



Confidential Loan Application

Your Personal Details	Joint Applicant's Personal Details (if applicable)
Surname	Surname
First Name(s)	First Name(s)
Preferred Title	Preferred Title
Date of birth	Date of birth
Number of dependants	Number of dependants
Age(s) of dependants	Age(s) of dependants
Home address	Home address
Mailing address	Mailing address
Email address	Email address
Daytime phone number	Daytime phone number
Daytime fax number	Daytime fax number
Evening phone number	Evening phone number
How long have you lived here?	How long have you lived here?
If you have lived at your current address for less than three years, please give your previous address	If you have lived at your current address for less than three years, please give your previous address
How long did you live there?	How long did you live there?
Your Employment Details	Joint Applicant's Employment Details (if applicable)
Are you paid by	Are you paid by
<input type="radio"/> salary or wage? <input type="radio"/> commission? <input type="radio"/> or are you self employed?	<input type="radio"/> salary or wage? <input type="radio"/> commission? <input type="radio"/> or are you self employed?
Employer's name	Employer's name
Type of business	Type of business
Your current position	Your current position
Employer's address	Employer's address
Employer's phone number	Employer's phone number
How long have you worked here?	How long have you worked here?
If you have been with your current employer for less than three years, please give your previous employment details for the past three years	If you have been with your current employer for less than three years, please give your previous employment details for the past three years
Previous employer	Previous employer
How long did you work there?	How long did you work there?

Purpose of Loan & Key Dates

Purchase Price/Refinance/other	\$	Applicants Contribution	\$
Legal fees	\$	This Mortgage - Housing	\$
Bank fees	\$	Consumer/Personal	\$
Valuation Fees	\$	Overdraft	\$
GST	\$	Flexi	\$
Other - Costs	\$	Other	\$
	\$	Other funds eg. gifts	\$
	\$	Other Loans - Give details	\$
Total Cost	\$	Total Funding	\$

* Total Cost and Total funding should be the same

*Confirmation Date / /

*Settlement Date / /

Liabilities	Amount	Owing	Assets	Present value
Bank - Overdraft Limit	\$	\$	Deposits Bank	\$
Term Loan	\$	\$	Bank	\$
Other Bank - Detail:-	\$	\$	Bank	\$
Credit/Store Cards Limit	\$	\$	Owing from debtors	\$
	\$	\$	Stock in trade	\$
	\$	\$	Govt stock, Debentures, etc	\$
	\$	\$	Shares in public listed companies	\$
Property Loans			Property	\$
Mtge to:		\$	Address 1	\$
Mtge to:		\$	Address 2	\$
Mtge to:		\$	Address 3	\$
Owing on Hire Purchase - Detail			Vehicle year	
Company			cc rating	
Original Amount	\$		Model	\$
Security		\$	Life Insurance:-	
Owing on Hire Purchase - Detail			Face Value\$ Cash Value	\$
Company			Company	
Original Amount	\$		Face Value \$ Cash Value	\$
Security		\$	Company	
Private or Finance Company loans - Details		\$	Superannuation	\$
		\$	Other Assets - Details	
		\$		\$
		\$		\$
Any other loans - Detail		\$		\$
		\$		\$
		\$		\$
		\$		\$
Total Liabilities		\$	Total Assets	\$
Are you currently acting as a guarantor for any liabilities? (Please specify)			(Minus) Total Liabilities	\$
			Surplus (net value)	\$

Protection of Loan and Assets

Smoker/Non Smoker	Applicant 1	<input type="radio"/>	Life	Yes <input type="radio"/>	No <input type="radio"/>	Trauma	Yes <input type="radio"/>	No <input type="radio"/>	Income Protection	Yes <input type="radio"/>	No <input type="radio"/>
Smoker/Non Smoker	Applicant 2	<input type="radio"/>	Life	Yes <input type="radio"/>	No <input type="radio"/>	Trauma	Yes <input type="radio"/>	No <input type="radio"/>	Income Protection	Yes <input type="radio"/>	No <input type="radio"/>
MRI	Yes <input type="radio"/>	No <input type="radio"/>	Full Analysis	Yes <input type="radio"/>	No <input type="radio"/>						
House	Yes <input type="radio"/>	No <input type="radio"/>				Contents	Yes <input type="radio"/>	No <input type="radio"/>	Car	Yes <input type="radio"/>	No <input type="radio"/>
<input type="radio"/> Pre 1945						Items over \$5000			Comprehensive		
<input type="radio"/> Post 1945						•			Third Party		
Sq. mtr of house					•					
Existing no claim Bonus	Yes <input type="radio"/>	No <input type="radio"/>	Car	<input type="radio"/>	Contents	<input type="radio"/>	House	<input type="radio"/>			

Security Offered - (rental included if applicable)

Address	Type*/Use	Est Market Value	G/V	R/V (net)	Rent (Week)
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
<i>*Residential, (home, rental, lifestyle, apartment, bach, land.)</i>		\$	\$	\$	\$
<i>Rural, Commercial</i>					
Total		\$	\$	\$	\$

