



Routine

Urgent

No. of Pages (including this cover)

**KEY DATES**

Pre approval

Finance / /

Settlement / /

**BORROWER DETAILS**

Personal Names(s) \_\_\_\_\_ Borrower/Guarantor  
 \_\_\_\_\_ Borrower/Guarantor  
 Trust Names(s) \_\_\_\_\_ Borrower/Guarantor  
 \_\_\_\_\_ Borrower/Guarantor  
 Company Names(s) \_\_\_\_\_ Borrower/Guarantor  
 \_\_\_\_\_ Borrower/Guarantor

**BROKER**

Broker Name \_\_\_\_\_  
 Broker Number \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Fax \_\_\_\_\_  
 Mobile \_\_\_\_\_  
 Email \_\_\_\_\_  
 Address \_\_\_\_\_

**MORTGAGOR DETAILS (IF DIFFERENT TO BORROWER)**

\_\_\_\_\_  
 \_\_\_\_\_

**APPLICATION SUMMARY**

**LVR (Loan Valuation Ratio)**

Amount Requested (excl. LMI) \$ \_\_\_\_\_ (A)

Value (per Security) \$ \_\_\_\_\_ (B)

LVR=(A+B) \_\_\_\_\_ %

**DSR (Debt Servicing Ratio) Select one or more of the following**

Refer Worksheet attached

Net surplus (UMI) \$ \_\_\_\_\_

\_\_\_\_\_ %

**ADVISOR CONTACT DETAILS**

**Solicitor**

**Accountant**

**Real Estate Agent**

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

**CHECKLIST**

Document	Attached	Forthcoming – Comment
Application form	<input type="checkbox"/>	<input type="checkbox"/> _____
Memo in support of Loan from Broker	<input type="checkbox"/>	<input type="checkbox"/> _____
Identification	<input type="checkbox"/>	<input type="checkbox"/> _____
Proof of Residency	<input type="checkbox"/>	<input type="checkbox"/> _____
Credit Checks	<input type="checkbox"/>	<input type="checkbox"/> _____
Diary Notes	<input type="checkbox"/>	<input type="checkbox"/> _____
Proof of Income	<input type="checkbox"/>	<input type="checkbox"/> _____
Sales and Purchase Agreement	<input type="checkbox"/>	<input type="checkbox"/> _____
Valuation (s)	<input type="checkbox"/>	<input type="checkbox"/> _____
Proof of Deposit	<input type="checkbox"/>	<input type="checkbox"/> _____
3 Months Bank Statements	<input type="checkbox"/>	<input type="checkbox"/> _____
6 Months Mortgage Statements	<input type="checkbox"/>	<input type="checkbox"/> _____
Building Contract	<input type="checkbox"/>	<input type="checkbox"/> _____
Gift/Statutory Declaration	<input type="checkbox"/>	<input type="checkbox"/> _____
Certificate of Incorporation	<input type="checkbox"/>	<input type="checkbox"/> _____
Trust Deed	<input type="checkbox"/>	<input type="checkbox"/> _____
Other	<input type="checkbox"/>	<input type="checkbox"/> _____



**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 Dependents \_\_\_\_\_

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 Dependents \_\_\_\_\_

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**

INCOME		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 @	%	\$ _____	\$ _____
<b>TOTAL INCOME</b>		<b>\$ _____</b>	<b>\$ _____</b>

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"/>	\$ _____
<b>TOTAL RENTAL INCOME PER WEEK</b>			<b>\$ _____</b>

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"/>		\$ _____	
<b>SUB TOTAL B</b>		<b>\$ _____</b>	<b>B</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		\$ _____	
<b>SUB TOTAL C</b>		<b>\$ _____</b>	<b>C</b>
<b>SUB TOTAL D (B+C)</b>		<b>\$ _____</b>	<b>D</b>
<b>PLUS</b>			
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		\$ _____	
<b>SUB TOTAL E</b>		<b>\$ _____</b>	<b>E</b>
<b>TOTAL MONTHLY EXPENSES (D+E)</b>		<b>\$ _____</b>	
<b>NET MONTHLY INCOME (A)</b>		<b>\$ _____</b>	
<b>NET MONTHLY SURPLUS</b>		<b>\$ _____</b>	



**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	\$ _____
<b>TOTAL ASSETS</b>	<b>\$ _____</b>

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	_____ \$ _____
	_____
	_____
	_____
<b>TOTAL LIABILITIES</b>	<b>\$ _____</b>
<b>NET SURPLUS</b>	<b>\$ _____</b>
<b>TOTAL (Per Total Assets)</b>	<b>\$ _____</b>

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.

