APPLICANTS



Personal Details of Applicant 1

Last	Name

Mr Mrs Ms Miss Dr

Female

First Name

Middle Name

Preferred Name

Marital Status Married Defacto Single

Gender Male

Date of Birth

First Home Buyer Yes No

NZ Residency Status **Temporary Resident** Citizen

> Non Resident 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

Dependants - if applicable

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

No

Yes

Probation Period Employer Name

Employer Address

Gross Income p.a.

Personal Details of Applicant 2

Last Name

Mr Mrs Ms Miss Dr

First Name

Middle Name

Preferred Name

Single Marital Status Married Defacto

Female Gender Male

Date of Birth

First Home Buyer Yes No

Temporary Resident NZ Residency Status Citizen

> 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

Dependants - if applicable

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 - Continuted

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

Previous **Employment Type**

Secondary Self Employed

Other

Salary/Wages

Start Date **End Date**

Role

Employment Basis Employer Name Employer Address Gross Income

Main Source of Income

Employment Details - Continuted

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

Weekly Rent \$ Renting

Other

Postal Address (if different to above)

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

Weekly Rent \$ Renting

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

> With Parents Boarding

Weekly Rent \$ Renting

Other

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

Solicitor/Accountant Details -if applicable

Please state solicitor and/or accountant details below

OBJECTIVES



		_	
loon	lone	or	Detail

What are	you lookir	ng to do?				
<u>Purchase</u>		First Home	Next Home	Investment	Commercial	Other
Refinance		Consolidate Debt	Refinance	Тор Uр	Personal Loan	Other
Do you ha	ve any sp	ecific objectives?				
Do you ha	ve any im	portant timeframes/da	ites? - If yes, please s	pecify (Eg. Estimated set	ttlement date, Finance de	ate, Auction date)
	Yes	No				
Who are y	ou curren	tly banking with?				

	appy with Yes	your current bank? - If No	no, please specify w	nat lender(s) and wny		
Do you ha	ve any nro	eferred lenders? - If yes	s nlease snecify why			
DO you na	Yes	No	s, picuse specify with			
Are vou lo	oking for	any particular loan fea	tures? - please refe r	to appendix 1 for loa	n details. Note - vour	adviser will discuss these details with you.
			No	to appendix 1101100	actails Hote your	aarise. Will discuss these details with your
	p.ou	 	-			

Credit History

Have you	ı or any co-app	plicants had any previous credit issues or bankruptcy? - If yes, please provide more details
	Yes	No
Are you o	r any co-appli	icants behind in repaying any current debts or loans? - If yes, please provdie more details
	Yes	No
		olicants been a Director in the past 7 years? - If yes, please provide more details
	Yes	No
Do you ha	ave good acco	ount conduct? i.e. no missed payments, dishonours or unarranged overdrafts
	Yes	No - If no, please provide more details
Insurar	ice Details	
Do you ar	nd/or any co-a	pplicants 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 a	nd/or any co-a	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	Future Financial Goals of Applicant 2
<u>Home</u> - E.g. renovation plans, pay off loan sooner, upsize, downsize	(If different to those of Applicant 1) Home - E.g. renovation plans, pay off loan sooner, upsize, downsize
<u>Investment</u> - E.g. plans to use equity to buy an investment property	Investment - E.g. plans to use equity to buy an investment property
Family/Lifestyle - E.g. start a family, retire, career break, travel	Family/Lifestyle - E.g. start a family, retire, career break, travel
<u>Assets</u> - E.g. purchase a new car	Assets - E.g. purchase a new car
<u>Superannuation/KiwiSaver</u> - E.g. plans to save, create/grow investment portfolio	Superannuation/KiwiSaver - E.g. plans to save, create/grow investment portfolio
Other Goals	Other Goals