Gross Annual Income	Applicant	Applicant 2	Expenses Monthly							
			Loan	I/O or P & I	Int Rate	Term	Fixed Term	Monthly Repayments	Repayment Option	
Gross wages/Salaries	\$	\$								
Rental Income (Gross)	\$	\$	\$					\$	F/N	<input type="radio"/>
Self Employment	\$	\$	\$					\$	Wk	<input type="radio"/>
Other	\$	\$	\$					\$	Mth	<input type="radio"/>
Totals (Annual)	\$	\$	\$					\$		
Combined Total	\$							Total Loan Repayment(s)	\$	
								\$		

Monthly Income (net after tax)

Applicant	\$		Other Loan Repayment(s)	\$
Applicant 2	\$		Credit/Store Card Payment	\$
Welfare Benefits	\$		Child Maintenance/Day Care	\$
Rental	\$		Life Insurance Payments	\$
Other Income (please specify)	\$		Medical Insurance Payments	\$
	\$		Motor Vehicle Running Costs	\$
	\$		Home/Contents/Motor Insurance	\$
	\$		Power/Gas/Phone	\$
Total Income	\$		Rent/Rates/Section Lease	\$
			Living Expenses	\$
Less Total Expenses	\$		Miscellaneous	\$
Net Monthly Surplus	\$		Total Expenses	\$

Contacts

Solicitor

Name Firm Branch Telephone Number

Accountant

Name Firm Branch Telephone Number

Real Estate Agent

Name Firm Branch Telephone Number

Introducer

Name Firm Branch Telephone Number

Fax Number

Credit History

Have you ever had a judgement for a debt entered against you or a creditor initiate proceedings against you

Yes No

If yes details _____

Declaration

- I authorise that the information contained in this application form may be used by and relied upon by any lending institution in New Zealand hereafter known as "the lender". This may include all Registered Banks, Building Societies, Finance Companies, Solicitor nominee funds and (if applicable) the lenders respective Mortgage Guarantee Insurance company. Details of lenders names and addresses are available on request.
- I/We certify that the information given in this application is true and correct.
- I/We certify that the answers given to the questions and statements made herein are true, correct and complete in every particular and are supplied by me/us with the intent that they may be relied upon by "the lender" in extending credit to me/us that they correctly reflect the financial position of me/us at this date and that no information has been withheld that might affect "the lender's" decision on this application.
- I/We certify that I/We are not less than 18 years of age nor an undischarged bankrupt or liable under any proceedings under the Insolvency Act 1967 and its amendments.
- I/We undertake to pay all costs in connection with the execution and registration of any security required by "the lender" in the event of this application being approved and the withdrawal of such security when the loan is paid.
- I/We undertake to pay (if applicable) "the lenders" fee and to pay any holding interest which accrues until the funds or part thereof are uplifted or until "the lender" is advised that the loan is not required.
- I/We understand that "the lender" accepts no liability or responsibility whatsoever for the value or condition of the property used/to be used as security for this loan, or whether it is suitable for my/our purposes, by reason of having carried out an inspection and/or valuation.
- I/We have been made aware of and offered a Mortgage Protection Plan and have agreed to/declined to protect my/our loan.
- I/We certify that we are NZ citizens/residents.

Your Signature

Joint applicant's signature (if applicable)

Date

Privacy Act

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

- This application collects personal information about you;
- This application is being collected to determine your eligibility for the credit you seek;
- The intended recipients of the information are the lender, credit reference agencies and your previous and current employer. Checks or inquiries of third parties by Mortgage Solutions or the lender which relate to any of the purposes stated above may result in disclosure of personal information about you to those third parties
- The information is being collected and held by Mortgage Solutions and "the lender".
- Failure to provide this information or provision of incorrect information may result in your application for credit being declined;
- You do have rights of access to, and correction of, this information to the extent that it is not evaluative material pursuant to S.29(1)(b) Privacy Act 1993;
 - If the above information is being provided by someone other than the Applicant, I am authorised to provide personal information on behalf of the Applicant and evidence of this authority is provided.
 - I/We agree that all personal information held by Mortgage Solutions or the lender be used by both Mortgage Solutions and "the Lender" for the purpose of mailing to me/us the Applicant advice of any other products or services offered by either party.
 - I/We authorise the release at any time of all personal information held by:
 - any other credit providers, and credit reference agencies: and
 - any previous or current employer regarding my employment history and income: and
 - WINZ and/or IRD on income paid to us.
 - I/We authorise Mortgage Solutions and "the lender" to disclose to their credit providers, credit reference agencies and any other party expressly authorised by me/us/the Applicant, at any time, personal information held by Mortgage Solutions and "the lender".
- In order that it can seek your views on its services and products it offers, "the lender" may provide your name, address and telephone number to reputable market research organisations. This information is selected at random and places you under no obligation to take part in the market research. The information is supplied in strict confidence to the research organisation which cannot use it for any other purpose.

Disclosure

Mortgage Solutions may pay a commission to any person, partnership or company who refers prospective mortgage clients to them where a mortgage contract is effected with a lender. Disclosure is made pursuant to The Secret Commissions Act 1910, and specific details of any commissions payable will be provided to loan applicant upon request.

Mortgage Solutions will receive brokerage from the lender upon settlement of your loan. Specific details of this brokerage will be provided to loan applicants upon request.

Your Signature

Joint applicant's signature (if applicable)

Date