

PERSONAL DETAILS FOR APPLICANT 1

Surname

Mr Mrs Ms Miss Dr

First Name(s)

Date of Birth / / Country of Birth

NZ Residency held? Yes No

Marital Status Married Defacto Single Separated/divorced

Sex Male Female

Age of Dependants

Current Residential Address

Postal Address (if different from above)

Time there Years Months

If less than 3 years what was your previous address Years Months

Are you currently? (Please tick one)

Renting Boarding Living in own home Other

Home Phone Number

Work Phone Number

Mobile Phone Number

Email - Home

Work

PERSONAL DETAILS FOR APPLICANT 2

Surname

Mr Mrs Ms Miss Dr

First Name(s)

Date of Birth / / Country of Birth

NZ Residency held? Yes No

Marital Status Married Defacto Single Separated/divorced

Sex Male Female

FILL OUT DETAILS BELOW ONLY IF DIFFERENT FROM APPLICANT 1

Age of Dependants

Current Residential Address

Postal Address (if different from above)

Time there Years Months

If less than 3 years what was your previous address Years Months

Are you currently? (Please tick one)

Renting Boarding Living in own home Other

Home Phone Number

Work Phone Number

Mobile Phone Number

Email - Home

Work

EMPLOYMENT

Main Source of Income Salary/Wages Self Employed Other

Note

Occupation

Employer/Business Name

Type of Business/industry

How Long Years Months

Annual Income Before Tax \$

If less than 3 years, please name prior employers – we need a total of 3 years history;

<input type="text"/>	<input type="text"/>	Years	<input type="text"/>	Months
<input type="text"/>	<input type="text"/>	Years	<input type="text"/>	Months
<input type="text"/>	<input type="text"/>	Years	<input type="text"/>	Months

EMPLOYMENT - APPLICANT 2

Main Source of Income Salary/Wages Self Employed Other

Note

Occupation

Employer/Business Name

Type of Business/industry

How Long Years Months

Annual Income Before Tax \$

If less than 3 years, please name prior employers – we need a total of 3 years history;

<input type="text"/>	<input type="text"/>	Years	<input type="text"/>	Months
<input type="text"/>	<input type="text"/>	Years	<input type="text"/>	Months
<input type="text"/>	<input type="text"/>	Years	<input type="text"/>	Months

PROPOSED MONTHLY INCOME & EXPENDITURE

INCOME

	MONTHLY	
	ANNUAL GROSS	MONTHLY NET
Salary/Wage 1	\$	\$
Salary/Wage 2	\$	\$
Business 1	\$	\$
Business 2	\$	\$
Benefits 1	\$	\$
Benefits 2	\$	\$
Interest/Dividends	\$	\$
Other	\$	\$
Rental	\$	\$
Boarder/Flatmate \$ per week	\$	\$
TOTAL INCOME	\$	\$

A

RENTAL INCOME

Address:	EXISTING	PROPOSED	PER WEEK
1. Address:			\$
2. Address:			\$
3. Address:			\$
4. Address:			\$
5. Address:			\$
TOTAL RENTAL INCOME PER WEEK			\$

EXPENSES

		PROPOSED MONTHLY	
		NEW	EXISTING
Rental Property Mortgages			
\$ @ %	REMAINING YEARS		\$
\$ @ %			\$
\$ @ %			\$
SUB TOTAL B			\$
Other Mortgage Payments (incl Revolving Credit)			
\$ @ %	REMAINING YEARS		\$
\$ @ %			\$
\$ @ %			\$
\$ @ %			\$
Student Loans			\$
Hire Purchase Lender			\$
Lender			\$
Other Loans Lender			\$
Lender			\$
Credit / Charge Cards Limit(s)	\$		\$
Store Cards Limit(s)	\$		\$
Child Support / Child Care			\$
Rent to pay (\$ per week)			\$
Compulsory Superannuation			\$
SUB TOTAL C			\$
SUB TOTAL D (B + C)			\$
PLUS:			
Income Protection Ins/MPI			\$
Allowance/Cost Life Insurance			\$
Allowance/Cost			\$
Contents Insurance			\$
Dwelling Insurance			\$
Dwelling Rates {incl. water rates}			\$
Medical Insurance			\$
Motor Vehicle Insurance			\$
Motor Vehicle Running & Reg.			\$
Power/Telephone/Gas			\$
Voluntary Superannuation			\$
Food/Clothing/General			\$
SUB TOTAL E			\$
TOTAL MONTHLY EXPENSES (D+E)			\$
NET MONTHLY INCOME (A)			\$
NET MONTHLY SURPLUS			\$

