

Loan Application

PERSONAL DETAILS OF APPLICANT 1

Surname _____
 Mr Mrs Ms Miss Dr

First Name _____
 Middle Name _____
 Date of Birth _____
 Country of Birth _____
 NZ Residency Held? Yes No
 Marital Status Married Defacto Single Divorced
 Sex Male Female
 Smoker? Yes No
 Age of Dependants _____

Current Residential Address
 Street: _____ Suburb: _____
 City: _____ Postcode: _____

Postal Address (if difference from above)
 Street: _____ Suburb: _____
 City: _____ Postcode: _____

Time there ___ Years ___ Months
 If less than 3 years what was your previous address _____

Time there ___ Years ___ Months
 Are you currently? Renting Boarding
 Living in own home Other
 Phone Home _____ Work _____
 Mobile Phone _____
 Email Home _____ Work _____

EMPLOYMENT

Main Source of Income Salary/Wages Self Employed
 Other

Occupation _____
 Employer/Business Name _____
 Type of Business _____
 How Long ___ Years ___ Months
 Gross Income \$ _____
 If less than 3 years - prior to that:
 _____ Years
 _____ Months
 _____ Years
 _____ Months

PERSONAL DETAILS OF APPLICANT 2

Surname _____
 Mr Mrs Ms Miss Dr

First Name _____
 Middle Name _____
 Date of Birth _____
 Country of Birth _____
 NZ Residency Held? Yes No
 Marital Status Married Defacto Single Divorced
 Sex Male Female
 Smoker? Yes No
 Age of Dependants _____

Current Residential Address
 Street: _____ Suburb: _____
 City: _____ Postcode: _____

Postal Address (if difference from above)
 Street: _____ Suburb: _____
 City: _____ Postcode: _____

Time there ___ Years ___ Months
 If less than 3 years what was your previous address _____

Time there ___ Years ___ Months
 Are you currently? Renting Boarding
 Living in own home Other
 Phone Home _____ Work _____
 Mobile Phone _____
 Email Home _____ Work _____

EMPLOYMENT

Main Source of Income Salary/Wages Self Employed
 Other

Occupation _____
 Employer/Business Name _____
 Type of Business _____
 How Long ___ Years ___ Months
 Gross Income \$ _____
 If less than 3 years - prior to that:
 _____ Years
 _____ Months
 _____ Years
 _____ Months



Loan Application

FUNDING DETAILS

Purchase Price _____

Section Cost _____

Building Cost _____

Refinance Mortgage _____

Repay H/Ps _____

Repay C/C _____

Other _____

Costs/Fees _____

Subtotal _____

Less Cash (if applicable) _____

Less Other Funds (e.g gifts) _____

Finance Required _____

Existing Exposure _____

LVR _____

Lenders Mortgage Insurance Premium _____

Add to loan? Yes No

SECURITY 1st Mortgage 2nd Mortgage New Existing

1. ADDRESS

Street: _____ Suburb: _____

City: _____ Postcode: _____

Current Ownership

Already owned To be purchased

Status

Existing developed property

Section, New house to be built

Intention

Owner Occupied Rental Other

Type of Property

Std Residential Attached Unit Apartment

Lifestyle (Area m2) Farm/Orchard Commercial

Zoning

Residential Rural Residential Rural Other

Tenure

Freehold Cross Lease Unit/Strata Title Leasehold

Value (complete more than one, if applicable) **Value used**

Purchase Price _____

Total Project Cost (if building) _____

Rateable Value _____

Valuation by Reg. Valuer _____

Estimated (if preliminary assessment) _____

Legal Description

Further Properties Refer attached

Combined Security Value

For LVR Calculation) _____

LOAN TYPE AND STRUCTURE

Borrowing Entity	Loan Type (See Below)	Loan Term	Interest Only Term	Rate Type (See Below)	Rate Term	Payment Frequency (See Below)	Amount
1		Yrs	Yrs		Mths		
2		Yrs	Yrs		Mths		
3		Yrs	Yrs		Mths		
4		Yrs	Yrs		Mths		
5		Yrs	Yrs		Mths		

