

# APPLICANTS



## Personal Details of Applicant 1

Last Name

Mr Mrs Ms Miss Dr

First Name

Middle Name

Preferred Name

Marital Status Married Defacto Single

Gender Male Female

Date of Birth

First Home Buyer Yes No

NZ Residency Status Citizen Temporary Resident Resident Non Resident

Citizenship (if not NZ)

Country of Residence

Country of Birth

Email

Contact Phone #

## Personal Details of Applicant 2

Last Name

Mr Mrs Ms Miss Dr

First Name

Middle Name

Preferred Name

Marital Status Married Defacto Single

Gender Male Female

Date of Birth

First Home Buyer Yes No

NZ Residency Status Citizen Temporary Resident Resident Non Resident

Citizenship (if not NZ)

Country of Residence

Country of Birth

Email

Contact Phone #

## Company/Trust Details - if applicable

Company Name

Trust Name

Trustee Name

Phone #

Email

## Company/Trust Details - if applicable

Company Name

Trust Name

Trustee Name

Phone #

Email

## Dependants - if applicable

Name DOB

Name DOB

Name DOB

Name DOB

Name DOB

## Dependants - if applicable

Name DOB

Name DOB

Name DOB

Name DOB

Name DOB

## Employment Details

Main Source of Income Salary/Wages Self Employed Other

Start Date

Role

Employment Basis Full Time Part Time Contract Temporary Casual

Probation Period Yes No

Employer Name

Employer Address

Gross Income p.a. \$

## Employment Details

Main Source of Income Salary/Wages Self Employed Other

Start Date

Role

Employment Basis Full Time Part Time Contract Temporary Casual

Probation Period Yes No

Employer Name

Employer Address

Gross Income p.a. \$



**Employment Details - Continued**

*If current employment has been held for less than 3 years or if you have secondary employment, please state below.*

Employment Type	Previous	Secondary
Main Source of Income	Salary/Wages	Self Employed
	Other	

Start Date

End Date

Role

Employment Basis

Employer Name

Employer Address

Gross Income \$

**Address History**

**Current Address**

Street Name

Suburb

City

Post Code

Move in Date Month Year

Living Arrangement Own Home Own Home- Mortgage

Boarding With Parents

Renting Weekly Rent \$

Other

Postal Address (if different to above)

*If current address held for less than 3 years, please state previous address below*

Street Name

Suburb

City

Post Code

Move in Date Month Year

Move out Date Month Year

Living Arrangement Own Home Own Home- Mortgage

Boarding With Parents

Renting Weekly Rent \$

Other

**Solicitor/Accountant Details - if applicable**

Please state solicitor and/or accountant details below

**Employment Details - Continued**

*If current employment has been held for less than 3 years or if you have secondary employment, please state below.*

Employment Type	Previous	Secondary
Main Source of Income	Salary/Wages	Self Employed
	Other	

Start Date

End Date

Role

Employment Basis

Employer Name

Employer Address

Gross Income \$

**Address History**

**Current Address**

Street Name

Suburb

City

Post Code

Move in Date Month Year

Living Arrangement Own Home Own Home- Mortgage

Boarding With Parents

Renting Weekly Rent \$

Other

Postal Address (if different to above)

*If current address held for less than 3 years, please state previous address below*

Street Name

Suburb

City

Post Code

Move in Date Month Year

Move out Date Month Year

Living Arrangement Own Home Own Home- Mortgage

Boarding With Parents

Renting Weekly Rent \$

Other

**Solicitor/Accountant Details -if applicable**

Please state solicitor and/or accountant details below

# OBJECTIVES



## Loan/Lender Details

What are you looking to do?

- |                  |                  |           |            |               |       |
|------------------|------------------|-----------|------------|---------------|-------|
| <u>Purchase</u>  | First Home       | Next Home | Investment | Commercial    | Other |
| <u>Refinance</u> | Consolidate Debt | Refinance | Top Up     | Personal Loan | Other |

Do you have any specific objectives?

Do you have any important timeframes/dates? - *If yes, please specify (Eg. Estimated settlement date, Finance date, Auction date)*

- Yes      No

Who are you currently banking with?

