

Lending Application

PART 1 OF 6

Understanding your goals

Financial Goals:

Family/Lifestyle Goals:

Investment, Assets, Superannuation, Other Goals:

Purpose of application _____

Desired lending \$ _____

Deposit details	Savings:	\$ _____	\$ _____
	KiwiSaver:	\$ _____	\$ _____
	First Home Grant:	\$ _____	\$ _____
	Gift:	\$ _____	\$ _____
	Other:	\$ _____	\$ _____
	Total:		\$ _____

Main Bank: _____
 Title: Mr/Mrs/Ms/Miss/Dr/Other _____
 First Name (s): _____
 Last Name: _____
 Preferred Name: _____
 Marital status: _____
 Relationship to joint applicant _____
 Date of Birth ____/____/____
 # of Dependants _____
 Their Names _____
 Their Ages/DOB's _____
 Country of birth? _____

Are you an NZ Citizen/ permanent NZ resident? Yes No
 If no please supply permit expiry date ____/____/____

Home # () _____
 Business # () _____
 Mobile # () _____

Email _____
 Preferred method of contact: Phone / Email

Current Residential Address;

& 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;

& 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

& Street _____
 Suburb _____
 City + Post Code _____

Main Bank: _____
 Title: Mr/Mrs/Ms/Miss/Dr/Other _____
 First Name (s): _____
 Last Name: _____
 Preferred Name: _____
 Marital status: _____
 Relationship to joint applicant _____
 Date of Birth ____/____/____
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Are you an NZ Citizen/ permanent NZ resident? Yes No
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Your Postal Address – if different from residential

& Street _____
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Additional notes (e.g., a minimum of 3 years of address information required, please provide further information if applicable)

Lending Application

PART 2 OF 6 Income details

Person 1

Employer/Bus Name _____
 Employer address _____
 Occupation _____

Full-time Part-time Self-Employed

Time there: (Years ____ / Months ____)

Person 2

Employer/Bus Name _____
 Employer address _____
 Occupation _____

Full-time Part-time Self-Employed

Time there: (Years ____ / Months ____)

Pay details

Wages Min hours ____
 Hourly rate \$ ____
 Salary \$ _____
 pw pf pm pa
 Gross Net
 Business income \$ _____

Pay details

Wages Min hours ____
 Hourly rate \$ ____
 Salary \$ _____
 pw pf pm pa
 Gross Net
 Business income \$ _____

Previous if under 3 years

Employer/Bus name _____
 Occupation _____

Full-time Part-time Self-Employed

Time there: (Years ____ / Months ____)

Student loan? Yes No

Other income

Rental income \$ _____ pw pf pm pa

Other income

_____ \$ _____ pw pf pm pa

_____ \$ _____ pw pf pm pa

_____ \$ _____ pw pf pm pa

Previous if under 3 years

Employer/Bus name _____
 Occupation _____

Full-time Part-time Self-Employed

Time there: (Years ____ / Months ____)

Student loan? Yes No

Other income

Rental income \$ _____ pw pf pm pa

Other income

_____ \$ _____ pw pf pm pa

_____ \$ _____ pw pf pm pa

_____ \$ _____ pw pf pm pa

Credit History Information

(Please advise of any defaults/collections/bankruptcies/insolvencies/non-asset or alternatives)

Criminal History Information

Please advise of any criminal history that may impact your borrowing ability

Anticipated Changes Information

Please advise of any anticipated changes that could affect your ability to repay your desired lending. (If none expected – please note no anticipated changes expected)

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

Please advised yes or no. If yes are there any outstanding liabilities?

Are you a guarantor for any lending, business, trust or other?

If yes please provide more details?

No Yes ...

Additional notes (e.g., a minimum of 3 years employment required, please provide further information if applicable)

Lending Application

PART 3 OF 6

Assets, Liabilities & Expenses

<h3>Assets</h3> <p style="text-align: right; margin-right: 100px;"><i>Institution</i></p> <p>Bank Deposit \$</p> <p>Bank Deposit \$</p> <p>Motor Vehicles</p> <table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"><i>Make</i></td> <td style="width: 20%;"><i>Model</i></td> <td style="width: 20%;"><i>Year</i></td> <td style="width: 40%;"></td> </tr> <tr> <td></td> <td></td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td></td> <td></td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td></td> <td></td> <td></td> <td style="text-align: right;">\$</td> </tr> </table> <p>Real Estate/Property</p> <table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;"><i>Address</i></td> <td style="width: 30%;"></td> </tr> <tr> <td></td> <td style="text-align: right;"><i>Approx. 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Expenses

