

## Loan application

Today's date

Finance Date

Settlement Date

### Summary information (Office use only)

Loan request

Lender

Lenders mortgage insurance premium \$

Add to loan? Yes No

New purchase

Refinance

Building

Top up

LM Branch

Consultant

1. Loan in name of

1. Security in name of

2. Loan in name of

2. Security in name of

### Applicant one personal details

Title

Surname

First names

Date of birth

Number of dependents

Ages

Street address

Suburb

City/town

Number of years at this address

Previous address

Home phone:

Work phone:

Fax:

Mobile:

Email:

Postal address:

### Applicant two personal details

Title

Surname

First names

Date of birth

Number of dependents

Ages

Street address

Suburb

City/town

Number of years at this address

Previous address

Home phone:

Work phone:

Fax:

Mobile:

Email:

Postal address:

### Current employment

Employer

Your position

Length of time with this employer

### Previous employment (if less than 2 years)

Employer

Your position

Length of time with this employer

### Current employment

Employer

Your position

Length of time with this employer

### Previous employment (if less than 2 years)

Employer

Your position

Length of time with this employer



### Annual gross income

Applicant 1      Applicant 2

Gross salary/wages

Overtime

Second job

Rentals

Other

**Total (Annual)**

### Monthly net income

Applicant 1

Applicant 2

Welfare benefits

Other income (specify)

Other income (specify)

**Total income**

### Monthly expenditure

This loan

Other mortgage repayments

Hire purchase repayments

Other loan repayments

Credit cards/store accounts

Child maintenance/child care

Motor vehicle expenses

Life/medical insurance

Superannuation

Rates

House and contents insurance

Other household expenses

(Estimate amount for electricity, gas, telephone, maintenance etc)

Living expenses

Other (Specify)

**Total monthly expenses**

### Monthly expenditure after loan settlement

New/existing

Loan \$

Table - I/O or R/C

% p.a.

Years

Fixed/Variable

W/F/M

## Declarations and privacy act

Name of broker

Authorised licensee for

### Declaration

I/We authorise that the information contained in this application form may be used by and relied on by the lending institutions listed below. This will include the lenders respective Mortgage Guarantee Insurance Company and credit reference agencies.

Authorised institutions include:

- ANZ
- ASAP Finance
- ASB
- Avanti Finance
- Axis Finance
- DBR Limited
- Deposit Power
- General Finance
- Home Mortgages
- Liberty Finance
- NZ Home Bonds
- Presto Mortgages
- Savings and Loans
- SBS Banking
- Southern Cross Finance Ltd • Sovereign
- The National Bank of New Zealand
- Westpac
- Other

### Privacy act

Pursuant to the PRIVACY ACT 1993, I/we acknowledge that the following has been brought to my/our attention.

1. This application form collects personal information about me/us.
2. The information is collected to determine the eligibility for the credit I/we seek. The intended "recipients" of the information are any of the lenders listed above, providers of credit, credit reference agencies, previous and current employers, Loan Market Group, the broker, lender's mortgage insurer, parties contracted to the lender, security trustees or any potential or actual assignee of the lender's rights.
3. The information is being collected and held by the above named Loan Market Group representative and the contracted aggregator, Loan Market Group.
4. I/We do have rights of access to, and correction of, this information to the extent that I/we are not entitled or obliged to withhold that information pursuant to S.29, Privacy Act 1993.
5. If the above information is provided by someone other than the Applicant, I am authorised to provide information on behalf of the Applicant and evidence of this authority is provided.
6. In making this application, I/We authorise:
  - The use of the personal information held for the purpose of advising me/us during the term of the loan in relation to any queries I/we may have and of any other products and services managed or promoted by the recipients.
  - The collection of personal information about me/us held by third parties including any other credit providers and credit reference agencies, any previous or current employer(s) regarding my employment history or income and any other person or body in order to verify the details contained in this application and to check my/our credit status now or in the future.
  - The storage of my/our personal information on the systems of the recipients and the credit reference agencies.
  - The recipients to disclose to their credit reference agencies or any other agency or party, at any time, personal information relevant to credit enquiries held by recipients including changes in personal information and defaults in any payment obligations.
  - The credit reference agencies to use my/our personal information now and in the future to provide credit reporting services to the recipients, its customers and subscribers of their services (such services including monitoring services to receive updates of my/our personal information including any default in payment obligations).
  - Any of the recipients and any other organisation to collect from the lender information about me/us which is connected with an necessary for the evaluation by such part of my/our borrowing or any security or insurance risk.
  - The recipients to supply at their discretion, details of this application or any loan details to a guarantor or proposed guarantor.

### I/We declare as follows:

- a. The information contained in this application is true and correct.
- b. I/We have not withheld any information on my/our financial position,

commitments, income, employment history or credit history that might affect the lenders decision on this application.

- c. I/We have not been declared bankrupt or had any judgements entered against me/us.
- d. 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 release of security when the loan is repaid.
- e. I/We will pay the lenders fee for a valuation report on the property if required and this valuation report remains the property of the lender.
- f. I/We undertake to pay the lenders fee for processing this application.
- g. The home loan product I/we have applied for has been chosen by me/us as the most suitable product to meet my/our requirements.

### Commission disclosure

I/We acknowledge that I/We have appointed the Loan Market Group representative to act on my/our behalf in obtaining mortgage finance. I/We understand that the information will be used by the lender for the purpose of administering the loan, and by the lender, Loan Market Group and the broker for administering any ongoing commission payments to the broker. I/We understand Loan Market Group has an arrangement with the lender and that the lender will pay an ongoing commission over the term of my/our loan, and will periodically disclose the loan balance to Loan Market Group. Loan Market Group may disclose this information to the broker.

I/We understand that the lending institution will pay Loan Market Group or an associated entity a fee and that part of this fee may be passed on to the broker and the referring business and/or individual subject to my/our finance being approved. I/We authorise the finance approval to be forwarded to the Loan Market Group representative and my/our solicitor.

The Loan Market Group representative may refer your details to other financial services providers (e.g. Insurance) who may offer you relevant products. The Loan Market Group representative may receive a referral fee from any such providers.

### Insurance requirements

I/We acknowledge that, as part of the intended financing transaction and application date, I/We should review my/our personal risk insurance requirements. The signing of this application in no way implies an application has been made, with the consultant, for cover and that insurance proposal forms would need to be completed and accepted by an insurance company before any cover can commence. This is an acknowledgement that the issues have been raised by the consultant and discussed with me/us.

### Other products

I understand that Loan Market Group, the broker and lender might also use my personal information for the purpose of market research and from time to time to notify me of products or services that may be of interest to me.

I would like information about the following products:

Cheque/savings account	Credit cards	Insurance
Additional documentation		

Yes	No	A copy of the <b>Purchase Budget/Products Selected Overview</b> has been provided for my/our records.
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Signature of applicant 1

Date

Signature of applicant 2

Date

## Checklist

Document	Attached	Forthcoming	Comment
Signed application form			
Diary note			
Identification			
Proof of residency			
Credit checks			
Proof of income			
Sales and purchase agreement			
Valuation(s)			
Proof of deposit			
3 Month bank statements			
6 Month mortgage statements			
Building contract			
Gifts/statutory declaration			
Certificate of incorporation			
Trust deed			
Other			

## Disclosure document

Name of financial adviser

Address

Trading name

Telephone number

Fax number

Email address

This disclosure statement was prepared on

### It is important that you read this document

This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose.

### What sort of adviser am I?

I am a registered, but not authorised, financial adviser.  
I can give you advice about

### What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell \_\_\_\_\_ so that \_\_\_\_\_ can try to fix the problem.

You may contact the internal complaints scheme by

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact

This service will cost you nothing, and will help us resolve any disagreements. You can contact \_\_\_\_\_ at:

Address

Telephone number

Email address

### How am I regulated by the government?

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>

The Securities Commission regulates financial advisers. Contact the Securities Commission for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Securities Commission, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under **What should you do if something goes wrong?**).

### Declaration

I, \_\_\_\_\_, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed