



APPLICANTS' NAME(S) _____					
BORROWERS' NAME(S) _____ <small>(If different)</small>					
Tick as appropriate	Individual	Joint	Company	Trust	Other
CONTACT DETAILS					
Name _____			Phone number () _____		
Email address _____			Mobile number () _____		
LOAN AMOUNT Required		\$ _____		Date Required _____	
PURPOSE					
Information if loan required for a Property Purchase			Information if loan required for Other than Property Purchase		
Purchase Price	\$	_____		Requirement	\$ _____
Less your available cash	\$	_____		Less your available cash	\$ _____
Loan Amount Required	\$	_____		Loan Amount Required	\$ _____
Reason Loan required/comments					
CLASSIFICATION OF SECURITY					
Tick as appropriate	Commercial	Rural	Residential	Bare Land Securities	Development
DETAILS OF THE PROPERTY(S) AVAILABLE FOR SECURITY		RATEABLE VALUE		REGISTERED VALUE	
Address 1 _____		\$ _____		\$ _____	
Address 2 _____		\$ _____		\$ _____	
Address 3 _____		\$ _____		\$ _____	
Address 4 _____		\$ _____		\$ _____	
NAMES OF INDIVIDUALS/ENTITIES WHO CAN GUARANTEE THE LOAN AMOUNT					
_____			_____		
Last name	First name(s)		Last name	First name(s)	
Address		Date of Birth	Address		Date of Birth
_____			_____		
Last name	First name(s)		Last name	First name(s)	
Address		Date of Birth	Address		Date of Birth

APPLICANT					JOINT APPLICANT				
Personal Information					Personal Information				
Mr	Mrs	Ms	Miss	Other	Mr	Mrs	Ms	Miss	Other
Surname					Surname				
First name(s)					First name(s)				
Date of Birth					Date of Birth				
Identification (Drivers Licence/Passport)			Occupation		Identification (Drivers Licence/Passport)			Occupation	
No. of Dependants			IRD#		No. of Dependants			IRD#	
Country of Tax Residence					Country of Tax Residence				
Full Residential Address					Full Residential Address				
Postal Address (if different from above)					Postal Address (if different from above)				
()			()		()			()	
Home Phone			Business Phone		Home Phone			Business Phone	
()					()				
Mobile Phone					Mobile Phone				
Email					Email				

IF BORROWER IS TRUST	IF BORROWER IS A COMPANY
Full name of Trust	Company name
IRD # of Trust	Company #
Country of Tax Residence	Country of Tax Residence
Full name of Trustees, Settlers and Appointors	Full name of Directors
Address of Trust	Full name of Shareholders

INCOME & EXPENDITURE DETAILS - TRUST OR COMPANY		
INCOME Full details of where income received from	GROSS	NET
	\$	\$
	\$	\$
	\$	\$
	\$	\$
TOTALS	\$	\$
EXPENDITURE/OUTGOINGS		\$
		\$
		\$
		\$
		\$
		TOTALS \$
INCOME less EXPENDITURE = NET INCOME available for Debt Servicing		\$

IF BORROWING IS TO BE MADE IN PERSONAL NAMES, COMPLETE NEXT PAGE.

MONTHLY INCOME			MONTHLY EXPENDITURE	
	Annual Gross	Monthly Net		
			Other Mortgage Repayment(s)	
Applicant 1			Other Loan Repayment(s)	
Wage/Salaries			Hire Purchase	
Self Employment			Credit Card Payment	
Self Employed Add Backs			Store Card Payment	
Other			Overdraft	
			Student Loan	
			Kiwisaver Contribution/Superannuation	
Total			Other Liabilities	
			Child Support/Day Care	
Joint Applicant			Day Care	
Wage/Salaries			Rent	
Self Employment			Board	
Self Employed Add Backs			Life/Trauma Insurance	
Other			MPI/Income Protection Payments	
			Healthcare Insurance	
			House Insurance	
Total			Contents Insurance	
			Motor Vehicle Expenses	
Total Gross Rental Income		Monthly	Utilities <i>(Monthly Power/Gas/Phone/Water/Internet)</i>	
Scaled at % \$		per week	Rates/Section Lease	
			Clothing	
Total Boarder Income		Monthly	Food <i>(Monthly Groceries etc.)</i>	
Scaled at % \$		per week	Education Costs	
			Other	
			Proposed Mortgage Repayment(s)	

