

HOME LOAN APPLICATION FORM

Fax Application to 07 839 0675

LOAN APPLICATION DETAILS

Name of Applicants

I/We apply for a: new loan top up pre-approval building **to finance** (tick)

Residential dwelling- private occupation Residential investment Holiday home - private use

Rural lifestyle property for private use Refinance (give details) Renovations/Improvements

Other (give details) Details:

LOAN AMOUNT

Purchase price of property/amount to be refinanced \$

Your contribution \$

Amount requested \$

Fee Charges Total Added to loan?

Establishment Fee \$ Yes No \$

LMI premium \$ Yes No \$

Other \$ Yes No \$

Loan amount to be drawn down \$

Total credit requested \$

DETAILS OF LOAN REQUIRED

Loan type: Table Reducing Flexi / Revolving Interest Only

Interest type **Amount** **Term** **Fixed** **Interest** **Repayment frequency**

Fortnightly Monthly

Floating rate \$ years mths

Fixed rate \$ years mths mths

Flexi / revolving \$ years mths mths

Total \$

PRIMARY SECURITY DETAILS

Lot DP CT Area (m²)

Address:

Tenure

Government Valuation Date Land Value \$ Capital Value \$

Registered Valuation Date Registered Valuation (excl chattels) \$

Valuer

Settlement Date: Last Date for Finance: Sale & Purchase Date

HOME LOAN APPLICATION FORM

APPLICANT PERSONAL DETAILS

| | | | |
|------------------|--|-------------------|------|
| First Name(s) | | Last Name | |
| Date of Birth | / / | No. of Dependants | Ages |
| Current Address | | | |
| Time there | Years <input type="checkbox"/> Months <input type="checkbox"/> | Contact No. | |
| Previous Address | | | |
| Time there | Years <input type="checkbox"/> Months <input type="checkbox"/> | | |

APPLICANT EMPLOYMENT DETAILS

| | | | |
|-------------------|--|------------------------------------|------------------------------------|
| Current Employer | | Occupation | |
| Contact person | | Contact Ph. No. | |
| Time there | Years <input type="checkbox"/> Months <input type="checkbox"/> | Full Time <input type="checkbox"/> | Part Time <input type="checkbox"/> |
| Previous Employer | | Occupation | |
| Contact person | | Contact Ph. No. | |
| Time there | Years <input type="checkbox"/> Months <input type="checkbox"/> | Full Time <input type="checkbox"/> | Part Time <input type="checkbox"/> |

JOINT APPLICANT PERSONAL DETAILS

| | | | |
|------------------|--|-------------------|------|
| First Name(s) | | Last Name | |
| Date of Birth | / / | No. of Dependants | Ages |
| Current Address | | | |
| Time there | Years <input type="checkbox"/> Months <input type="checkbox"/> | Contact No. | |
| Previous Address | | | |
| Time there | Years <input type="checkbox"/> Months <input type="checkbox"/> | | |

JOINT APPLICANT EMPLOYMENT DETAILS

| | | | |
|-------------------|--|------------------------------------|------------------------------------|
| Current Employer | | Occupation | |
| Contact person | | Contact Ph. No. | |
| Time there | Years <input type="checkbox"/> Months <input type="checkbox"/> | Full Time <input type="checkbox"/> | Part Time <input type="checkbox"/> |
| Previous Employer | | Occupation | |
| Contact person | | Contact Ph. No. | |
| Time there | Years <input type="checkbox"/> Months <input type="checkbox"/> | Full Time <input type="checkbox"/> | Part Time <input type="checkbox"/> |

| SOLICITOR | | ACCOUNTANT | |
|-----------|--|------------|--|
|-----------|--|------------|--|

| | | | |
|---------|-----|---------|-----|
| Name | | Name | |
| Company | | Company | |
| Address | | Address | |
| Phone | Fax | Phone | Fax |

HOME LOAN APPLICATION FORM

| APPLICANT GROSS ANNUAL INCOME | | JOINT APPLICANT GROSS ANNUAL INCOME | |
|-------------------------------|-----------|-------------------------------------|-----------|
| Wages / Salary | \$ | Wages / Salary | \$ |
| Rental (%) | \$ | Rental (%) | \$ |
| Self Employment | \$ | Self Employment | \$ |
| Other | \$ | Other | \$ |
| Total Annual | \$ | Total Annual | \$ |