	<i>Repayment</i>	<i>W/F/M</i>		<i>Repayment</i>	<i>W/F/M</i>		<i>Repayment</i>	<i>W/F/M</i>
<i>home loan repayments</i>	\$		<i>Other home costs</i>	\$		<i>Second Home - Expenses</i>	\$	
<i>Personal Loan repayments</i>	\$		<i>Insurance - Home</i>	\$		<i>Medical</i>	\$	
<i>Student Loan Repayments</i>	\$		<i>Insurance - Contents</i>	\$		<i>Natural Therapies</i>	\$	
<i>Credit Card Repayments</i>	\$		<i>Insurance - Health</i>	\$		<i>Ongoing rent / board</i>	\$	
<i>HP Repayments</i>	\$		<i>Insurance - Income</i>	\$		<i>Clothing / footwear</i>	\$	
<i>Childcare</i>	\$		<i>Insurance - Life</i>	\$		<i>Cosmetics</i>	\$	
<i>Child support</i>	\$		<i>Insurance - Vehicle</i>	\$		<i>Dry Cleaning</i>	\$	
<i>Education - public</i>	\$		<i>Investment - Rates</i>	\$		<i>Personal Care</i>	\$	
<i>Education - private</i>	\$		<i>Investment - Rates/water</i>	\$		<i>Pets</i>	\$	
<i>Groceries</i>	\$		<i>Investment - Body Corp</i>	\$		<i>Alcohol / tobacco</i>	\$	
<i>Electricity & Gas</i>	\$		<i>Investment - expenses</i>	\$		<i>Memberships</i>	\$	
<i>Rates -council</i>	\$		<i>Second Home - Rates</i>	\$		<i>Gym / Sports</i>	\$	
<i>Rates - water</i>	\$		<i>Second Home - Water</i>	\$		<i>Travel / Holidays</i>	\$	
<i>Body Corp</i>	\$		<i>Second Home - Body Corp</i>	\$		<i>Miscellaneous</i>	\$	

<i>Reason for no childcare expense</i>	<i>Current Asset Insurance Provider(s)</i>	<i>Other Insurance Provider(s) (rural/business/pet/life/income/health)</i>
	Home:	
	Contents:	
	Vehicle:	

We now need to show the bank what impact on your current budget your new lending would have.

Budget set out: pw pf pm

(New homes & top ups budget) - we have another budget table available for investment properties

Current rent, board or mortgage payment	\$	
Current regular savings	\$	
Current insurances (home/contents)	\$	
Current insurances (income/life/health)	\$	
Other:	\$	
Total current budget		A \$

New expected budget

Total expected Mortgage Repayment Total Mortgage: \$ _____	\$	
Interest Rate: ____ . ____ % ____ years fixed p.a.		
Expected rates repayment	\$	
Expected insurances (home/contents)	\$	
Expected insurances (income/life/health)	\$	
Planned savings (emergencies/maintenance/other)	\$	
Expected budget changes (power/gas/phone)	\$	
Other:	\$	
Total expected new budget		B \$

Current budget (A total)	\$	
Less: New Budget (B Total)	\$	
Total expected change in budget (A minus B)		(+ / -) \$

Where there is an increase in your budget from what your current budget/outgoings show we need to be able to advise the bank your intentions / plans show you would be able to service the lending. Are you able to please note down below how you know you would be able to service the lending;

.....

.....

.....

Notes to budget

- *Budget is set out assuming all other expenses remain unchanged as noted in previous expenses section items including but not limited to groceries, dining out, vehicles and transport costs.
- * Where possible we do suggest decreasing your lending term in order to ensure you have wiggle room for any future interest rate increases or life events that may require you to extend the term in order to decrease outgoings.
- * We do suggest opening a savings account for house maintenance to ensure you have money put aside for any required future repairs and/or upkeep.
- * Disclaimer: The above budget is only approximate and to be used as a guide to help you understand how you may foresee your everyday budget going forward. Purchasing a new home or investment can be exciting and daunting at the same time. While every care has been taken to supply accurate information, errors and omissions may occur. Accordingly, The Mortgage Girls Ltd accepts no responsibility for any loss caused as a result of any person relying on the information supplied.

Lending Application

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 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
- _____

Current banking relationships?

Are you happy with them? _____

Are there any lenders that you particularly do not like to or what to deal with? _____

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

Bank Features

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

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

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

How did you hear about The Mortgage Girls? _____

Adviser notes

Adviser referral reminders

- Refer Protection Insurance to: _____
- Refer Asset Insurance to: _____
- Refer ... _____

Lending Application

PART 6 OF 6 Declaration

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 Advice Provider 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. I/We also understand and agree to 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 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 (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**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).

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:	<p>Client information may be disclosed to third parties in accordance with the Financial Advice Provider's privacy policy. These 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 • Other Financial Advisers such as Insurance Brokers • Your solicitor • Your Accountant <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. 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:

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

Signed _____
 Name _____
 Date ____/____/_____

Signed _____
 Name _____
 Date ____/____/_____