees and expenses that may be received by, or payable to, the Financial Adviser / Financial Advice Provider. I/We also understand and agree the circumstances in which I/we may need to pay fees to the Financial Adviser / Financial Advice Provider (if applicable).

Section C: Relationship of Financial Advice Provider

I/We understand that:

- the Financial Adviser is a director, employee and/or contractor of the Financial Advice Provider and acts on behalf of the Financial Advice Provider.
- the Financial Adviser and the Financial Advice Provider are members of NZ Financial Services Group Limited (NZFSG). NZFSG provides services which can include a client management system, facilitating payment of commission, training, and access to the Lenders and/or Insurers.
- the Financial Adviser and the Financial Advice Provider are **not** employees, agents, partners or joint venture partners of the Lender(s)/Insurer(s) or NZFSG.
- the Financial Adviser and the Financial Advice Provider do **not** act on behalf of the Lender(s)/Insurer(s) or NZFSG.

Section D: Privacy

D.1 Privacy Authorisation

- I/We authorise my/our personal information (**client information**) to be collected, used and disclosed in accordance with the Financial Advice Provider's privacy policy (available on the Financial Advice Provider's website or provided with this Declaration Form).
- I/We authorise my/our client information to be shared with the Lender(s)/Insurer(s) and collected and used by them in accordance with their privacy policies available on the Lender(s)/Insurer(s)' website(s).

D.2 Privacy Summary

The key terms of the Financial Advice Provider's privacy policy are summarised below:

Collection:	The Financial Advice Provider may collect client information from a number of third parties. These third parties include credit reporting agencies and, with your authorisation, employers and banks (e.g. through the use of illion BankStatements).
Purpose:	The Financial Advice Provider will collect and hold client information for the purpose of recommending lending and/or insurance products to me/us.
Disclosure:	<p>The Financial Advice Provider may disclose client information to third parties if the Financial Advice Provider considers it necessary to do so for the purpose above. These third parties include the following:</p> <ul style="list-style-type: none"> • the Lender(s)/Insurer(s) • NZFSG • credit reporting agencies • service providers, e.g. organisations that provide the Financial Advice Provider with administrative and management assistance and services • the Financial Markets Authority and other regulators • organisations involved in auditing the Financial Advice Provider. <p>Prior to disclosing client information, we will take all reasonable steps to ensure the third party has the same level of commitment to protecting the client information.</p>
Further Use & Disclosure:	The third parties referred to above may also use and disclose client information in accordance with their own privacy policy. For example, in the case of a Lender, this includes using and sharing the information for the purpose of assessing the application and administering the loan – e.g.

	information might be shared with a previous or current employer; the lender's credit reporting agency; authorities to assist in fighting fraud, money laundering or other criminal offences; and guarantors. If the Financial Advice Provider has an ongoing commission arrangement in place with the Lender over the term of the loan, the Lender will periodically disclose the loan balance to the Financial Advice Provider and NZFSG.
Credit Reporting Agencies:	The client information (including information about default and repayment history) may be exchanged with credit reporting agencies. This information will be used by and held on the systems of those agencies to provide their credit reporting services and may be disclosed to the Financial Advice Provider, the Lender(s)/Insurer(s) and other customers of the credit reporting agencies.
Marketing:	The Financial Advice Provider and/or Lender(s)/Insurer(s) might use client information for market research purposes and for direct marketing purposes (whether through mail, email or telephone (including SMS/MMS) or other electronic means) to notify me/us of products or services that may be of interest to me/us. You have the right to opt-out of electronic direct marketing.
Consequences:	I/We are not required by law to provide any personal information to the Financial Advice Provider, but any failure to do so might prejudice my/our chances of obtaining a loan or insurance.
Rights:	I/We have the right to request access to and correction of my/our personal information held by the Financial Advice Provider and Lender(s)/Insurer(s).
Obligations:	If I/we provide any personal information about anyone else to the Financial Advice Provider or to a Lender/Insurer (or authorise the Financial Advice Provider or Lender/Insurer to collect that information), I/we confirm that such persons consent to and authorise the collection and use of their personal information in accordance with the Financial Advice Provider's and Lender/Insurer's respective privacy policies. I/We confirm that I/we have advised such persons of their rights to access and request correction of their personal information.

Section E: Legal and Valuation Costs

I/We confirm that **(Please tick if applicable)**

I am/We are to meet legal and valuation costs in relation to obtaining a loan.

Section F: GST Matters

I/We confirm that: **(Please tick the applicable box)**

I am/We are not registered for GST and will not be with respect to the security property.

I am/We are or will be registered for GST, but the security property is not/will not be used for the purpose of a taxable activity.

I am/We are or will be registered for GST and the security property is/will be used for the purposes of a taxable activity.

Section G: Specialist Insurance Advice

I/We acknowledge that:

- as part of the intended lending transaction I/we understand I/we should review my/our personal risk insurance requirement(s).
- I/we have been offered the option to have a specialist insurance adviser review my/our personal risk insurance requirements and have decided to: **(Please tick the applicable box)**

have the review completed by the specialist insurance adviser

decline the option to review my/our personal risk insurance requirements and exempt the Financial Advice Provider, the Financial Adviser and specialist insurance advisers from any liability or loss caused as a result of this decline.

Section H: Loan Repayment

I/We understand that:

- should my/our circumstances change before the loan is repaid, I am/we are responsible for continuing to make loan repayments (subject to applicable laws).
- in the event of my/our death, it will be my/our estate's responsibility to make the loan repayments and/or to pay off any loan balance.

Section I: Loan Application Form

I/We confirm that:

- I/we have read, understood and agree to the content of this Declaration Form
- the information included in the Loan Application Form, including my/our Asset & Liability Statement, is true and correct.

Signed

Signed

Name

Name

Date

Date



Checklist

Document	Enclosed Yes/No	Comment
Application Form Completed & Signed	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Copies of ID (Passport or DL)	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Proof of Residency	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Diary Notes	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Proof of Income	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Sale and Purchase Agreement	<input type="checkbox"/> Yes <input type="checkbox"/> No	
GVs or RVs	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Proof of Deposit	<input type="checkbox"/> Yes <input type="checkbox"/> No	
3 Months Bank Statements	<input type="checkbox"/> Yes <input type="checkbox"/> No	
6 Months Loan Statements	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Building Contract	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Gift/Statutory Declaration	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Certificate of Incorporation	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Trust Deed	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Other	<input type="checkbox"/> Yes <input type="checkbox"/> No	