Combined Annual Income \$

COMBINED MONTHLY OUTGOINGS (AFTER SETTLEMENT)

| | |
|--------------------------------------|---------------|
| Repayments for this loan | \$ |
| Other loan repayments | \$ |
| | \$ |
| Credit / Store cards (5% of limit) | \$ |
| Hire Purchase | \$ |
| Rates / House Insurance | \$ |
| Life / Medical Insurance | \$ |
| Superannuation | \$ |
| Child care / maintenance | \$ |
| Sub-total for NDI | (a) \$ |
| Transport / Motor vehicle expenses | \$ |
| Household expenses (power/gas/phone) | \$ |
| Living expenses (groceries/drawings) | \$ |
| Other expenses | \$ |
| Total Monthly Expenses | (b) \$ |

FOR OFFICE USE - COMBINED NET MONTHLY INCOME (AFTER TAX)

| | |
|---|---------------------|
| Applicant | \$ |
| Joint Applicant | \$ |
| Rental \$ @ | \$ |
| Other (specify) | \$ |
| Total Net Income | (c) \$ |
| Less Total Expenses | (b) \$ |
| Net Monthly Surplus | (c-b)=(d) \$ |
| Net Disposable Income | (c-a)=(e) \$ |

HOME LOAN APPLICATION FORM

| LIABILITIES | | | ASSETS | | | |
|-------------------------------|--------------|----------|--------------|---|----|---------------|
| | | | Amount Owing | | | Current Value |
| Bank | | | \$ | Deposits | \$ | |
| Term loan | | | \$ | | \$ | |
| Overdraft | Limit \$ | | \$ | | \$ | |
| Other (detail) | | | \$ | Company Shares | \$ | |
| Credit/Store Cards | | | | Overseas Investments | \$ | |
| Limit \$ | | | \$ | | | |
| Limit \$ | | | \$ | Businesses Owned | \$ | |
| Home Loans / Mortgages | | | | Properties Owned | | |
| Lender: | | | \$ | | \$ | |
| Lender: | | | \$ | | \$ | |
| Lender: | | | \$ | | \$ | |
| Lender: | | | \$ | | \$ | |
| Hire Purchase | | | | Motor Vehicles no. | \$ | |
| Company | Original Amt | Security | | Superannuation | \$ | |
| | \$ | | \$ | Life Insurance (surrender value) | | |
| | \$ | | \$ | | \$ | |
| Private / Family Loans | | | \$ | Other Assets | \$ | |
| Other Loans | | | \$ | Furniture / Personal Assets | \$ | |
| Total Liabilities | | | \$ | Total Assets | \$ | |
| | | | | less liabilities | \$ | |
| Contingent Liabilities | | | \$ | Net Worth | \$ | |

| ADDITIONAL SECURITY DETAILS (AND RENTAL INCOME IF APPLICABLE) | | | | | |
|---|-------|---------------|-----|------------|--------|
| Address | Type* | Market | G/V | Registered | Weekly |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| *(home, holiday, lifestyle, investment) | | Totals | \$ | \$ | \$ |

HOME LOAN APPLICATION FORM

CHECKLIST

| Document | Enclosed | To Follow | Document | Enclosed | To Follow |
|------------------------|--------------------------|--------------------------|------------------------------|--------------------------|--------------------------|
| Application form | <input type="checkbox"/> | <input type="checkbox"/> | Satisfactory GV or RV | <input type="checkbox"/> | <input type="checkbox"/> |
| Covering memo | <input type="checkbox"/> | <input type="checkbox"/> | Sale & Purchase agreement | <input type="checkbox"/> | <input type="checkbox"/> |
| Proof of income | <input type="checkbox"/> | <input type="checkbox"/> | Certificate of Title | <input type="checkbox"/> | <input type="checkbox"/> |
| Financial statement | <input type="checkbox"/> | <input type="checkbox"/> | Builders quote / contract | <input type="checkbox"/> | <input type="checkbox"/> |
| Credit check | <input type="checkbox"/> | <input type="checkbox"/> | Gift / Statutory declaration | <input type="checkbox"/> | <input type="checkbox"/> |
| 6 mths bank statements | <input type="checkbox"/> | <input type="checkbox"/> | Other | <input type="checkbox"/> | <input type="checkbox"/> |
| Proof of saved deposit | <input type="checkbox"/> | <input type="checkbox"/> | Details: | | |

PRIVACY ACT PROVISIONS, AUTHORISATION AND DECLARATION

MULTIBANK DECLARATION

I/We authorise that the information contained in this application form may be used by and relied upon by any lending institution in New Zealand, hereinafter referred to as the Lender. This may include all registered Banks, Building Societies, Finance Companies, Solicitors nominee funds and (if applicable) the Lender's respective Lender's Mortgage Insurance company.

