

Lending Application

PART 1 OF 5

Main Bank: _____
 Other Banks: _____
 Title: Mr/Mrs/Ms/Miss/Dr/Other _____
 First Name (s) _____
 Last Name _____
 Preferred Name: _____
 Marital status: _____
 Relationship to joint applicant _____
 Date of Birth ____/____/_____
 Number of Dependants _____
 Names/ Ages _____
 Country of Birth? _____
 Are you an NZ Citizen/ permanent NZ resident? Yes No
 If no please supply your work permit expiry date
 ____/____/_____
 Contact Details;
 Home # () _____
 Business # () _____
 Mobile # () _____
 Email _____
 Preferred method of contact: Phone / Email _____
 Current Residential Address;
 # and Street _____
 Suburb _____
 City _____
 Post Code _____
 Time there (Years____ / Months____)
 Own Home (With home loan) Own Home (freehold)
 Renting Boarding With Parents Caravan Other
 Previous address if less than three years;
 # and Street _____
 Suburb _____
 City + Post Code _____
 Time there (Years____ / Months____)
 Own Home (With home loan) Own Home (freehold)
 Renting Boarding With Parents Caravan Other
 Your Postal Address – if different from residential
 # and Street _____
 Suburb _____
 City + Post Code _____
 Employer/Bus Name: _____
 Current Occupation _____
 Full-time Part-time Self-Employed
 Time there (Years____ / Months____)
 Previous occupation/employer if less than three years
 Employer/Business Name _____
 Current Occupation _____
 Full-time Part-time Self-Employed
 Time there (Years____ / Months____)

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 Title: Mr/Mrs/Ms/Miss/Dr/Other _____
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 Preferred Name: _____
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 Date of Birth ____/____/_____
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 Are you an NZ Citizen or permanent NZ resident? Yes No
 If no please supply your work permit expiry date
 ____/____/_____
 Contact Details;
 Home # () _____
 Business # () _____
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 Preferred method of contact: Phone / Email _____
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 Current Occupation _____
 Full-time Part-time Self-Employed
 Time there (Years____ / Months____)
 Previous occupation/employer if less than three years
 Employer/ Business Name _____
 Current Occupation _____
 Full-time Part-time Self-Employed
 Time there (Years____ / Months____)

Lending Application

PART 2 OF 5

Statement of Position

Lending Amount required \$ _____
 Purpose for Lending _____

CURRENT STATEMENT OF FINANCIAL POSITION;

Assets

	<i>Institution</i>
Bank Deposit	\$ _____
Bank Deposit	\$ _____
Bank Deposit	\$ _____

Motor Vehicles

<i>Make</i>	<i>Model</i>	<i>Year</i>	
			\$ _____
			\$ _____
			\$ _____
			\$ _____

Real Estate/Property

<i>Address</i>	<i>Approx. Market Value</i>
<i>Notes EQC + Insurance info:</i>	\$ _____
<i>Notes EQC + Insurance info:</i>	\$ _____
<i>Notes EQC + Insurance info:</i>	\$ _____
<i>Notes EQC + Insurance info:</i>	\$ _____
<i>Notes EQC + Insurance info:</i>	\$ _____

	<i>Institution</i>
Superannuation	\$ _____
	\$ _____

	<i>Institution</i>
Bonds and Shares	\$ _____
	\$ _____

Other investments (e.g. value items such as boats, antiques caravans)

<i>Item</i>	<i>Value</i>
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____

Total Assets \$ _____

Less Total Liabilities \$ _____

Surplus/Deficit \$ _____

Liabilities

	<i>Institution</i>	<i>Limit</i>	<i>Amount Owing</i>
Bank Overdraft		\$ _____	\$ _____
Bank Overdraft		\$ _____	\$ _____

Credit Card	\$ _____	\$ _____
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Paid in full each month Yes No

Credit Card	\$ _____	\$ _____
-------------	----------	----------

Paid in full each month Yes No

Credit Card	\$ _____	\$ _____
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Paid in full each month Yes No

Store Card	\$ _____	\$ _____
------------	----------	----------

Paid in full each month Yes No

Store Card	\$ _____	\$ _____
------------	----------	----------

Paid in full each month Yes No

Afterpay/Laybuy	\$ _____	\$ _____
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Paid in full each month Yes No

	<i>Institution</i>	<i>Repayment</i>	<i>Amount Owing</i>
Hire Purchase			\$ _____

Purpose: _____

Hire Purchase	\$ _____	\$ _____
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Purpose: _____

Personal Loan	\$ _____	\$ _____
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Purpose: _____

Personal Loan	\$ _____	\$ _____
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Purpose: _____

Other Loan	\$ _____	\$ _____
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Purpose: _____

Family Loan	\$ _____	\$ _____
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Purpose: _____

	<i>Institution</i>	<i>Fixed/Floating/Limit</i>	<i>Amount Owing</i>
Home Loans;			

Home Loan	\$ _____	\$ _____
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Home Loan	\$ _____	\$ _____
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Home Loan	\$ _____	\$ _____
-----------	----------	----------

