

Loan Application Form

Please tick your application type:

 New Loan
 Top-up to an existing loan
 Restructuring of existing loan

Total Application Amount

 \$ LVR % Loan Purpose

Full Name of Account

Applicant Details

Existing Bank Customer / Account Number (if applicable)

 Mr
 Mrs
 Miss
 Ms
 Other

 First Name

 Last Name

 Date of Birth Country of Birth

 Number of Dependents Ages
 NZ Citizen
 Resident Visa
 Permanent Resident Visa

 Work Permit Holder
 Visa Valid Upto

 Marital Status

Residential Address

 Time there
 Own Home (with home loan)
 Own Home (fully paid/freehold)
 Renting
 Boarding

 With parents
 Other

Previous Address – if at above address less than 3 years

 Time There

Your postal address – if different from residential

 Home Phone

 Business Phone

 Mobile Phone

 Email Address

 Employer's Name

 Employer's Address

 Current Occupation
 Full-time
 Part-time
 Self-employed

 How long have you worked here?

 Previous Occupation/Employer

If current employment is less than 3 years

 Full-time
 Part-time
 Self-employed

 How long did you work there?

 IRD Number
Joint Applicant Details

Existing Bank Customer / Account Number (if applicable)

 Mr
 Mrs
 Miss
 Ms
 Other

 First Name

 Last Name

 Date of Birth Country of Birth

 Number of Dependents Ages
 NZ Citizen
 Resident Visa
 Permanent Resident Visa

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If current employment is less than 3 years

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 Part-time
 Self-employed

 How long did you work there?

 IRD Number

Overview of Current Financial Situation

Statement of Position (Current financial position)

Liabilities

	Limit	Balance
Buy Now Pay Later	\$	\$
Credit Card	\$	\$
Paid off in full each month <input type="checkbox"/> Yes <input type="checkbox"/> No		
Credit Card	\$	\$
Paid off in full each month <input type="checkbox"/> Yes <input type="checkbox"/> No		
Store Card	\$	\$
Paid off in full each month <input type="checkbox"/> Yes <input type="checkbox"/> No		
Hire Purchase	\$	\$
Hire Purchase	\$	\$
Personal Loan(s)		\$
Home Loan(s)		
	\$	\$
	\$	\$
	\$	\$
	\$	\$
Business & Personal Overdraft	\$	\$
Other Finance (e.g. Student Loan, Family Loan, etc)		\$
Total Liabilities (L)		\$

Assets

Bank Deposits 1	\$
Bank Deposits 2	\$
Motor Vehicles	
	\$
	\$
Real Estate/Property:	
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Superannuation/ KiwiSaver	\$
Furniture & Contents Other Investments	\$
	\$
	\$
Total Assets (A)	\$
Less Total Liabilities (L)	\$
Surplus/Deficit (A-L)	\$

Proposed Monthly Budget (Monthly Expenses)

Repayments	
Existing Home Loan Repayments	\$
Proposed New Home Loan Repayments	\$
Other Bank Existing Home Loan Repayments	\$
Personal Loan Repayments	\$
Credit/Store Card Payments	\$
Hire Purchase	\$
Other Finance (incl. IRD deductions/voluntary repayments)	\$
B) Total Monthly Repayments for Debts	\$
Living Expenses	
Transport (e.g. Fuel, Registration, WOF)	\$
Utilities (e.g. Phone, Gas, Power, Water)	\$
Council Rates	\$
Home, Car & Contents Insurance	\$
Food, Grocery, Clothing & Personal Care	\$
Education - Public & Private	\$
Recreation & Entertainment	\$
Other Household Expenses	\$
C) Total Monthly Living Expenses	\$
Other Expenses	
Life, Personal Risk, Pet, Funeral Insurance	\$
KiwiSaver & Savings/Investments	\$
Childcare & Child Support	\$
Other expenses (e.g. Donations/Tithings etc)	\$
Rent/Board Paid (only if paid after loan is drawn)	\$
Medical & all other expenses not incl above	\$
D) Total Other Monthly Expenses	\$
E) Total Monthly Expenses (B+C+D)	\$

Monthly Income

	Gross Per Year	Net Per Month
Applicant 1	\$	\$
Applicant 2	\$	\$
Applicant 3	\$	\$
Applicant 4	\$	\$
Applicant 5	\$	\$
Applicant 6	\$	\$
Business Income	\$	\$
Rent 1	\$ Per Week	\$
Rent 2	\$ Per Week	\$
Rent 3	\$ Per Week	\$
Proposed Rent	\$ Per Week	\$
Boarder Income	\$ Per Week	\$
Other Source of income		\$
Other Source of income		\$
Total Combined Monthly Income (I)		\$
Less Total Monthly Expenses (E)		\$
Uncommitted Income (I-E)		\$

Additional Information

Are you aware of any changes that are likely to occur Yes No that will affect your present income & Expenses in next 12 months?