PRIVACY ACT

Pursuant to the PRIVACY ACT 1993 the following is brought to your attention:-

1. This application collects personal information about you.
2. The information is being collected to determine your eligibility for the credit you seek.
3. The information will be made available to the Lender, the Lenders Mortgage Insurer, any Security Trustee and any future assignee of the Lender's rights, hereinafter referred to as the Recipients.
4. The information is being collected and held by **Connect Financial Solutions (2005) Ltd** and the Lender.
5. Failure to provide this information or provision of incorrect information may result in your application for credit being declined.
6. You do have rights of access to and correction of this information to the extent that it is not evaluative material pursuant to S.29(I) (b) Privacy Act 1993.

AUTHORISATION

In making this application, I/We authorise:-

- that all personal information held by **Connect Financial Solutions (2005) Ltd** may be used by **Connect Financial Solutions (2005) Ltd** and the Recipients for the purpose of mailing to me/us advice of any other product or services offered by **Connect Financial Solutions (2005) Ltd** or the Recipients.
- the release at any time of all personal information held by A) any other credit providers and credit reference agencies, and B) any previous or current employer regarding my employment history and income, and C) any other person or body in order to verify the details contained in this application and to check my/our credit status.
- **Connect Financial Solutions (2005) Ltd** and the Recipients to disclose to their credit providers, credit reference agencies and any other party expressly authorised by me/us, at any time, personal information held by **Connect Financial Solutions (2005) Ltd** or the Recipients.
- **Connect Financial Solutions (2005) Ltd** and the Recipients to supply, at their discretion, details of this application or any loan details to a guarantor or proposed guarantor.
- **Connect Financial Solutions (2005) Ltd** and the Recipients to provide my/our name, address and telephone number to reputable market research organisations for the purpose of seeking my/our view on services and products offered by **Connect Financial Solutions (2005) Ltd** or the Recipients. This information is selected at random and places you under no obligation to take part in the market research. This information is supplied in strict confidence to the research organisation which cannot use it for any other purpose.

DECLARATION

1. I/We acknowledge and accept the provisions pursuant to the Privacy Act 1993 detailed above.
2. I/We declare that the information given in this application is true and correct.
3. I/We have not withheld any information including information on my/our financial position, commitments, income, employment history or credit history which might affect the decision of the Recipients specified above in respect to this application.
4. I/We declare that I/we am/are not less than 18 years of age, nor an undischarged bankrupt, nor liable under the insolvency Act 1967 and its amendments.
5. I/We acknowledge that **Connect Financial Solutions (2005) Ltd** may receive a fee from the Lender in relation to this application for finance.
6. I/We undertake to pay all costs in connection with the execution and registration of any security required by the Lender in the event of this application being approved and the withdrawal of such security when the loan is repaid.
7. I/We will pay the Loan Establishment Fee and any Lender's Mortgage Insurance premiums as detailed in this application and I/we will pay any holding interest which accrues until the funds or part thereof are uplifted or until the Lender is advised that the loan is not required.
8. I/We acknowledge that any Lenders Mortgage Insurance premiums payable as a result of this application are for insurance cover for the Lender and the premiums provide no insurance cover whatsoever for me/us.
9. I/We understand that the Lender accepts no liability or responsibility whatsoever for the value or condition of the property used/to be used as security for this loan, or whether it is suitable for my/our purposes, by reason of having carried out an inspection and/or valuation.
10. I/We understand that **Connect Financial Solutions (2005) Ltd** will operate on an exclusive basis in obtaining finance. I/We authorise them to contact my existing lender and any potential new lenders to obtain and finalise a funding package suitable to myself.

Signature of Applicant

Signature of Joint Applicant

Date:

Date: