

## Loan Application Form

Please tick your application type:

☐

New Loan

☐

Top-up to an 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

Number of Dependents

Ages

Are you a NZ citizen or permanent NZ resident?

☐

Yes

☐

No

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

Fax

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

Number of Dependents

Ages

Are you a NZ citizen or permanent NZ resident?

☐

Yes

☐

No

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

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Current Occupation

☐ Full-time

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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

## Overview of Current Financial Situation

### Statement of Position (Current financial position)

#### Liabilities (Please note beside each if owned by another entity, e.g. Trust)

	Limit	Balance
Overdraft	\$	\$
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	\$	\$
<b>Personal Loan(s)</b>		\$
<b>Home Loan(s)</b>		
	\$	\$
	\$	\$
	\$	\$
	\$	\$
Business Overdraft	\$	\$
<b>Other Finance</b> <small>(e.g. Government Student Loan, Family Loan, etc)</small>		\$
<b>Total Liabilities (A)</b>		\$

#### Assets (Please note beside each if owned by another entity, e.g. Trust)

Bank Deposits 1	\$
Bank Deposits 2	\$
Motor Vehicles	
	\$
	\$
Real Estate/Property:	
	\$
	\$
	\$
	\$
Superannuation / Kiwisaver	\$
Furniture / Contents	\$
Other (e.g. Investments, Business, Shares)	
	\$
	\$
	\$
<b>Total Assets (B)</b>	\$
<b>Less Total Liabilities (A)</b>	\$
<b>Surplus/Deficit (B-A)</b>	\$

### 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	\$
Government Student Loan <small>(incl. IRD deductions/voluntary repayments)</small>	\$
<b>Total Repayments</b>	\$
<b>Living Expenses</b>	
Motor Vehicle (e.g. Fuel, Registration, WOF)	\$
Utilities (e.g. Phone, Gas, Power)	\$
Rates	\$
Home Insurance	\$
Household (e.g. Food, clothing, travel, health, entertainment)	\$
Education	\$
Other Living Expenses	\$
<b>Other Expenses</b>	
Other Insurance (e.g. Contents, Medical, Life)	\$
Superannuation	\$
Other (e.g. Child Care, Child Support)	\$
Other expenses not included above	\$
Rent/Board Paid <small>(only if paid after loan is drawn)</small>	\$
<b>Total Monthly Expenses (C)</b>	\$

#### Monthly Income

	Gross Per Year	Net Per Month
Applicant 1	\$	\$
Applicant 2	\$	\$
Applicant 3	\$	\$
Applicant 4	\$	\$
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		\$
<b>Total Combined Monthly Income (D)</b>		\$
<b>Less Total Monthly Expenses (C)</b>		\$
<b>Uncommitted Income (D-C)</b>		\$

#### Guarantees

Are you a guarantor for any other loans? ☐ Yes ☐ No

If Yes please give details.


## Application Declaration

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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. If my/our application is successful, I/we understand that the information will be used by the lender for the purpose of approving the loan, and by the lender and broker for 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 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 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 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 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

Further banks terms and conditions will be applicable to me.

I/we authorise:

- 1) The broker and / or lender to collect personal information about me/us from third parties including, but not restricted to, credit reporting agencies, banks and employers etc, and for those third parties to disclose information to the broker and / or lender.
- 2) The broker and / or lender to disclose personal information about me/us to credit reporting agencies (in the event of any default of any sum owing to the lender) and also to any third party making an authorised enquiry about me/us.
- 3) The lender 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 1993, I have a right to request access to and correction of any personal information held by the broker, or by the lender.

I/we confirm:

- 1) That the information contained in this application is true, correct and complete to the best of my/our knowledge and belief.
- 2) That I/we am/are to meet legal and valuation costs if any as per the policy of the bank from time to time.
- 3) I/ we have not withheld any information on my/our financial position or commitments that might affect lender decision on this application.
- 4) 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.

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. 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 / we are aware of that.

I acknowledge that I / We have been provided brokers disclosure statement prior to proceeding with this loan application that too free of charge.

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 1967 and its amendments from time to time.

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Signature of Applicant 1	<input type="text"/>	Date	<input type="text"/>
Signature of Applicant 2	<input type="text"/>	Date	<input type="text"/>
Signature of Applicant 3	<input type="text"/>	Date	<input type="text"/>
Signature of Applicant 4	<input type="text"/>	Date	<input type="text"/>