

Loan Application

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

Loan Application

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

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 (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) 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

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

BANK ACCOUNT DETAILS (To be used to pay the proposed mortgage. Note TBA if not yet determined).

Preferred Bank Branch
Account Number

SOLICITORS DETAILS

Firm Name of Solicitor
Address Phone
Fax Email

Loan Application

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 @	% \$ _____	\$ _____	\$ _____
TOTAL INCOME		\$ _____	\$ _____

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

EXPENSES

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"/>		\$ _____
SUB TOTAL 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		\$ _____
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		\$ _____

Loan Application

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 Et Personal Effects \$

TOTAL ASSETS \$

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 \$

TOTAL LIABILITIES \$

NET SURPLUS \$

TOTAL (Per Total Assets) \$

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

Loan 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 M²)

Zoning

☐ Residential ☐ Rural Residential ☐ Rural

☐ Other (Note)

Tenure:

☐ Freehold ☐ Cross Lease ☐ Unit/Strata Title ☐ Leasehold

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

☐ 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

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 M²)

Zoning

☐ Residential ☐ Rural Residential ☐ Rural

☐ Other (Note)

Tenure:

☐ Freehold ☐ Cross Lease ☐ Unit/Strata Title ☐ Leasehold

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

☐ 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

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 M²)

Zoning

☐ Residential ☐ Rural Residential ☐ Rural

☐ Other (Note)

Tenure:

☐ Freehold ☐ Cross Lease ☐ Unit/Strata Title ☐ Leasehold

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

☐ 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

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 M²)

Zoning

☐ Residential ☐ Rural Residential ☐ Rural

☐ Other (Note)

Tenure:

☐ Freehold ☐ Cross Lease ☐ Unit/Strata Title ☐ Leasehold

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

☐ Purchase Price \$ \$

☐ Total Project Cost (if building) \$ \$

☐ Rateable Value \$ \$

☐ Valuation by Reg. Valuer \$ \$

☐ Estimated (if preliminary assessment) \$ \$

Legal Description