NOTE: If you have multiple properties or mortgage splits and they don't fit on this page, see our Property Portfolio Form (last page).

STATEMENT OF ASSETS AND LIABILITIES (AT DATE OF APPLICATION)

ASSETS		APPROXIMATELY
Main Bank/Branch		
Money @ Bank/Other	1	\$
	2	\$
	3	\$
Property		
	1	\$
	2	\$
	3	\$
	4	\$
	5	\$
Shares		
\$		
Vehicles	1	\$
	2	\$
	3	\$
Superannuation /Kiwisaver	1	\$
	2	\$
Life Insurance	Insurer	\$
Business Value (Net)		
\$		
Boat / Caravan		
\$		
Other	1	\$
	2	\$
	3	\$
Furniture & Personal Effects		
\$		
TOTAL ASSETS		\$

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LIABILITIES		APPROXIMATELY
Overdraft	Limit	\$
	Bank	\$
Mortgages	1. Bank	\$
	2. Bank	\$
	3. Bank	\$
	4. Bank	\$
	5. Bank	\$
Personal Loan	1. From	\$
	2. From	\$
Hire Purchase	1. From	\$
	2. From	\$
Credit/Store/Charge cards	Limit \$	\$
	Lender	
	Limit \$	\$
	Lender	
	Limit \$	\$
	Lender	
Student Loans		\$
Other Liabilities		\$
TOTAL LIABILITIES		\$
NET SURPLUS		\$
TOTAL (PER TOTAL ASSETS)		\$

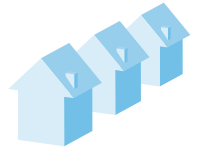
Are you guaranteeing a loan for any other person(s). YES NO (If yes provide details):

Please confirm that this is true and complete, including no active credit cards (Bank, or Gem, Q Card, etc.). Please also be aware that omission of lending (even by accident) can cause delays to your application and also potentially adversely affect the outcome of your application, so please ensure this is noted. Lenders have access to credit checks that can see some of this information.

SIGNED

DATE

Further notes in support of application:



Do you have any of the following?

- Insurance Advisor - Risk (Life/Income/Medical)
- Insurance Advisor – House, Contents, Car
- Property Manager
- Accountant
- Solicitor

Notes:

INSURANCE QUESTIONS:

	YES	NO	UNSURE
Do you have sufficient life cover to cover your existing or proposed debt?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you consider this the minimum amount of cover needed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you have income protection insurance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If you are self employed, do you have appropriate cover to protect your business assets and income streams?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you reviewed your personal insurance requirements in the past 12 months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If you answer no or are unsure in regards to any of the above we strongly recommend you have a review as part of this process. We can introduce you to someone who specialises in this field.			
Would you like us to make this Introduction?	<input type="checkbox"/>	<input type="checkbox"/>	

MORTGAGE INTEREST RATES:

	YES	NO	UNSURE
Interest rates to be reviewed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Many people believe that because their rates are fixed, they need to wait until the rate expires before they can make any amendments, but this isn't true. As a free service we can review your interest rates, get in touch with lenders and find out firstly; if you have a break fee at all to break your fixed rates, and if you do, and were to fix on a lower rate, we then run an analysis for you as to whether the new savings outweigh the break fee. It is common for people tend to get very focussed on the break fee, but if your savings outweigh the break fee, then in many cases it can make sense to break and re-fix. If you'd like us to run a Break Fee Analysis for you, please refer to our "Property Portfolio Form" on the next page, and tick the box in the right hand column for the applicable mortgage.