



PROFESSIONAL
ADVISERS ASSOCIATION



Home Loan Application

Client name:

Contact:

Home Loan Application

(A). PERSONAL DETAILS – FIRST APPLICANT

Mr/Mrs/Miss/Ms	Last name		First names				
Date of Birth	/	/	Number of dependants		Ages		
Telephone	Mobile ()			Home ()			
	Business ()			Fax ()			
Email address							
Current address <small>include mailing address if different</small>						Years at address	
						Post Code	
Previous address <small>(if you have lived at your current address for less than three years)</small>							
+ Identification	Primary ID including ID number			Secondary ID including ID number			
	NZ Resident		Citizen		Permanent Resident	Other <small>(Please specify)</small>	
Ownership Arrangements	Owner occupied		Renting		With family	Other <small>(Please specify)</small>	
Job type	Fulltime		Part time		Self employed	Other <small>(Please specify)</small>	
Occupation title						Years at employer	
Employer's name				Phone number ()			
Employer's address							
Previous Employer(s) <small>(if less than three years)</small>						Years at previous employer	

(B). PERSONAL DETAILS – JOINT APPLICANT

Mr/Mrs/Miss/Ms	Last name		First names				
Date of Birth	/	/	Number of dependants		Ages		
Telephone	Mobile ()			Home ()			
	Business ()			Fax ()			
Email address							
Current address <small>include mailing address if different</small>						Years at address	
						Post Code	
Previous address <small>(if you have lived at your current address for less than three years)</small>							
+ Identification	Primary ID including ID number			Secondary ID including ID number			
	NZ Residency		Citizen		Permanent Resident	Other <small>(Please specify)</small>	
Ownership Arrangements	Owner occupied		Renting		With family	Other <small>(Please specify)</small>	
Job type	Fulltime		Part time		Self employed	Other <small>(Please specify)</small>	
Occupation title						Years at employer	
Employer's name				Phone number ()			
Employer's address							
Previous Employer(s) <small>(if less than three years)</small>						Years at previous employer	

(C). STATEMENT OF ASSETS AND LIABILITIES AS AT TODAY

Assets

Money at Bank	
Bank:	\$
Bank:	\$
Bank:	\$
Property	
	\$
	\$
	\$
	\$
	\$
Motor Vehicle(s)	
	\$
	\$
	\$
Shares	
	\$
Superannuation/Kiwisaver	
	\$
	\$
Life Insurance	Sum Assured
	\$
	\$
Business Value	
	\$
Boat / Caravan	
	\$
Other (specify)	\$
	\$
Furniture / Personal effects (insured value)	
	\$
Total Assets	\$

Liabilities

Overdraft	Limit	Amount Owning
	\$	\$
	\$	\$
Mortgages		
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
Personal Loans		
		\$
		\$
Hire Purchase		
		\$
		\$
Credit / Store Cards	Limit	Amount Owning
		\$
		\$
		\$
		\$
		\$
Student Loan(s)		Amount Owning
		\$
		\$
Other Liabilities		
		\$
		\$
Total Liabilities		\$
Total Assets		\$
Net Surplus		\$

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

DECLARATION: I/We confirm that the above information is true and correct as at the date of application.

All applicants to sign: _____ Date: _____

(D). INCOME AND EXPENDITURE SCHEDULE AS AT SETTLEMENT

Income	Annual	Net Monthly
Gross Wage / Salary		
	\$	\$
	\$	\$
Regular Overtime		
	\$	\$
	\$	\$
Bonus/Commission		
	\$	\$
	\$	\$
Business/Self Employed		
	\$	\$
	\$	\$
Boarder/Flatmate		
	\$	\$
Other Income (specify)		
	\$	\$
	\$	\$
Total Net Income	\$	\$

Rental Income	
Address of Property	
	Per week
	\$
	Per week
	\$
	Per week
	\$
	Per week
	\$
	Per week
	\$
Total Rental Income (per week)	
	\$

