

## APPLICATION FOR FINANCE

### DETAILS OF LOAN REQUIRED

Amount  Date Loan Required   
 Preferred Term  Interest Only  Principal & Interest Payments   
 Purpose of Loan

## PERSONAL INFORMATION

### APPLICANT

Mr  Mrs  Ms  Miss  Other

Surname

First Name (s)

Date of Birth  Marital Status

No. of Dependents  Age(s) of Dependents

Full Postal Address

Residential Address (if different from above)

Telephone Numbers

Home: ( )  Business: ( )

Mobile:

Email:

Accommodation Arrangements - Do you...

own your own home?  rent accommodation?

board?  live with parents?

How long have you lived at your current address?

If less than three years, what was your previous address?

### JOINT APPLICANT

Mr  Mrs  Ms  Miss  Other

Surname

First Name(s)

Date of Birth  Marital Status

No. of Dependents  Age(s) of Dependents

Full Postal Address

Residential Address (if different from above)

Telephone Numbers

Home: ( )  Business: ( )

Mobile:

Email Address:

Accommodation Arrangements - Do you...

own your own home?  rent accommodation?

board?  live with parents?

How long have you lived at your current address?

If less than three years, what was your previous address?

## TRUSTS AND COMPANIES

Name

Type  Company  Trust  Partnership  Borrower  Joint Applicant  Guarantor

Address

Phone: ( )  Contact Name:  Year Established:

## EMPLOYMENT DETAILS

### APPLICANT

Occupation

Employer

Type

Full Time  Part Time  Self Employed  Other

Address of Employer/Business

  

How long have you worked there?

If less than 3 years, please provide previous employer details

Employer:

Address:

Occupation:

How long did you work there?

### JOINT APPLICANT

Occupation

Employer

Type

Full Time  Part Time  Self Employed  Other

Address of Employer/Business

  

How long have you worked there?

If less than 3 years, please provide previous employer details

Employer:

Address:

Occupation:

How long did you work there?

## DETAILS OF SECURITY

**SECURITY TYPE** (circle type applicable) **H** = Home Loan **R** = Residential Rental **C** = Commercial **F** = Farming

Address of Security

Valuations

Q.V. (Quotable Valuation)

Other (detail valuer used below) Tenure

\$

\$

F = Freehold / L = Leasehold

Land

\$

\$

Lease

Improvements

\$

\$

R = Registered / U = Unregistered

Valuer:

Legal Description

Lot:

D.P. No:

C.T. Ref:

Registry:

### FOR PROPERTY PURCHASES

Purchase Price

\$

Deposit

\$

Other Borrowings

\$

Total

\$

Note: Copy of Sale & Purchase Agreement to be supplied.

### SOLICITOR ACTING FOR THE BORROWER

Name of Firm

Address

Contact Name

## INSURANCE DETAILS

Company

Address

Amount of Cover

Type of Cover

Expiry Date

## FINANCIAL INFORMATION

### ASSETS

Land & Buildings \$

Cash at Bank \$

Shares Listed Companies \$

Other Companies \$

Term Deposits \$

Life Insurance (S.V.) \$

(Cover \$  )

Motor Vehicles \$

Other \$

\$

Total Assets \$

### LIABILITIES

Mortgages \$

Bank Overdraft \$

(Limit \$  )

Hire Purchase \$

\$

Other \$

\$

Credit Cards \$

(Limit \$  )

Tax Payable \$

Guarantees Given \$

Total Liabilities \$

Total monthly existing credit commitments: (Figure to allow for 5% of credit card limits in the above figure) \$

| LENDER | AMOUNT BORROWED | REPAYMENTS | APPROX. DATE COMPLETED |
|--------|-----------------|------------|------------------------|
|        |                 |            |                        |
|        |                 |            |                        |
|        |                 |            |                        |

## INCOME DETAILS

Prime Employer Applicant   (Tick if self employed)

Prime Employer Joint Applicant

Monthly Income Applicant (Prime Employer) Gross \$  Net (after tax) \$

Monthly Income Joint Applicant (Prime Employer) Gross \$  Net (after tax) \$

Other Monthly Income Applicant Gross \$  Net (after tax) \$

Other Monthly Income Joint Applicant Gross \$  Net (after tax) \$

Total Gross Income \$  Total Net Income \$

Source of applicant's other income

Source of joint applicant's other income

Accountant acting for borrower:

Firm:  Firm:

## BANK ACCOUNT DETAILS (For Direct Debit of Loan Payments)

Account Name

Bank

Branch

Account Number

## REFERENCES (please supply)

1. Name, address and telephone number of nearest relative (not living with you)

Relationship

Phone

2. Name, address and telephone number of a personal referee i.e. friend, employer, business colleague, accountant, solicitor, landlord.

Relationship

Phone

## NOTES

1. Where applicable please enclose these items with the application. Any missing items could delay the decision process with the missing information is collected.

(a) Private Individuals: Copy of photo driver's licence or New Zealand Passport.  
Certificate of annual earnings or copy of last tax return.  
Copy of valuation report and certificate of title.

(b) Commercial Entities: Annual financial statements for the last three years.  
Details of Directors, Partners, Trustees.  
Copies of Leases for property transactions.  
Budgets for the current and succeeding two years.  
Memorandum/Articles of association or Constitution.  
Trust Deed or Instrument.  
The items mentioned in (a) above if applicable.

## APPLICANT(S) DECLARATION

1. I/We have not been declined elsewhere for this loan.
2. I/We have never been declared bankrupt, or had legal proceedings commenced against me/us for recovery of debt.
3. I/We authorise the lender to obtain at my expense such valuation reports and other information as it may require.
4. I/We acknowledge that a condition of any loan will be that the property provided as security is insured with a company approved by the lender.
5. I/We will, if the loan is granted, pay a processing fee equal to 2% of the loan principal. This amount may be deducted from the loan.
6. I/We acknowledge and declare that all the information given by me/us is true and complete, and has been provided to enable the lender to evaluate my/our loan application. I/We authorise the lender to use this information at its discretion for this purpose, and to obtain such further information as it may consider necessary.
7. I/We agree that all my/our personal information collected by the Trust may be used by the Trust to advise me of other Trust products and services.
8. I/We authorise any of the following persons to disclose to the Trust at any time any information it or they may hold about me/us:
  - i) any credit reference agency, any previous employer, any previous provider of credit to me/us and
  - ii) any solicitor, accountant or other person authorised by me/us.
9. I/We agree that the Trust may at any time disclose any information it holds about me/us to any credit reference agency, any other provider of credit to me/us and any solicitor, accountant or other person authorised by me/us.

Applicant's Signature

Joint Applicant Signature

Dated this

day of

20

at