Are you happy with your current bank? - *If no, please specify what lender(s) and why*

- Yes      No

Do you have any preferred lenders? - *If yes, please specify why*

- Yes      No

Are you looking for any particular loan features? - please **refer to appendix 1** for loan details. Note - your adviser will discuss these details with you.

- Yes - *please specify*      No



**Credit History**

Have you or any co-applicants had any previous credit issues or bankruptcy? - *If yes, please provide more details*

Yes      No

Are you or any co-applicants behind in repaying any current debts or loans? - *If yes, please provide more details*

Yes      No

Have you or any co-applicants been a Director in the past 7 years? - *If yes, please provide more details*

Yes      No

Do you have good account conduct? *i.e. no missed payments, dishonours or unarranged overdrafts*

Yes      No - *If no, please provide more details*

**Insurance Details**

Do you and/or any co-applicants have adequate insurance cover to protect your family against injury, death, or financial hardship?

Yes      No      Unsure, but I would like to have a discussion regarding this

Do you and/or any co-applicants have adequate insurance cover to protect your home and contents against accident, damage, or theft?

Yes      No      Unsure, but I would like to have a discussion regarding this

# FUTURE FINANCIAL GOALS



## Future Financial Goals of Applicant 1

Home - E.g. renovation plans, pay off loan sooner, upsize, downsize

Investment - E.g. plans to use equity to buy an investment property

Family/Lifestyle - E.g. start a family, retire, career break, travel

Assets - E.g. purchase a new car

Superannuation/KiwiSaver - E.g. plans to save, create/grow investment portfolio

Other Goals

## Future Financial Goals of Applicant 2

*(If different to those of Applicant 1)*

Home - E.g. renovation plans, pay off loan sooner, upsize, downsize

Investment - E.g. plans to use equity to buy an investment property

Family/Lifestyle - E.g. start a family, retire, career break, travel

Assets - E.g. purchase a new car

Superannuation/KiwiSaver - E.g. plans to save, create/grow investment portfolio

Other Goals

# FINANCIAL POSITION



## Existing Real Estate Asset #1

Do you have any existing real estate assets?		Yes	No
Ownership	Joint	Applicant 1	Applicant 2
Zoning	Residential	Rural	Commercial
	Industrial	Other	
Address			
Primary Purpose	Owner Occupied	Investment	
Property type	Std Residential	Cross Lease	
	Appartment	Town House	
	Duplex	Other	
Value NZD	\$		
Value Basis	Applicant Estimate	Government Valuation	
	Purchase Price	Registered Valuation	
Do you recieve rental income?		Yes	No
Type	Rental	Boarder	Flatmate
Gross Amount \$		Frequency	
Do you have a mortgage registered against this property?		Yes	No
Is this mortgage to be refinanced?		Yes	No
What lender is the loan held with?			
Loan Start Date		Loan Term	
Type	Principal & Interest	Interest Only	
Loan Limit	\$		
Loan Balance	\$		
Interest Rate	%		
Repayments \$		Frequency	
<u>Additional Loan Structure - If applicable</u>			
Loan Start Date		Loan Term	
Type	Principal & Inetrest	Interest Only	
Loan Limit	\$		
Loan Balance	\$		
Interest Rate	%		
Repayments \$		Frequency	
Additional loan structures	Yes - Please refer to appendix 2	No	

## Existing Real Estate Asset #2

Do you have any <b>other</b> real estate assets?		Yes	No
Ownership	Joint	Applicant 1	Applicant 2
Zoning	Residential	Rural	Commercial
	Industrial	Other	
Address			
Primary Purpose	Owner Occupied	Investment	
Property type	Std Residential	Cross Lease	
	Appartment	Town House	
	Duplex	Other	
Value NZD	\$		
Value Basis	Applicant Estimate	Government Valuation	
	Purchase Price	Registered Valuation	
Do you recieve rental income?		Yes	No
Type	Rental	Boarder	Flatmate
Gross Amount \$		Frequency	
Do you have a mortgage registered against this property?		Yes	No
Is this mortgage to be refinanced?		Yes	No
What lender is the loan held with?			
Loan Start Date		Loan Term	
Type	Principal & Interest	Interest Only	
Loan Limit	\$		
Loan Balance	\$		
Interest Rate	%		
Repayments \$		Frequency	
<u>Additional Loan Structure - If applicable</u>			
Loan Start Date		Loan Term	
Type	Principal & Interest	Interest Only	
Loan Limit	\$		
Loan Balance	\$		
Interest Rate	%		
Repayments \$		Frequency	
Additional loan structures	Yes - Please refer to appendix 2	No	