T Table
R Reducing
I Interest Only
FL Flexi/Revolving

F Fixed
V Variable/Floating
C Capped

W Weekly
F Fortnightly
M Monthly

SOLICITORS DETAILS

Firm _____ Name of Solicitor _____

Address _____

Phone _____

Fax _____ Email _____



Loan Application

PROPOSED MONTHLY INCOME & EXPENDITURE

INCOME		
	Annual Gross	Monthly Gross
Salary/Wage 1	_____	_____
2	_____	_____
Salary/Wage 1	_____	_____
2	_____	_____
Benefits 1	_____	_____
2	_____	_____
Interest/Dividends	_____	_____
Other	_____	_____
Rental (as below) Scaled @ _____	_____	_____
Boarder/Flatmate per week @ _____ %	_____	_____
TOTAL INCOME (A)		

RENTAL INCOME		
1. Address		Per Week
Street:	_____	
Suburb:	_____	
City:	_____	Postcode: _____
2. Address		Per Week
Street:	_____	
Suburb:	_____	
City:	_____	Postcode: _____
3. Address		Per Week
Street:	_____	
Suburb:	_____	
City:	_____	Postcode: _____
4. Address		Per Week
Street:	_____	
Suburb:	_____	
City:	_____	Postcode: _____
5. Address		Per Week
Street:	_____	
Suburb:	_____	
City:	_____	Postcode: _____
TOTAL RENTAL INCOME PER WEEK		

EXPENSES		PROPOSED MONTHLY
Rental Property Mortgage		
_____ @ _____ yrs	_____	_____
_____ @ _____ yrs	_____	_____
_____ @ _____ yrs	_____	_____
SUB TOTAL B \$		
Other Mortgage Payments (including Rev. Credit)		
_____ @ _____ yrs	_____	_____
_____ @ _____ yrs	_____	_____
_____ @ _____ yrs	_____	_____
_____ @ _____ yrs	_____	_____
Student Loans Balance	_____	_____
Student Loans Balance	_____	_____
Hire Purchase		
Lender _____		
Lender _____		
Other Loans		
Lender _____		
Lender _____		
Credit Card/s Limits(s)	_____	Payed off in full? <input type="checkbox"/>
Store Cards Limits(s)	_____	
Child Support/Child Care		
Rent to pay (\$ per week)		
Compulsory Superannuation		
SUB TOTAL C		
SUB TOTAL D (B+C)		
PLUS		
Personal Insurance		
Life Insurance Allowance/Cost		
Fire & General Insurance		
Education Fees		
Entertainment & Holidays		
Motor Vehicle Running & Reg.		
Power/Telephone/Gas		
Voluntary Superannuation / KiwiSaver		
Food/Clothing/General		
Other_1		
Other_2		
SUB TOTAL E		
SUBTOTAL MONTHLY EXPENSES (D+E)		
NET MONTHLY INCOME (A) \$ NET		
MONTHLY SURPLUS		



Loan Application

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 _____

4 _____

Superannuation 1 _____ (SV)

2 _____ (SV)

Life Insurance 1 _____ (SV)

2 _____ (SV)

3 _____ (SV)

4 _____ (SV)

Business Value (net) _____

Boat/Caravan _____

Other 1 _____

2 _____

3 _____

4 _____

Furniture & Personal Effects _____

(A) TOTAL ASSETS _____

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 _____

From _____ Payed off in full?

Limit _____

From _____ Payed off in full?

Limit _____

From _____ Payed off in full?

Limit _____

From _____ Payed off in full?

Student Loans _____

Other Liabilities _____

(B) TOTAL LIABILITIES _____

(A) TOTAL (Per Total Assets) _____

NET SURPLUS (A) - (B) _____

GUARANTOR

Are you guaranteeing a loan for any other persons Yes (If yes provide details) No



Loan Application

SECURITY

Form 2: ADDRESS. Includes fields for Street, Suburb, City, Postcode, Current Ownership, Status, Intention, Type of Property, Zoning, Tenure, Value, and Legal Description.