FINANCIAL POSITION



Existing Real Estate Asset #1			Existing Real I	Estate Asset #2		
Do you have any existing real estate assets?	Yes	No	Do you have any oth	ner real estate assets?	Yes	No
Ownership Joint	Applicant 1	Applicant 2	Ownership	Joint	Applicant 1	Applicant 2
Zoning Residential	Rural	Commercial	Zoning	Residential	Rural	Commercial
Industrial	Other			Industrial	Other	
Address			Address			
Primary Purpose Owner Occupied	Investment		Primary Purpose	Owner Occupied	Investment	
Property type Std Residential	Cross Lease		Property type	Std Residential	Cross Lease	
Appartment	Town House			Appartment	Town House	
Duplex	Other			Duplex	Other	
Value NZD \$			Value NZD \$			
Value Basis Applicant Estimate	Government Valuati	on	Value Basis	Applicant Estimate	Government Valuati	on
Purchase Price	Registered Valuation	n		Purchase Price	Registered Valuatio	n
Do you recieve rental income?	Yes	No	Do you recieve rent	al income?	Yes	No
Type Rental	Boarder	Flatmate	Туре	Rental	Boarder	Flatmate
Gross Amount \$	Frequency		Gross Amount \$		Frequency	
Do you have a mortgage registered agains	t this property?		Do you have a mor	tgage registered again	st this property?	
	Yes	No			Yes	No
Is this mortgage to be refinanced?	Yes	No	Is this mortgage to	be refinanced?	Yes	No
What lender is the loan held with?			What lender is the	oan held with?		
Loan Start Date	Loan Term		Loan Start Date		Loan Term	
Type Principal & Interest	Interest Only		Type	Principal & Interest	Interest Only	
Loan Limit \$			Loan Limit \$			
Loan Balance \$			Loan Balance \$			
Interest Rate % Repayments \$	Frequency		Interest Rate %			
Additional Loan Structure - If applicable	· · · cque····cy		Repayments \$	ucture - If applicable	Frequency	
, , ,	Loan Term		Loan Start Date	<u>ucture</u> - ij upplicuble	Loan Term	
Type Principal & Inetrest	Interest Only		Type	Principal & Interest	Interest Only	
Loan Limit \$	•		Loan Limit \$		•	
Loan Balance \$			Loan Balance \$			
Interest Rate %			Interest Rate %			
Repayments \$	Frequency		Repayments \$		Frequency	
Additional loan structures Yes - Ple	ase refer to appendix 2	. No	Additional loan stru	uctures Yes - Pl	ease refer to appendix 2	No



ssets - Statement of assets at date of application Sash Savings	<u>Ownership</u>	<u> </u>
	<u>ownersinp</u> \$	3 Value
	\$	
	\$	
	\$	
	\$	
<u>vestment</u> - E.g. Bonds, Managed Funds, Savings, Shares		
	\$	
	\$	
	\$	
	\$	
<u>perannuation</u> - E.g. KiwiSaver		
	\$	
	\$	
	\$	
	\$	
ısiness - E.g. Stock & Machinery, Tools of Trade, Business Equity		
	\$	
	\$	
	\$	
	\$	
ontents - E.g. Furniture, Home Contents, Jewellery	Ť	
	\$	
	\$ \$	
	\$	
	, \$	
<u>ehicle</u> - E.g. Car, Motorbike, Boat	4	
	\$	
	Ś	
	Ś	
	\$	
<u>her</u> - E.g. Life Insurance, Time Shares	ş	
	\$	
	Ś	
	Ś	
	\$ \$	
	\$	
	\$	
	\$	
	<u>Total Assets</u> \$	