TOTAL MONTHLY INCOME (A):		TOTAL PAYMENTS (B):	
<i>Less</i> TOTAL PAYMENT (B):			
NET MONTHLY SURPLUS:			

STATEMENT OF POSITION

ASSETS		LIABILITIES	
PROPERTIES OWNED		MORTGAGES/LOANS	
Addresses & Brief Description	Assessed Value	Lender's name	Amount owing
1	\$	1	\$
2	\$	2	\$
3	\$	3	\$
4	\$	4	\$
BANK ACCOUNTS & DEPOSITS		OVERDRAFT/FLEXIBLE FACILITIES	
Bank	\$	Bank Limit	Balance \$
Bank	\$	Bank Limit	Balance \$
	\$		Balance \$
DETAILS OF INVESTMENTS/SHARES/KIWISAVER		CREDIT CARDS	
	\$	Company Limit	Balance \$
	\$	Company Limit	Balance \$
INSURANCE POLICIES		OTHER LIABILITIES/LOANS	
Sum assured \$	s/v \$		\$
Sum assured \$	s/v \$		\$
OTHER ASSETS, MOTOR VEHICLES ETC.			\$
	\$		\$
	\$		\$
	\$		\$
SOURCE OF FUNDS/ORIGINATION OF WEALTH		TOTAL LIABILITIES	\$
		Surplus Amount	\$
		To agree with Total Assets	\$
<i>Please note: For trusts formal written confirmation will be required of the source of funds and its origination. Written confirmation may be requested for other entity types. This will be discussed with you as part of the application assessment process.</i>			
VALUE OF FURNITURE & HOUSEHOLD EFFECTS			
\$	<i>Do not include in total assets.</i>		
TOTAL ASSETS	\$		

Details of any Guarantees signed or Guarantor commitments outstanding (or any other liabilities)

Details of other loans to be secured over the security properties

Other lender's/s' Name _____

Amount of Other Loan/s _____ Security Ranking _____

You agree and acknowledge that we have relied upon the information contained within this application and the declaration to complete our assessment of your request and that any changes to this application and the declaration will require reassessment. You also acknowledge that you are required to contact us should any changes occur, and have read and understood the declaration and confirm the information supplied is true and complete.

Full Name _____ Signature _____ Date _____

Full Name _____ Signature _____ Date _____

APPLICANT'S/S' AND GUARANTOR'S/S' AGREEMENTS/DECLARATION

LOAN APPLICATION

- You have informed the Manager if you have been declined elsewhere for this or a similar loan.
- You are not under 18 years of age, an undischarged bankrupt, or liable under the Insolvency Act 1967 as amended from time to time. You have not/are not subject to any personal insolvency procedure or proceedings under the Insolvency Act 2006 (including but not limited to the No Asset Procedure, a Summary Instalment Order or a Proposal), nor are you in default with any payment under any credit facility (except as previously disclosed to the Manager in writing).
- You believe you can afford to service the loan you have applied for.
- The Manager may obtain at your expense such valuation reports and other information the Manager may require for assessing the loan application.
- A condition of any loan will be that the property provided as security is insured with an insurer approved by the Manager.
- If the loan is granted you will pay a processing fee. This fee may be deducted from the loan amount otherwise advanced.
- All information given by you is true and complete and may be relied upon by the Manager to evaluate your loan application.
- The Manager may use all information that you have provided to it at its discretion for the purpose of assessing the loan application or any directly related purpose, and may obtain such further information from you or other persons as it may consider necessary or desirable for assessing the loan application.
- You authorise any of the following persons to disclose to the Manager at any time all information it or they may hold about you to:
 - any credit reporter, your employer and any previous employer and any provider of credit to you;
 - any solicitor, accountant, or financial adviser.
- The Manager may at any time disclose any information it holds about you to any credit reporter, (which may use that information to update its credit reporting database), and other providers of credit to you and any solicitor, accountant or other person.
- The Manager may electronically verify your identity using the personal information collected as part of this application including verification, identity documents provided below.
- As part of the intended loan, you should review your personal risk insurance requirements.
- Should your circumstances change before the loan is repaid, you remain liable for continuing to make loan repayments.
- In the event of your death it will be your estate's responsibility to make the loan repayments, and to pay the loan balance.
- Where a joint loan application has been with another person or persons, your liability and that of the other person or persons under the loan and in respect of the above agreements will be joint and several.
- You have not been convicted of a criminal offence or have currently proceedings, legal, administrative, investigatory or similar action, suit or claim pending or threatened against you or any of the applicants.