Home Loan	\$ _____	\$ _____
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Revolving Credit	\$ _____	\$ _____
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Revolving Credit	\$ _____	\$ _____
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Other Finance; _____

Student Loan \$ _____

Total Liabilities \$ _____

Credit History Information: (please advise of any defaults/collections/bankruptcies/insolvencies/non-asset or alternatives)

Notes _____

Criminal History Information: (Please advise of any criminal history that may impact your borrowing ability)

Notes _____



Lending Application

PART 3 OF 5

Expenses & Income

Expenses

	Repayment	W/F/M	Expense	Repayment	W/F/M
home loan repayments	\$		Medical	\$	
Personal Loan repayments	\$		Natural Therapies	\$	
Student Loan Repayments	\$		Ongoing rent / board	\$	
Credit Card Repayments	\$		Clothing / footwear	\$	
HP Repayments	\$		Cosmetics	\$	
Childcare	\$		Dry Cleaning	\$	
Child support	\$		Personal Care	\$	
Education – public	\$		Pets	\$	
Education – private	\$		Alcohol / tobacco	\$	
Groceries	\$		Memberships	\$	
Electricity & Gas	\$		Gym / Sports	\$	
Rates -council	\$		Travel / Holidays	\$	
Rates – water	\$		Miscellaneous	\$	
Body Corp	\$		Gambling	\$	
Other home costs	\$		Home / Mobile	\$	
Insurance – Home	\$		Internet	\$	
Insurance – Contents	\$		Vehicle – petrol	\$	
Insurance – Health	\$		Vehicle – other	\$	
Insurance – Income	\$		Public Transport	\$	
Insurance – Life	\$		Other transport costs	\$	
Insurance - Vehicle	\$		Regular donations	\$	
Investment – Rates	\$		Tithing	\$	
Investment – Rates/water	\$		Voluntary Super	\$	
Investment – Body Corp	\$		Kiwi saver	\$	%
Investment - expenses	\$		kiwi saver	\$	%
Second Home – Rates	\$			\$	
Second Home – Water	\$			\$	
Second Home – Body Corp	\$			\$	
Second Home - Expenses	\$			\$	
Total Monthly Expenses					\$

Income	1 st Individual	2 nd Individual
	\$	\$
Paid	<input type="checkbox"/> Gross <input type="checkbox"/> Net	<input type="checkbox"/> Gross <input type="checkbox"/> Net
	<input type="checkbox"/> Annually	<input type="checkbox"/> Annually
	<input type="checkbox"/> Monthly	<input type="checkbox"/> Monthly
	<input type="checkbox"/> Weekly	<input type="checkbox"/> Weekly
	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Fortnightly
Salary 1 Credited account?		
Salary 2 Credited account?		
Salary 1 – Student Loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Salary 2 – Student Loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Rental	Income
Existing (weekly)	\$
Monthly	\$
Proposed (weekly)	\$
Monthly	\$

Item	Other Income	Monthly Amount
		\$
		\$
		\$
Total Income		\$
Total Income		\$
Less Expenses		\$
Uncommitted Monthly Income		\$

Additional information

Reason for no childcare expense

Current Home Insurance Information (company/amount)

EQC Information

Other Insurance Providers (Vehicle/Rural/Business)

Have you been a director of a company in the past 7 years?

Are there any lenders that you particularly like or don't like to deal with?

Help us understand what bank and lending features are important to you?

Bank Features

- | | |
|--|---|
| <input type="checkbox"/> Great Support | <input type="checkbox"/> Highest Purchase Price possible |
| <input type="checkbox"/> Interest Rates | <input type="checkbox"/> Good Construction Policies |
| <input type="checkbox"/> Digital Services | <input type="checkbox"/> Good Healthy Home Policies |
| <input type="checkbox"/> Weekend Branches | <input type="checkbox"/> Lending for Credit Impaired |
| <input type="checkbox"/> 24/7 Call Centre | <input type="checkbox"/> Second or Third Tier Options |
| <input type="checkbox"/> NZ Owned | <input type="checkbox"/> Lending using forecasts |
| <input type="checkbox"/> Ethical Banking | <input type="checkbox"/> Lending without current financials |
| <input type="checkbox"/> Low Deposit Options | <input type="checkbox"/> _____ |
| <input type="checkbox"/> First Home Loan | <input type="checkbox"/> _____ |

Lending Features

- Fixed Interest Rates
- Floating Interest Rates
- Lump Sum Ability
- Variable / Flexible
- Redraw Facilities
- Interest Only
- Early Repayment 0 fees
- Offset facilities
- Shortened Term

Other/Notes

Goals: Short

Medium

Long

Retirement Strategy; Client ages: _____ and _____ Maximum Loan Term _____

What is your intended retirement age? 65-70 70-75 75+ 75+

Will you retire before the loan is repaid? yes no

Are you able to please select from the following or advise through the other tab your intentions with your finances moving forward to retirement?