Liabilities - St	atement of liabilities at date of a	pplication				
Card/Type	<u>Ownership</u>	Creditor	Current Balance \$	<u>Limit \$</u>	Repayment Freq	Interest Rate %
1		\$		\$		%
2		\$		\$		%
3		\$		\$		%
4		\$		\$		%
<u>Personal Loan</u>						
1		\$				%
2		\$				%
3		\$				%
4		\$				%
Student Loan						0/
1		\$				%
2		\$				%
3		\$				%
4		\$				%
Vehicle Loan						0/
1		\$				%
2		\$				%
3		\$				%
4		\$				%
Business Loan		ė.				%
1		\$				%
2		\$				%
3		\$				%
4 <u>Government / Tax</u>		\$				76
1	<u>.</u>	\$				%
2		\$				%
	ld support, hire purchase, lease overdraft, lo					76
1	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	\$		\$		%
2		\$		\$		%
3		\$		\$		%
4		\$		\$		%
		\$		\$		%
5				\$		%
6		\$ Total \$		7		/0
		<u>Total</u> \$				
Are you or any joi	nt applicant acting as a guarantor for any c	other person(s)?	Yes No	If yes, please p	provide details below	

LIVING EXPENSES



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



Expense Name - Continued	Ownership	\$ Value	Frequency
<u>Medical</u>			Y H Q M F W
Medical and Health	\$		
Natural Therapies	\$		
Ongoing Rent (Post Settlement)			
Rent	\$		
Board	\$		
Personal Care			
Clothing & Footwear	\$		
Cosmetics	\$		
Dry Cleaning	\$		
Personal Care	\$		
Recreational & Entertainment			
Pets	\$		
Alcohol/Tobacco	\$		
Cinema/Concerts/Memberships	\$		
Dining Out	\$		
Gym/Sports	\$		
Travel & Holidays	\$		
Gifts & Miscellaneous	\$		
Gambling	\$		
Telephone & Internet			
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	\$		

RETIREMENT & FINANCIAL CONSIDERATIONS



Applicant 1

What age are you planning to retire?

Will you be retiring during the proposed loan term? Yes No

If yes, how do you intend to repay the loan?

Co-applicants Income KiwiSaver

Downsize Home Sale of Assets Superannuation

Income from Other Investments Savings

Repayment of Loan prior to Retirement

Other

Do you anticipate changes (other than retirement) to your future financial circumstances that could adversely impact your ability to repay the loan?

Yes No

If yes, please select anticipated change(s) below

Extended Unpaid Leave Reduced Income

End of Contract/Loss of Employment Leaving Employment

Increased Debit Repayment(s) for Exisiting Loan

Large Expenditure Medical Treatment/Illness

Other

Duration of Impact Start Date

Financial Impact

How will loan repayments be met?

Additional Income Source Reduce Expenditure

Sale of Assets Saving and/or Superannuation

Any additional details?

Applicant 2

What age are you planning to retire?

Will you be retiring during the proposed loan term? Yes No

If yes, how do you intend to repay the loan?

Co-applicants Income KiwiSaver

Downsize Home Sale of Assets Superannuation

Income from Other Investments Savings

Repayment of Loan prior to Retirement

Other

Do you anticipate changes (other than retirement) to your future financial circumstances that could adversely impact your ability to repay the loan?

Yes No

If yes, please select anticipated change(s) below

Extended Unpaid Leave Reduced Income

End of Contract/Loss of Employment Leaving Employment

Increased Debit Repayment(s) for Exisiting Loan

Large Expenditure Medical Treatment/Illness

Other

Duration of Impact Start Date

Financial Impact

How will loan repayments be met?

Additional Income Source Reduce Expenditure

Sale of Assets Saving and/or Superannuation

Any additional details?

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

Registed Valuation Purchase Price Government Valuation

Property Address

Security Information

Deposit Source - Please tick Savings Cash Gift KiwiSaver Home Start Grant all that apply

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 Verfication 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

<u>KiwiSaver</u>

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.