Expenditure	Monthly
Current Mortgage Payments	
	\$
	\$
	\$
Student Loan Deductions/Payments	\$
Hire Purchase	\$
	\$
Other Loans	\$
	\$
Credit/Store Cards	Limit \$
	\$
	Limit \$
	\$
	Limit \$
	\$
Rent/Board Payable	\$
Child Care Costs / School fees	\$
Child Maintenance / Child support	\$
Body Corporate Levy / Ground Rent/Lease	\$
Income Protection Ins / MPI Allowance / Cost	\$
Life Insurance	\$
Contents Insurance	\$
House Insurance	\$
Rates and Water Rates	\$
Medical Insurance	\$
Motor Vehicle Insurance	\$
Motor Vehicle Running and Reg	\$
Transport Costs (Parking/Public)	\$
Utilities (eg Power / Phone / Gas)	\$
Voluntary Superannuation	\$
Food / Clothing / General	\$
Mobile Phone / Internet / Pay TV	\$
Other (Including Subscriptions)	\$
Other	\$
Other	\$
Total Monthly Outgoings	
	\$
Net monthly income	
	\$
Net monthly surplus	
	\$

E). SECURITY DETAILS

PROPERTY ONE

Address of property offered												
Proposed use of property	<input type="checkbox"/> Owner occupied			<input type="checkbox"/> Investment			<input type="checkbox"/> Holiday home					
Type of property	<input type="checkbox"/> Existing		<input type="checkbox"/> New Home		<input type="checkbox"/> Lifestyle block		<input type="checkbox"/> Vacant land		<input type="checkbox"/> Home unit or apartment			
Ownership Entity	<input type="checkbox"/> Personal		<input type="checkbox"/> Company		<input type="checkbox"/> Trust		<input type="checkbox"/> Other					
Property value	\$						Registered valuation			Government valuation		
Property Subject to GST	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Will this be your postal address after settlement?				<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Include as Security	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No								

PROPERTY TWO

Address of property offered												
Proposed use of property	<input type="checkbox"/> Owner occupied			<input type="checkbox"/> Investment			<input type="checkbox"/> Holiday home					
Type of property	<input type="checkbox"/> Existing		<input type="checkbox"/> New Home		<input type="checkbox"/> Lifestyle block		<input type="checkbox"/> Vacant land		<input type="checkbox"/> Home unit or apartment			
Ownership Entity	<input type="checkbox"/> Personal		<input type="checkbox"/> Company		<input type="checkbox"/> Trust		<input type="checkbox"/> Other					
Property value	\$						Registered valuation			Government valuation		
Property Subject to GST	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Will this be your postal address after settlement?				<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Include as Security	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No								

PROPERTY THREE

Address of property offered												
Proposed use of property	<input type="checkbox"/> Owner occupied			<input type="checkbox"/> Investment			<input type="checkbox"/> Holiday home					
Type of property	<input type="checkbox"/> Existing		<input type="checkbox"/> New Home		<input type="checkbox"/> Lifestyle block		<input type="checkbox"/> Vacant land		<input type="checkbox"/> Home unit or apartment			
Ownership Entity	<input type="checkbox"/> Personal		<input type="checkbox"/> Company		<input type="checkbox"/> Trust		<input type="checkbox"/> Other					
Property value	\$						Registered valuation			Government valuation		
Property Subject to GST	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Will this be your postal address after settlement?				<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Include as Security	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No								

PROPERTY FOUR

Address of property offered												
Proposed use of property	<input type="checkbox"/> Owner occupied			<input type="checkbox"/> Investment			<input type="checkbox"/> Holiday home					
Type of property	<input type="checkbox"/> Existing		<input type="checkbox"/> New Home		<input type="checkbox"/> Lifestyle block		<input type="checkbox"/> Vacant land		<input type="checkbox"/> Home unit or apartment			
Ownership Entity	<input type="checkbox"/> Personal		<input type="checkbox"/> Company		<input type="checkbox"/> Trust		<input type="checkbox"/> Other					
Property value	\$						Registered valuation			Government valuation		
Property Subject to GST	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Will this be your postal address after settlement?				<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Include as Security	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No								

(F) HOME LOAN DETAILS

Loan Structure	Amount	Loan Term (years)	InterestRate	Fixed Rate Term (months)	Interest Only Period if Required (months)
First Floating Portion	\$		%		
Second Floating Portion	\$		%		
First Fixed Portion	\$		%		
Second Fixed Portion	\$		%		
Third Fixed Portion	\$		%		

Payment Method Salary Credit Direct Debit Payment Amount (if other than minimum required) \$

Note: Salary Credit is available on floating rate loans only.

Payment Method Monthly Fortnightly

HOME LOAN PURPOSE/SCOPE

Please advise your specific objectives in obtaining this loan:

Please advise any risks you see with obtaining this loan (such as a change of income, a change of repayments, known upcoming expenses)

Property Lender Loan amount
 (If refinancing, name the institution to be repaid)

Property Address	1.		\$
	2.		\$
	3.		\$
	4.		\$
	Total		\$

ADVISER CONTACT DETAILS - FIRST APPLICATION

	Solicitor	Accountant	Real Estate Agent
Name			
Firm			
Phone			
Mobile			
Email			
City			

(G). CUSTOMER DECLARATION - PRIVACY ACT INFORMATION AND AUTHORISATIONS

Privacy Act 1993

Pursuant to the privacy Act 1993, the following information is relevant to you.

1. The personal information collected in this form and in the course of your dealings with the Mortgage Adviser or Broker named in this application ("Mortgage Adviser") is collected for the purpose of assessing your application for mortgage finance and may be given to a number of Lenders (each a "Lender") at the Mortgage Adviser's discretion. If your application is successful, you understand that the information will be used by the Lender for the purpose of administering the loan, and by the Lender and Mortgage Adviser for administering any ongoing commission payments to the Mortgage Adviser.
2. The information is being collected to determine your eligibility for the credit you seek, a transaction account, and any related insurance.
3. You are aware that the Lender will, from time to time, make the information available to the Lender's mortgage insurer (if any), credit reference agency, Lenders administrator, or any person with whom the Lender proposes to enter into contractual arrangements, any security trustee and any assignee or potential assignee of the Lender's rights (the "Recipients") and any other party that is authorised by you from time to time. You understand that the Mortgage Adviser and the Lender might also use your personal information for the purposes of market research and from time to time notify you of products or services that may be of interest to you.
4. You have a right to request access to and correction of any personal information held by the Mortgage Adviser, by the Lender, or by any credit reporting agencies, subject to the provisions of the Privacy Act 1993.
5. In making this application form, I/We (the Applicants) understand and authorise that:
 - The Mortgage Adviser, the Lender and the Recipients will collect personal information about me/us from third parties including, but not restricted to, credit reporting agencies, banks and employers, and for those third parties to disclose information to the Mortgage Adviser, the Lender and the Recipients.
 - The information will also be made available to the Lender, the Lender's Administrator, the Lender's mortgage insurer (if any), the underwriter of insurances (if applicable), any security trustee, the Adviser and any future assignee of the Lender's rights (the Recipients).
 - The Lender may disclose our personal information to the Mortgage Adviser during the term of the loan in order to answer our queries or assist me/us with our financial arrangements as our circumstances change.
 - The Mortgage Adviser, the Lender and Recipients may disclose our personal information to credit reporting agencies and also to any third party making an authorised enquiry about me/us.
 - The credit reporting agencies of the Mortgage Adviser, the Lender and the Recipients may hold our personal information on their systems and to use our personal information to provide credit reporting services.
 - The credit reporting agencies of the Mortgage Adviser, the Lender and the Recipients may provide our personal information to its customers using their credit reporting services.
 - The Mortgage Adviser, the Lender and the Recipients may use the services of their credit reporting agencies in the future for the purposes related to the provision of the loan and/or any other credit to me/us. This authorisation shall include the use of any monitoring services to receive updates about me/us if any of the personal information held about me/us changes.
 - The Mortgage Adviser, the Lender and the Recipients may give information to credit reporting agencies about our default in any payment obligations.
 - The credit reporting agencies of the Mortgage Adviser, the Lender and the Recipients may provide information about our default in any payment obligations to other customers of the credit reporting agencies.
 - The Lender relies on the information provided in this form and as determined by the Lender, failure to provide, or the supply of materially incorrect information may result in my/our application being declined.
6. If this application is accepted, I/We authorise the recipients to disclose personal information held to an associated Lender in order for that Lender to open and maintain a transaction account.

