



# your details

## & permission

### Your personal details

Mr  Mrs  Miss \_\_\_\_\_  
 Ms  Dr  Other \_\_\_\_\_ *first name/s* *surname*  
Date born \_\_\_\_/\_\_\_\_/\_\_\_\_  male  female Are you  single  married  civil union  de facto  
Are you a NZ citizen or resident  yes  no If no, please say where were you born \_\_\_\_\_  
Do you have children?  no  yes I have \_\_\_\_ children, please give their ages: \_\_\_\_\_

### Getting in touch

Do you  own your home  rent/flat/board

Home address \_\_\_\_\_ Time there \_\_\_\_ yrs \_\_\_\_ mths

Post address *if different* \_\_\_\_\_

Other addresses *last 3 years* \_\_\_\_\_ Time there \_\_\_\_ yrs \_\_\_\_ mths

\_\_\_\_\_ Time there \_\_\_\_ yrs \_\_\_\_ mths

Phone: home ( ) \_\_\_\_\_ work ( ) \_\_\_\_\_ mob. \_\_\_\_\_ fax ( ) \_\_\_\_\_

Email \_\_\_\_\_

If you're applying with someone else, who should we contact?  me  my partner  both of us

### Your work

*years/mths*

Employed by \_\_\_\_\_ / \_\_\_\_\_ position \_\_\_\_\_

Self employed as \_\_\_\_\_ / \_\_\_\_\_ business name \_\_\_\_\_

Benefit/other \_\_\_\_\_ / \_\_\_\_\_

Other employers *last 3 years - give names and dates:* \_\_\_\_\_

### Partner's details

*If more than 2 people are applying please use a second form*

Mr  Mrs  Miss \_\_\_\_\_  
 Ms  Dr  Other \_\_\_\_\_ *first name/s* *surname*

Date born \_\_\_\_/\_\_\_\_/\_\_\_\_  male  female Are you  single  married  civil union  de facto

Are you a NZ citizen or resident  yes  no If no, please say where were you born \_\_\_\_\_

*You only need to give details about your home and children if different from your partner's*

Do you have children?  no  yes I have \_\_\_\_ children, please give their ages: \_\_\_\_\_

### Getting in touch

Do you  own your home  rent/flat/board

Home address \_\_\_\_\_ Time there \_\_\_\_ yrs \_\_\_\_ mths

Post address *if different* \_\_\_\_\_

Other addresses *last 3 years* \_\_\_\_\_ Time there \_\_\_\_ yrs \_\_\_\_ mths

\_\_\_\_\_ Time there \_\_\_\_ yrs \_\_\_\_ mths

Phone: home ( ) \_\_\_\_\_ work ( ) \_\_\_\_\_ mob. \_\_\_\_\_ fax ( ) \_\_\_\_\_

Email \_\_\_\_\_

### Your work

*years/mths*

Employed by \_\_\_\_\_ / \_\_\_\_\_ position \_\_\_\_\_

Self employed as \_\_\_\_\_ / \_\_\_\_\_ business name \_\_\_\_\_

Benefit/other \_\_\_\_\_ / \_\_\_\_\_

Other employers *last 3 years - give names and dates:* \_\_\_\_\_

### Trust or company details

*If applicable*

trust  company  LAQC Name \_\_\_\_\_

## Your financial details

Please tell us if your income and costs are weekly (W), fortnightly (F), monthly (M) or yearly (Y).

### Your income

		W	F	M	Y	Tick if after tax
Your main income (salary, wages, self-employed, benefit)	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Partner's main income (salary, wages, self-employed, benefit)	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proposed rental income (for new property being rented)	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other income						
• Child Support	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Family Assistance	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Boarder/flatmate	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Hobby/business	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Who do you currently bank with?

\_\_\_\_\_

Are you a guarantor for anyone else?  no  yes  
If yes please give details:

### Your proposed costs

		W	F	M	Y
• Household costs (food, clothes, general)	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Rent/board	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Rates/body corporate	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Power, gas	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Phone, internet	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Vehicles/transport	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Childcare/support	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• House insurance	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Contents insurance	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Life insurance	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Income insurance	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Medical insurance	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Kiwisaver (yours)	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Kiwisaver (partners)	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Voluntary super	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Compulsory super	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Your properties

We only need approximate values for assets

Property address	Market value	Amount owed	Loan payment	Bank or lender	Rent income If applicable
	\$ _____	\$ _____	\$ _____ <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M		\$ _____ <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M
	\$ _____	\$ _____	\$ _____ <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M		\$ _____ <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M
	\$ _____	\$ _____	\$ _____ <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M		\$ _____ <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M
	\$ _____	\$ _____	\$ _____ <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M		\$ _____ <input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M

### Other assets and investments

Market or cash-in value

Money, bank deposits	\$ _____
	\$ _____
	\$ _____
Shares	\$ _____
Vehicle (yours)	\$ _____
Vehicle (partner's)	\$ _____
Boat, caravan	\$ _____
Business	\$ _____
Superannuation	\$ _____
	\$ _____
Belongings*	\$ _____
Other	\$ _____
	\$ _____

\*Such as furniture, jewellery, antiques. The amount your home contents are insured for may be a guide to their value.