If you have further real estate assets please note these on appendix 3



**Assets - Statement of assets at date of application**

<u>Cash Savings</u>	<u>Ownership</u>	<u>\$ Value</u>
1		\$
2		\$
3		\$
4		\$
5		\$
<u>Investment - E.g. Bonds, Managed Funds, Savings, Shares</u>		
1		\$
2		\$
3		\$
4		\$
<u>Superannuation - E.g. KiwiSaver</u>		
1		\$
2		\$
3		\$
4		\$
<u>Business - E.g. Stock &amp; Machinery, Tools of Trade, Business Equity</u>		
1		\$
2		\$
3		\$
4		\$
<u>Contents - E.g. Furniture, Home Contents, Jewellery</u>		
1		\$
2		\$
3		\$
4		\$
<u>Vehicle - E.g. Car, Motorbike, Boat</u>		
1		\$
2		\$
3		\$
4		\$
<u>Other - E.g. Life Insurance, Time Shares</u>		
1		\$
2		\$
3		\$
4		\$
5		\$
6		\$
7		\$
	<u>Total Assets</u>	\$



**Liabilities - Statement of liabilities at date of application**

<u>Card/Type</u>	<u>Ownership</u>	<u>Creditor</u>	<u>Current Balance \$</u>	<u>Limit \$</u>	<u>Repayment Freq</u>	<u>Interest Rate%</u>
1			\$	\$		%
2			\$	\$		%
3			\$	\$		%
4			\$	\$		%
<u>Personal Loan</u>						
1			\$			%
2			\$			%
3			\$			%
4			\$			%
<u>Student Loan</u>						
1			\$			%
2			\$			%
3			\$			%
4			\$			%
<u>Vehicle Loan</u>						
1			\$			%
2			\$			%
3			\$			%
4			\$			%
<u>Business Loan</u>						
1			\$			%
2			\$			%
3			\$			%
4			\$			%
<u>Government / Tax</u>						
1			\$			%
2			\$			%
<u>Other - Such as child support, hire purchase, lease overdraft, loan as guarantor, etc.</u>						
1			\$	\$		%
2			\$	\$		%
3			\$	\$		%
4			\$	\$		%
5			\$	\$		%
6			\$	\$		%
		<u>Total</u>	\$			

Are you or any joint applicant acting as a guarantor for any other person(s)?      Yes      No      *If yes, please provide details below*



# LIVING EXPENSES



Expense	Ownership	\$ Value	Frequency
			Y H Q M F W
<u>Child Care &amp; Support</u>			
Child Care		\$	
Child Maintenance		\$	
<u>Education</u>			
Public School Costs		\$	
Private School Costs		\$	
Higher Education & Vocational Training		\$	
<u>Groceries</u>			
Groceries		\$	
<u>Primary Residence Expense (Post Settlement)</u>			
Electricity & Gas		\$	
Council Rates		\$	
Water & Sewer		\$	
Body Corportae		\$	
Home Operation		\$	
Home Repairs		\$	
Furnishing & Electrical		\$	
<u>Insurance</u>			
Building Insurance		\$	
Contents Insurance		\$	
Health Insurance		\$	
Income Protection		\$	
Life Insurance		\$	
Vehicle Insurance		\$	
<u>Secondary Residence Expense</u>			
Electricity & Gas		\$	
Council Rates		\$	
Water & Sewer		\$	
Body Corportae		\$	
Repair & Maintenance		\$	
Running Costs		\$	
Building Insurance		\$	
Contents Insurance		\$	