All applicants to sign \_\_\_\_\_ Date / /

**FURTHER NOTES IN SUPPORT OF APPLICATION**



**SECURITY**

1st Mortgage    2nd Mortgage    New    Existing

**Address: 2** \_\_\_\_\_

Post Code \_\_\_\_\_

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 M<sup>2</sup> )

Zoning

Residential    Rural Residential    Rural  
 Other (Note)

Tenure:

Freehold    Cross Lease    Unit/Strata Title    Leasehold

Value: (complete more than one, if applicable) Value Used

<input type="checkbox"/> Purchase Price	\$	\$
<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 \_\_\_\_\_

1st Mortgage    2nd Mortgage    New    Existing

**Address: 4** \_\_\_\_\_

Post Code \_\_\_\_\_

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 M<sup>2</sup> )

Zoning

Residential    Rural Residential    Rural  
 Other (Note)

Tenure:

Freehold    Cross Lease    Unit/Strata Title    Leasehold

Value: (complete more than one, if applicable) Value Used

<input type="checkbox"/> Purchase Price	\$	\$
<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 \_\_\_\_\_

1st Mortgage    2nd Mortgage    New    Existing

**Address: 3** \_\_\_\_\_

Post Code \_\_\_\_\_

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 M<sup>2</sup> )

Zoning

Residential    Rural Residential    Rural  
 Other (Note)

Tenure:

Freehold    Cross Lease    Unit/Strata Title    Leasehold

Value: (complete more than one, if applicable) Value Used

<input type="checkbox"/> Purchase Price	\$	\$
<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 \_\_\_\_\_

1st Mortgage    2nd Mortgage    New    Existing

**Address: 5** \_\_\_\_\_

Post Code \_\_\_\_\_

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 M<sup>2</sup> )

Zoning

Residential    Rural Residential    Rural  
 Other (Note)

Tenure:

Freehold    Cross Lease    Unit/Strata Title    Leasehold

Value: (complete more than one, if applicable) Value Used

<input type="checkbox"/> Purchase Price	\$	\$
<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 \_\_\_\_\_



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 named in this application ("Broker") is collected initially for the purposes of assessing my application for mortgage finance and may be given to a number of lenders (each a "Lender") 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 notify me of products or services that may be of interest to me.

I am aware that the Lender will, from time to time, make the information available to 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 or potential assignee of the Lender's rights (the "Recipients").

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, the Lender and the Recipients to collect personal 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, the Lender and the Recipients.
- The Lender to disclose my personal information to the Broker during the term of the loan in order to answer my queries or assist me with my financial arrangements as my circumstances change.
- The Broker, the Lender and the Recipients to disclose my personal information to credit reporting agencies and also to any third party making an authorised enquiry about me.
- The credit reporting agencies of the Broker, the Lender and the Recipients to hold my personal information on their systems and to use my personal information held on their systems to provide credit reporting services.
- The credit reporting agencies of the Broker, the Lender and the Recipients to provide my personal information to its customers using their credit reporting services.
- The Broker, the Lender and the Recipients to 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. This authorisation shall include the use of any monitoring services to receive updates about me if any of the personal information held about me changes.
- The Broker, the Lender and the Recipients to give information to credit reporting agencies about my default in any payment obligations.
- The credit reporting agencies of the Broker, the Lender and the Recipients to provide information about my default in any payment obligations to other customers of the credit reporting agencies.

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 requirement. 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





**IMPORTANT NOTICE TO BORROWERS - PLEASE READ BEFORE YOU SIGN**

Only sign this declaration if the loan is wholly or primarily for business or investment purposes.

By signing this declaration, you may lose your protection under the Credits Contracts and Consumer Finance Act 2003

Date / / 20

To [Lenders name] \_\_\_\_\_

I /We [Borrowers name] \_\_\_\_\_

Acknowledge that by signing this declaration I/we declare that:

1. Any credit or advance the lender provides me/us is to be used primarily for business or investment purposes.
2. The primary purpose of the credit or advance is NOT for my /our personal, domestic or household use.
3. This credit contract will NOT be treated as a consumer credit contract as defined by the Credit Contracts and Consumer Finance Act 2003.
4. I/we accept that because this credit contract is not a consumer credit contract, my/our rights and obligations will not be regulated by the Credit Contracts and Consumer Finance Act 2003.
5. I/we have read and understood this declaration before signing.

Signed [Name of borrowers] \_\_\_\_\_