GST STATEMENTS

You confirm that (select those applicable)

You are not registered for GST and will not be with respect to the security property

You are or will be registered for GST but the security property is not/will not be used for the purpose of a taxable activity

You are or will be registered for GST and security property is/will be used for the purposes of a taxable activity.

Note: Where a loan is wholly or primarily for business or investment purposes then your rights and obligations are not regulated under the Credit Contracts and Consumer Finance Act 2003.

PRIVACY STATEMENT

This privacy statement relates to personal information (as that term is used in the Privacy Act 1993) that is being provided by you to the Manager in this Agreement and the accompanying loan application and any subsequent personal information which you may provide in the future.

You agree that all personal information supplied by you may be used by the Manager and its related entities for the purposes of enabling them to arrange and manage the loan application/loan, to contact any applicant or guarantor in relation to the loan application/loan and to market other products and services offered by the Manager.

You authorise the Manager to disclose your personal information to the Manager's related entities, to any third parties as needed to perform services on behalf of the Manager, to regulatory bodies or law enforcement agencies and to meet the Manager's legal or regulatory obligations.

The Manager will provide to you (on request) the name and address of any entity to which your personal information has been disclosed. You have the right to access all personal information held about you by the Manager. If any of the information is incorrect, you have the right to have it corrected.

ANTI-MONEY LAUNDERING AND COUNTERING FINANCING OF TERRORISM ACT 2009 (AML/CFT)

You must not knowingly do anything which may put the Manager in breach of the AML/CFT. You agree to provide all additional information and assistance requested by the Manager and comply with all reasonable requests from the Manager to facilitate its compliance with the AML/CFT.

You represent and warrant that you are not aware and have no reason to suspect that:

- the money you will use to fund the property acquisition which is the subject of your loan application is derived from or related to any criminal or other illegal activities, money laundering, terrorism financing or similar activities (illegal activities);
- the loan will be used to fund any illegal activities.

You agree that the Manager is not liable for any losses incurred as a result of any action it takes or omits to take and which either delays your loan application or results in your loan application being declined, when these actions or omissions are necessary or desirable to enable the Manager to comply with its obligations under the AML/CFT.

PARTIES TO SIGN**APPLICANT'S NAME***

Signed		Date
Form of identification provided/attached	NZ Driver Licence # (5a) _____ Version # (5b) _____ NZ Passport # _____ Expiry _____ Address _____ _____ Years at current address _____ D.O.B _____	

JOINT APPLICANT'S NAME*

Signed		Date
Form of identification provided/attached	NZ Driver Licence # (5a) _____ Version # (5b) _____ NZ Passport# _____ Expiry _____ Address _____ _____ Years at current address _____ D.O.B _____	

GUARANTOR'S NAME*

Signed		Date
Form of identification provided/attached	NZ Driver Licence # (5a) _____ Version # (5b) _____ NZ Passport# _____ Expiry _____ Address _____ _____ Years at current address _____ D.O.B _____	

GUARANTOR'S NAME*

Signed		Date
Form of identification provided/attached	NZ Driver Licence # (5a) _____ Version # (5b) _____ NZ Passport# _____ Expiry _____ Address _____ _____ Years at current address _____ D.O.B _____	

* Applicants/Guarantor's may include; Trustees, Settlers, Appointees, Directors or Shareholders (where 25% or more of a company is held by a shareholder.

Note: Please copy this page where additional individuals are party to the application so that all parties can sign this authority.