The name and address of the Mortgage Adviser firm that will hold the information is:

Name	Address

Please stamp or print clearly

CUSTOMER DECLARATION

I/We (the Applicants) declare, acknowledge and agree the following:

- That the information contained in this application is true and correct.
- That where the Mortgage Adviser has assisted me/us to complete this application form, that I/we have authorised this and that the information contained in this application is true and correct.
- I/We are at least 18 years of age.
- I/We have not been declared bankrupt, I/we are not currently an undischarged bankrupt, and I/we have not been admitted to the no asset procedure, nor are liable under any proceedings under the Insolvency Act 1967 and its amendments.
- I/We have not had any judgments entered against me/us.
- I/We have not withheld any information on my/our financial position or commitments that might affect the decision of the Recipients specified above in respect of this Application.
- That I am/we are able to meet legal and valuation costs.
- That, as part of the intended financing transaction, we should review our personal risk insurance requirement.
- That should our circumstances change before the loan is repaid, we have an obligation to notify the Mortgage Adviser.
- The Mortgage Adviser may receive a commission for the writing or referral of any personal risk insurance.
- I/We have been provided with (as applicable) a copy of the Mortgage Adviser's Disclosure Statement and/or the Disclosure Statement of the qualifying financial entity that employs the Mortgage Adviser, or for which the, Mortgage Adviser is a nominated representative.
- I/We DO NOT act as Guarantor for another party. (If Yes, please explain.)
- I/We hold New Zealand permanent residency or citizenship: Evidence is required in all instances.
- That the Mortgage Adviser provides a mortgage consultancy service for its clients requiring mortgage finances secured (generally, but not exclusively) by residential property. Further, you understand that the Mortgage Adviser generally does not charge me/us for these services (unless specifically negotiated in advance), but receives a commission from the Lender providing the loan. The Mortgage Adviser is not an employee, agent partner, or joint venture partner of, nor does the Mortgage Adviser act on behalf of, the Lender.
- If the Mortgage Adviser charges a separate consultancy fee, or a commission claw back, these costs will be disclosed to me/us at the time of application.
- If the Mortgage Adviser has an arrangement with the Lender that the Lender will pay an ongoing commission over the term of my/our loan, the Lender will periodically disclose the loan balance to the Mortgage Adviser.

CUSTOMER DECLARATION OF PURPOSE

(tick one of the following that applies)

- I/We are not registered for GST and will not be with respect to this security property.
- I/We will be registered for GST but the security property is/will not be used for the purposes of taxable activity.
- I/We will be registered for GST and the security property is/will be used for the purposes of taxable activity.

(tick one of the following that applies)

- I/We confirm that any credit or advance that a Lender provides to me/us is to be used primarily for Business or investment purposes.
- I/We confirm that any credit or advance that a Lender provides to me/us is to be used primarily for personal, domestic or household purposes.

I/We acknowledge that we understand our rights under the Privacy Act 1993 as listed above, and that I/we have read and understood our obligations under the Customer Declaration section above.

Applicant's signature	
Joint applicant's signature	
Date	

CLIENT DISCLOSURE NOTES



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