

# 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 \_\_\_\_/\_\_\_\_/\_\_\_\_

# 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 your work 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 \_\_\_\_\_

**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

Work Vehicle  Work Phone

Business income \$ \_\_\_\_\_

**Pay details**

Wages Min hours \_\_\_\_

Hourly rate \$ \_\_\_\_

Salary \$ \_\_\_\_\_

pw  pf  pm  pa

Gross  Net

Work Vehicle  Work Phone

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**

**Assets**

	<i>Institution</i>	
Bank Deposit	\$	_____
Bank Deposit	\$	_____
Motor Vehicles		
<i>Make</i>	<i>Model</i>	<i>Year</i>
_____	_____	_____
	\$	_____
	\$	_____
	\$	_____
<b>Real Estate/Property</b>		
<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>	\$	_____
_____		
Superannuation	<i>Institution</i>	\$
_____	_____	_____
	\$	_____
Bonds and Shares	<i>Institution</i>	\$
_____	_____	_____
	\$	_____
Other investments (e.g. value items such as boats, antiques caravans)		
<i>Item</i>		<i>Value</i>
_____		_____
		\$
		\$
		\$
		\$
		\$
<b>Home Contents</b>		\$
_____		_____

**Liabilities**

	<i>Institution</i>	<i>Limit</i>	<i>Amount Owing</i>
Bank Overdraft	\$		\$
Bank Overdraft	\$		\$
Credit Card		\$	\$
<i>Paid in full each month</i>		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Credit Card		\$	\$
<i>Paid in full each month</i>		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Store Card		\$	\$
<i>Paid in full each month</i>		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Buy now pay later		\$	\$
<i>Paid in full each month</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<i>To be closed?</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Typical use:			
	<i>Institution</i>	<i>Repayment</i>	<i>Amount Owing</i>
Hire Purchase			\$
<i>Purpose:</i>		W/F/M	
Personal Loan			\$
<i>Purpose:</i>		W/F/M	
Personal Loan			\$
<i>Purpose:</i>		W/F/M	
Other Loan			\$
<i>Purpose:</i>		W/F/M	
Family Loan			\$
<i>Purpose:</i>		W/F/M	
Home Loans;			
	<i>Institution</i>	<i>Fixed/Floating/Limit</i>	<i>Amount Owing</i>
Home Loan			\$
Home Loan			\$
Home Loan			\$
Revolving Credit		\$	\$
Other Finance;			
Student Loan	<i>Name</i>	_____	\$
Student Loan	<i>Name</i>	_____	\$

**Expenses (put a cross through expenses that you are willing to give up if you were in financial hardship)**

	<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 &amp; 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:					

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:	\$	
<b>Total current budget</b>		<b>A \$</b>

**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:	\$	
<b>Total expected new budget</b>		<b>B \$</b>

Current budget (A total)	\$	
Less: New Budget (B Total)	\$	
<b>Total expected change in budget (A minus B)</b>		<b>(+ / -) \$</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 is important for you in a bank? (For example, from a lender you might consider that they must be NZ owned, or you looking for ethical banking or low deposit options).

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

Help us understand what or if any specific lending features are important to you? (For example, offset facilities, redraw facilities, variable/flexible mortgages, cash contributions, shortened lending term, ability to increase repayments or make lump sums. If unsure that's ok we can discuss more about these later on).

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

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

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

Professional Contacts;

Do You Have?

	Notes
<input type="checkbox"/> Solicitor	_____
<input type="checkbox"/> Accountant	_____
<input type="checkbox"/> Financial Advisor	_____
<input type="checkbox"/> Insurance Broker	_____
<input type="checkbox"/> Real Estate Agent	_____

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 .... \_\_\_\_\_

<b>Financial Advice Provider</b>	The Mortgage Girls Ltd
<b>Address</b>	174 Huxley Street, Sydenham, Christchurch 8023
<b>Financial Adviser</b>	
<b>Lender</b>	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:

<b>Collection:</b>	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).
<b>Purpose:</b>	The Financial Advice Provider will collect and hold client information for the purpose of recommending mortgage and/or insurance products to me/us.
<b>Disclosure:</b>	<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"> <li>• The Lender(s)/Insurer(s)</li> <li>• NZFSG</li> <li>• Credit reporting agencies</li> <li>• Service providers, e.g., organisations that provide the Financial Advice Provider with administrative and management assistance and services</li> <li>• The Financial Markets Authority and other regulators</li> <li>• Organisations involved in auditing the Financial Advice Provider</li> <li>• Other Financial Advisers such as Insurance Brokers</li> <li>• Your solicitor</li> <li>• Your Accountant</li> </ul> <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>

<b>Further Use &amp; Disclosure:</b>	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.
<b>Credit Reporting Agencies:</b>	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.
<b>Marketing:</b>	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.
<b>Consequences:</b>	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.
<b>Rights:</b>	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).
<b>Obligations:</b>	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**     \_\_\_ / \_\_\_ / \_\_\_\_\_