- I intend to have the loan term shortened to be repaid prior to retirement
- I intend to sell and downsize upon retirement
- I intend to sell other assets to repay the mortgage prior to retirement
- I intend to repay my mortgage with my superannuation or kiwi saver upon retirement
- I intend to continue my mortgage repayments with help from reoccurring superannuation upon retirement
- I intend to have minimal mortgage upon retirement in which super payments would be able to cover and still afford everyday living
- I intend to continue in part-time employment upon retirement to support any mortgage repayments
- _____

Is there any further information that you think we may need to know in regards to your lending application?

Professional Contacts;

Do You Have?

- Solicitor
- Accountant
- Financial Advisor
- Insurance Broker
- Real Estate Agent

Notes

Your Will – Have you made a will?

Person 1 Yes No

Person 2 Yes No

Preliminary recommendation (To be completed by Mortgage Adviser)

Lender

Insurance _____

Loan Type

Referral? Personal Home/Contents/Vehicle

- Based on the information provided clients meet the criteria for lending through First Home Loan package with Kāinga Ora. I would approach a Bank whom is able to capitalise the 1% Low Equity Premium Fee as there is not additional deposit to cover the 1% fee personally. First home loan also give opportunity to take advantage of special interest rates
- Based on the information provided clients meet the criteria for lending through First Home Loan package with Kāinga Ora.
- Based on the information provided clients would be best suited to their main bank unless they fall outside servicing criteria, this is because their main bank can offer a competitive market package
- Based on the information provided clients main bank is not able to offer them the finance they are after so will source lending elsewhere.
- Looking for a bank whom offers LEM rather than LEP as it's believed the equity position would be under 80% within 6-12 months
- Looking for a bank whom offers LEP as clients would prefer to have fee paid up front for low equity and potential for reduced regular repayments.
- Based on the information provided clients are looking for a bank whom can help with good construction policies including allowing +10% on fixed price contracts where the registered valuation comes up with a value higher than the land + build total.
- Clients are after finance for construction with a bank with good construction policies to help make the process smoother.
- Looking for debt consolidation with a good fixed interest rate and terms.
- _____

How did you hear about The Mortgage Girls?

Financial Advice Provider	The Mortgage Girls Ltd
Address	174 Huxley Street, Sydenham, Christchurch 8023
Financial Adviser	
Lender	Means a lender (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 in respect of: obtaining a loan.

Section B: Commission Arrangements

I/we confirm that I/we have been provided with and have read and understood the Financial Adviser's Disclosure Guide. I 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.

Section C: Relationship of financial Adviser 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. NZ Financial Services Group Limited 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 NZ Financial Services Group Limited.
- The Financial Adviser and the Financial Advice Provider do **not** act on behalf of the Lender(s)/Insurer(s) or NZ Financial Services Group Limited.

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) and collected and used by them in accordance with their privacy policies available on the Lender(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 in accordance with its privacy policy. These include credit reporting agencies and, with your authorisation, employers and banks (e.g. through the use of fileinvite and illion BankStatements).
Purpose:	The Financial Advice Provider will collect and hold client information for the purpose of recommending mortgage and/or insurance products to me/us.
Disclosure:	Client information may be disclosed to third parties in accordance with the Financial Advice Provider's privacy policy. These include the following: <ul style="list-style-type: none"> • The Lender(s) • NZ Financial Services Group Limited • Credit reporting agencies • The Financial Markets Authority and other regulators • Organisations involved in auditing the Financial Advice Provider • Other Financial Advisers such as Insurance Brokers • Your solicitor • Your Accountant
Further Use & Disclosure:	The third parties referred to above may also use and disclose client information. For example, the Lender(s) will use client information in accordance with its own privacy policy. 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. including 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 NZ Financial Services Group Limited.
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) and other customers of the credit reporting agencies.
Marketing:	The Financial Advice Provider or Lender(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 finance 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).
Obligations:	If I/we provide any personal information about anyone else to the Financial Advice Provider or to a Lender (or authorise the Financial Advice Provider or Lender 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 Financial Advice Provider’s and Lender(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: I/we are able to meet legal and valuation costs in relation to obtaining a home 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 will be registered for GST and the security property is/ will be used for the purposes of a taxable activity.

Section G: Specialist Insurance Provider

I/we acknowledge that:

- As part of the intended financing transaction, I should review my/our personal risk insurance requirement(s).
- I/we have been offered the option to review my/our personal risk insurance requirement(s) by a specialist insurance adviser and have decided to: (Please tick the applicable box).
 - Have the review completed by an appointed insurance adviser
 - Decline the option to review my personal risk insurance requirements and exempt the broker, consultants, insurance advisers from any liability or loss caused as a result of this decline
- The signing of this Declaration in no way implies an application or such a review has been made to the Financial Advice Provider.

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

I/we confirm that:

- The information included in the Loan Application, including my/our Asset & Liability Statement, is true and correct.

Signed _____
Name _____
Date ____/____/____

Signed _____
Name _____
Date ____/____/____