### Other debts

	Owing	Payment	W	F	M	Y
Personal loan from _____	\$ _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	\$ _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hire purchase from _____	\$ _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	\$ _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student loan (yours)	\$ _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student loan (partner's)	\$ _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other _____	\$ _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	\$ _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overdraft from _____	\$ _____	\$ _____	limit			
Credit or store card _____	Limit \$ _____	Owing \$ _____	Paid off in full each month?			
_____	\$ _____	\$ _____	<input type="checkbox"/>	yes	<input type="checkbox"/>	no
_____	\$ _____	\$ _____	<input type="checkbox"/>	yes	<input type="checkbox"/>	no
_____	\$ _____	\$ _____	<input type="checkbox"/>	yes	<input type="checkbox"/>	no
_____	\$ _____	\$ _____	<input type="checkbox"/>	yes	<input type="checkbox"/>	no

## Your declaration and permission

*This is the standard approved NZMBA Authority*

### AUTHORITY & DECLARATION

I understand that the broker provides a mortgage consultancy service for its clients requiring mortgage finance secured (generally, but not exclusively) by residential property. Further, I understand that the broker does not charge me for these services (unless specifically negotiates in advance), but receives a commission from the lender providing the loan. The broker is not an employee, agent partner, nor joint venture partner of, nor does the broker act on behalf of, the lender.

I am aware that the personal information collected in this form and in the course of my dealing with the broker is collected initially for the purpose of assessing my application for mortgage finance and may be given to a number of lenders at the broker's discretion. If my application is successful, I understand that the information will be used by the lender for the purpose of administering the loan, and by the lender and broker for administering any ongoing commission payments to the broker. If the broker has an arrangement with the lender that the lender will pay ongoing commission over the term of the loan, the lender will periodically disclose the loan balance to the broker. I understand that the broker and lender might also use my personal information for the purposes of market research and from time to time to notify me of products or services that may be of interest to me.

I am aware that the lender will, from time to time, make the information available to the Lender's mortgage insurer (if any), 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")

### The name and address of the broker firm that will hold the information is:

Name The Home Loan Shop Ltd Address 86 Victoria Street, Wellington

and any lenders approached by the broker in the course of arranging the loan. I understand that I am not required by law to provide any personal information to the broker, but that my failure to do so might prejudice my chances of obtaining finance.

### By completing this form I authorize:

- The broker and/or lender to collect personal information about me from third parties including, but not restricted to, credit reporting agencies, banks and employers, and for those third parties to disclose information to the broker and/or lender.
- The lender to disclose my personal information to the broker during the term of the loan in order to answer my queries or assist me with my financial arrangements as my circumstance change.
- The Broker, the Lender and the recipients to disclose my personal information to credit reporting agencies and also to any third party making an authorized enquiry about me.
- The credit reporting agencies of the broker, the Lender and the recipients to hold my personal information on their systems and to use my personal information held on their systems to provide credit reporting services.
- The credit reporting agencies of the Broker, the Lender and the Recipients to provide my personal information to its customers using their credit reporting services.
- The Broker, the Lender and the Recipients to use the service 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. This authorization shall include the use of any monitoring services to receive updates about me if any of the personal information held about me changes.
- The Broker, the Lender and the Recipients to give information to credit reporting agencies about my default in any payment obligations.
- The credit reporting agencies of the broker, the Lender and the Recipients to provide information about my default in any payment obligations to other customers of the credit reporting agencies.

I understand that, pursuant to the Privacy Act 1993, I have a right to request access to and correction of any personal information held by the broker, or by the lender.

### I also confirm;

- That the information contained in this application is true and correct
- That I am to meet legal and valuation costs
- I am not registered for GST and will not be with respect to the security property ) Please
- I am/will be registered for GST but the security property is not/will not be used for the purpose of a taxable activity ) delete
- I am/will be registered for GST and the security property is/will be used for the purposes of a taxable activity ) those not
- ) relevant

I acknowledge that, as part of the intended financing transaction, I should review my personal risk insurance requirements. The signing of this application form in no way implies an application has been made to the broker for such a review. The broker may receive a commission for the writing or referral of any personal risk insurance.

I acknowledge that I have been provided with a copy of the broker's Personal Disclosure Statement.

Signed \_\_\_\_\_

Signed \_\_\_\_\_

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Name Date

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Name Date

In this statement singular terms (such as "I" "me" and "my") include the plural ("we" "us" and "our") where appropriate. The terms: "broker" means the person and/or firm who is attempting to arrange finance on your behalf; "lender" includes a prospective lender from whom the broker seeks mortgage finance on your behalf, and includes banks, finance companies, lenders' mortgage insurers and all other financial institutions and financing sources.