Guarantees: Are you a guarantor for any other loans Yes No
If Yes, please give details below.

Applicant Declaration

I/we understand that the broker is not an employee, agent, partner, nor joint venture partner of, nor does the broker act on behalf of, the lender.

I/we am/are aware that the personal information collected in this form and as in the course of my dealings with the broker is collected initially for the purposes of assessing my/our application for mortgage finance/loans and may be given to a number of lenders at the broker's discretion. I/we understand that the information will be used by the lender for the purpose of assessing my/our application and if my/our application is successful, by the lender and the broker for the purpose of administering the loan and administering any commission payments to the broker. If the broker has an arrangement with the lender that the lender will pay an ongoing commission over the term of my loan, the lender will periodically disclose the loan balance and loan information to the broker if the lender has a policy to do so either now or in future. I understand that the broker and lender might also use my/our personal information for the purpose of market research and from time to time to notify me/us of products of services that may be of interest to me/us and also any lenders approached by the broker in the course of arranging the loan.

I/we accept that the lender will, from time to time, make the information available to any person with whom the lender proposed to enter into contractual arrangements, any security, trustee and any assignee or potential assignee of the lender's rights (the 'Recipients').

I/we understand that I/we am/are not required by law to provide any personal information to the broker, but my/our failure to do so might prejudice my chances of obtaining finance.

If Global Financial Services Ltd charges me/us a fee for services relating to arranging a loan with the lender on my/our behalf it is a matter to be negotiated between myself /ourselves and Global Financial Services Ltd and is not paid to the lender.

I/we acknowledge that the fee it is not a requirement of the lender for processing and approving our loan application.

I/we acknowledge that in addition to the matters set out in this declaration, the lender's terms and conditions will be also applicable to me/us.

I/we authorise:

1) The broker, the lender and/or recipients to collect personal information about me/us from third parties including, but not restricted to, credit reporting agencies, lenders and employers etc, and for those third parties to disclose my/our personal information to the broker, the lender and/or the recipients.

2) The broker, the lender and/or recipients to disclose personal information about me/us to credit reporting agencies including but not limited to information about my/our default in any payment obligations and also to any third party making an authorised enquiry about me/us.

3) The lender and the recipients to disclose my/our personal information to the broker during the term of the loan in order to answer my queries or to assist me/us with my financial arrangements as my circumstances change.

I/we understand that, pursuant to the Privacy Act 2020, I have a right to request access to and correction of any personal information held by the broker, or by the lender and the recipients.

I/we confirm:

4) That the information contained in this application is true, correct and complete to the best of my/our knowledge and belief.

5) That I am/we are liable to meet legal and valuation costs if any as per the policy of the lender from time to time.

6) I/ we have not withheld any information of my/our financial position or commitments that might affect any lender decisions on this application.

7) The lender has my/our authority to disclose any information as deemed necessary from time to time to a guarantor/proposed guarantor of the loan (including my/our personal information for the purposes of accessing my/our application for a loan and facilitating the approval and administration for my/our loan if successful).

I acknowledge that, as part of the intended financing transaction, I should review my personal risk insurance requirements every 12 months. I understand that should my circumstances change before the loan is repaid: I am responsible for continuing to make loan repayments. In the event of my death, I understand that it will be my estates responsibility to make the loan repayments and/or to pay off any loan balance.

I/we are aware of that the signing of this application form no way implies that my/loan will be approved or/and an application has been made to the broker for such a review.

I acknowledge that I/We have been provided brokers disclosure statement and terms and conditions prior to proceeding with this loan application which I/we have understood.

I/we certify that I/we am/are not an undischarged bankrupt(s) and am/are not liable under any proceedings under the Insolvency Act 2006 and its amendments from time to time.

1. Name	<input type="text"/>	Signature	_____	Date	<input type="text"/>
2. Name	<input type="text"/>	Signature	_____	Date	<input type="text"/>
3. Name	<input type="text"/>	Signature	_____	Date	<input type="text"/>
4. Name	<input type="text"/>	Signature	_____	Date	<input type="text"/>