Expense Name - <i>Continued</i>	Ownership	\$ Value	Frequency
			Y H Q M F W
<u>Medical</u>			
Medical and Health		\$	
Natural Therapies		\$	
<u>Ongoing Rent (Post Settlement)</u>			
Rent		\$	
Board		\$	
<u>Personal Care</u>			
Clothing & Footwear		\$	
Cosmetics		\$	
Dry Cleaning		\$	
Personal Care		\$	
<u>Recreational &amp; Entertainment</u>			
Pets		\$	
Alcohol/Tobacco		\$	
Cinema/Concerts/Memberships		\$	
Dining Out		\$	
Gym/Sports		\$	
Travel & Holidays		\$	
Gifts & Miscellaneous		\$	
Gambling		\$	
<u>Telephone &amp; Internet</u>			
Home/Mobile Phone		\$	
Internet, Pay TV, & Media Streaming Subscriptions		\$	
<u>Transport</u>			
Petrol		\$	
Registration		\$	
Vehicle Maintenance		\$	
Public Transport		\$	
Taxi/Ride Sharing		\$	
Tolls/Parking etc.		\$	
<u>Other</u>			
Regular Donations		\$	
Voluntary Saving		\$	
Voluntary Super		\$	
KiwiSaver		\$	





# LOAN / FUNDING DETAILS

## Property Details

Have you found a property you would like to purchase?

Property Status	New Build	To be built	Established	Vacant Land	
Property Purpose	Owner Occupied	Investment			
Holding	Sole	Company Share	Time Share	Tenant	Contract of Sale
Property Zoning	Residential	Rural	Commercial	Other	
Property Type	Std Residential	Cross Lease	Appartment	Duplex	Other
Estimated Purchase Price	\$				
Valuation Basis	Applicant Estimate		Certified Valuation		Actual Value
	Registered Valuation		Purchase Price		Government Valuation
Property Address					

## Security Information

Deposit Source - <i>Please tick all that apply</i>	Savings	Cash	Gift	KiwiSaver	Home Start Grant
	Net Proceeds of Sale		Equity in Another Property		
	Other				

Please provide a decription of the deposit source(s) including a dollar breakdown for each.

Total Deposit Amount \$

## Proposed Rental / Boarder Income - *If applicable*

Will you be expecting any rental income?	Yes	No			
Rental Type	Rental	Boarder	Flatmate	Gross amount \$	Frequency
Rental Income Verification	Rental Appraisal	Tenancy Agreement	Letter from Boarder	Property Management Statement	

# OTHER CONSIDERATIONS



**Referrals - Applicant 1 and 2 to answer below**

UK Pension Transfers

Do you have a UK Pension that needs to be transferred home?

Yes, I'd like to chat

No, not right now

Asset Finance

Do you need funds for a new or used assets, including: Vehicles, plants, or equipment?

Yes, I'd like to chat

No, not right now

Currency Exchange

Are you wanting to buy or sell overseas dollars?

Yes, I'd like to chat

No, not right now

KiwiSaver

Do you need advice around which provider and fund is best for you?

Yes, I'd like to chat

No, not right now

# APPENDIX 1

## Loan Preferences

### **Fixed Rate**

The interest rate is fixed for a specified term giving certainty of interest and repayments for that term.

### **Floating/Variable Rate**

Interest charged and repayments can vary at any time and is likely to be affected when changes are made by the Reserve Bank to the Official Cash Rate.

### **Fixed and Floating/Variable Rate**

It is possible to have part of a loan on a fixed rate and part on a floating/variable rate. This allows flexibility in relation to increased repayments, redraws, and lump sum repayments.

### **Principle and Interest (P&I)**

Repayments cover loan principal and interest so that the loan is paid in full by the end of the loan term.

### **Interest only**

Only Interest is paid during the term of the loan and the principal amount is paid at the end of the loan term.

### **Line of Credit**

Also known as a Revolving Credit, this works like a large overdraft. Flexibility of revolving line of credit allows the borrower to draw to an approved limit from time to time with only an obligation to pay monthly interest and otherwise flexibility of repayment amounts.

### **Offset**

Can reduce the amount of interest paid on the loan by using money from a savings account to “offset” the loan interest charge.

### **Redraw**

Allows borrowers to access extra repayments that they made additional to the required minimum repayments.