APPENDIX 2



Additional Loan Structure

Address

Loan Start Date Loan Term

Type Principal & Interest Only

Loan Limit \$
Loan Balance \$

Interest Rate %

Repayments \$ Frequency

Additional Loan Structure

Address

Loan Start Date Loan Term

Type Principal & Interest Only

Loan Limit \$

Loan Balance \$

Interest Rate %

Repayments \$ Frequency

Additional Loan Structure

Address

Loan Start Date Loan Term

Type Principal & Interest Only

Loan Limit \$
Loan Balance \$

.

Interest Rate %

Repayments \$ Frequency

Additional Loan Structure

Address

Loan Start Date Loan Term

Type Principal & Interest Only

Loan Limit \$

Loan Balance \$
Interest Rate %

Repayments \$ Frequency

Additional Loan Structure

Address

Loan Start Date Loan Term

Type Principal & Interest Only

Loan Limit \$

Loan Balance \$

Interest Rate %

Repayments \$ Frequency

Additional Loan Structure

Address

Loan Start Date Loan Term

Type Principal & Interest Only

Loan Limit \$

Loan Balance \$

Interest Rate %

Repayments \$ Frequency

Additional Loan Structure

Address

Loan Start Date Loan Term

Type Principal & Interest Only

Loan Limit \$

Loan Balance \$

Interest Rate %

Repayments \$ Frequency

Additional Loan Structure

Address

Loan Start Date Loan Term

Type Principal & Interest Only

Loan Limit \$

Loan Balance \$

Interest Rate %

Repayments \$ Frequency

APPENDIX 3



Existing Real E	state Asset			Existing Real I	Estate Asset			
Additional real estate asset number			Additional real estate asset number					
Ownership	Joint	Applicant 1	Applicant 2	Ownership	Joint	Applicant 1	Applicant 2	
Zoning	Residential	Rural	Commercial	Zoning	Residential	Rural	Commercial	
	Industrial	Other			Industrial	Other		
Address				Address				
Primary Purpose	Owner Occupied	Investment		Primary Purpose	Owner Occupied	Investment		
Property type	Std Residential	Cross Lease		Property type	Std Residential	Cross Lease		
	Appartment	Town House			Appartment	Town House		
	Duplex	Other			Duplex	Other		
Value NZD \$				Value NZD \$				
Value Basis	Applicant Estimate	Government Valuati	ion	Value Basis	Applicant Estimate	Government Valuat	Government Valuation	
	Purchase Price	Registered Valuatio	n		Purchase Price	Registered Valuation	n	
Do you recieve rent	al income?	Yes	No	Do you recieve rent	tal income?	Yes	No	
Туре	Rental	Boarder	Flatmate	Туре	Rental	Boarder	Flatmate	
Gross Amount \$		Frequency		Gross Amount \$		Frequency		
Do you have a mortgage registered against this property?		Do you have a mortgage registered against this property?						
		Yes	No			Yes	No	
Is this mortgage to be refinanced? Yes No		Is this mortgage to be refinanced? Yes No						
What lender is the I	oan held with?			What lender is the loan held with?				
Loan Start Date	Dringing 1 9 Inchresh	Loan Term		Loan Start Date		Loan Term		
Type Loan limit \$	Principal & Inetrest	Interest Only		Type	Principal & Interest	Interest Only		
Loan limit \$ Loan Balance \$				Loan limit \$				
Interest Rate %				Loan Balance \$				
Repayments \$		Frequency		Interest Rate %		_		
	ucture - If applicable	rrequericy		Repayments \$ Additional Loan Str	ucture - If applicable	Frequency		
Loan Start Date	, , , , ,	Loan Term		Loan Start Date	<u></u> -, «թթ»	Loan Term		
Туре	Principal & Interest	Interest Only		Туре	Principal & Interest	Interest Only		
Loan Limit \$				Loan Limit \$				
Loan Balance \$				Loan Balance \$				
Interest Rate %				Interest Rate %				
Repayments \$		Frequency		Repayments \$		Frequency		
Additional loan structures Yes - Please refer to appendix 2 No Additional loan structures Yes - Please refer to appendix 2 No								