Form 3: ADDRESS. Includes fields for Street, Suburb, City, Postcode, Current Ownership, Status, Intention, Type of Property, Zoning, Tenure, Value, and Legal Description.

Form 4: ADDRESS. Includes fields for Street, Suburb, City, Postcode, Current Ownership, Status, Intention, Type of Property, Zoning, Tenure, Value, and Legal Description.

Form 5: ADDRESS. Includes fields for Street, Suburb, City, Postcode, Current Ownership, Status, Intention, Type of Property, Zoning, Tenure, Value, and Legal Description.



Loan Application

I/we give the adviser express authority to act on my behalf with all lenders, product providers and associated parties in respect of obtaining a home loan eligibility and/or risk products associated with this application.

I/we understand that the adviser does not charge me for these services, unless specifically agreed in writing in advance, but receives a commission from the lender providing the loan. The adviser is not an employee, agent, partner, nor joint venture partner of, nor does the adviser act on behalf of the lender. I/we acknowledge that personal information collected in this form and in the course of my dealings with the adviser named in this application (adviser) is collected initially for the purpose of assessing my application for mortgage finance and may be given to a number of lenders (each a lender) at the discretion of the adviser. If my application is successful, I/we accept, that the information will be used by the lender for the purpose of administering the loan and by the lender and adviser for administering any ongoing commission payments to the adviser.

If the adviser has an arrangement with the lender that the lender will pay ongoing commission over the term of the loan, the lender will periodically disclose the loan balance to the adviser.

I/we accept that the adviser and lender might use my personal information for market research purposes and to notify me/us of products or services that may be of interest to me/us.

I/we accept that the lender will, from time to time, make the information available to the lenders mortgage insurer (if any) any person with whom the lender proposes to enter into contractual arrangements, any security, trustee and any assignee or potential assignee of the lenders rights (the recipients). I/we understand that pursuant to the Privacy Act 1993 I have the right to request access to and correction of any personal information held by the adviser or by the lender.

The name and address of the adviser that will hold this information is:

Name: _____

Address: _____

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

I/we acknowledge that I/we have been provided a copy of the brokers Personal Disclosure Statement

I/We authorise:

- The adviser, the Lender and the Recipients to collect personal information about me from third parties including, but not restricted to, credit reporting agencies, banks and employers, and for those third parties to disclose information to the adviser, the Lender and the recipients.
- The Lender to disclose my personal information to the adviser during the term of the loan in order to answer my queries or assist me with my financial arrangements as my circumstances change.
- The adviser, the Lender and the recipients to disclose my personal information to credit reporting agencies and also to any third party making authorised enquiry about me. The credit reporting agencies of the adviser, the Lender and the Recipients to hold my personal information on their systems and to use my personal information held on their systems to provide credit reporting services.
- The credit reporting agencies of the adviser, the Lender and the recipients to provide my personal information to its customers using their credit reporting services.
- The adviser, the Lender and the Recipients to give information to credit reporting agencies in future for the purposes related to the provision of the loan and/or any other credit to me. This authorisation shall include the use of any monitoring services to receive updates about me if any of the personal information held about me changes.
- The adviser, the Lender and the Recipients to give information to credit reporting agencies about my default in any payment obligations.
- The credit reporting agencies of the adviser, the Lender and the Recipients to provide information about my default in any payment obligations to other customers of the credit reporting agencies.

I/we confirm that (Cross those not applicable): I am / am not registered for GST . GST Number _____
The security property is / is not used for the purposes of Taxable Activity.

Insurance Requirements

I/we acknowledge that assessment of my application for finance takes into consideration my ability to earn an income. My adviser has explained to me that there are insurance products designed to protect my life, loan repayments, and my ability to earn an income, and has offered me the option to have my personal risk insurance requirements reviewed by a specialist insurance adviser and I have decided to (Tick the option applicable):

- Have the review completed by an appointed insurance adviser
- Decline the option to review my personal risk insurance requirements, and in doing so, I exempt the adviser, Kepa Ltd and it's affiliates from any liability or loss caused as a result of this decline. 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 loan repayments and or to pay off any loan balance.

Signed _____

Signed _____

Name _____

Name _____

Date _____

Date _____