



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 Residency		Citizen		Permanent Resident	Other <small>(Please specify)</small>	
Ownership Arrangements		Owner occupied		Renting		With family	Other <small>(Please specify)</small>
Job type		Full time		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		Full time		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**

Cash	\$
Cheque account	\$
Savings account	\$
Other bank accounts	\$
Deposit on property	\$
Home	\$
Other properties	\$
Motor vehicle(s)	\$
Company shares	\$
Life Insurance – surrender	\$
Sum assured \$	
Company	
Business owned – market value	\$
Furniture/ Personal effect (insured value)	\$
Other investments (specify)	\$

Total assets \$ A

Liabilities

	Company	Limit	Amount owing
Overdraft			\$
Personal loans			\$
Car loan			\$
Hire purchases	Details		Amount owing
			\$
			\$
Guarantees			\$
Credit cards/ Store cards	Company	Limit	Amount owing
			\$
			\$
			\$
Mortgages	Lender		Amount owing
			\$
			\$
			\$
Other liabilities			

Total liabilities \$ B

Total assets less total liabilities \$ A-B

Proposed Mortgage \$

(D). INCOME AND EXPENDITURE SCHEDULE AS AT SETTLEMENT

Income First applicant	Annual	or	Monthly	Net Monthly
Gross wage/Salary	\$		\$	\$
Regular overtime	\$		\$	\$
Bonus/Commission	\$		\$	\$
Self Employed	\$		\$	\$
Other income (specify)	\$		\$	\$

Second applicant	Annual	or	Monthly	Net Monthly
Gross wage/Salary	\$		\$	\$
Regular overtime	\$		\$	\$
Bonus/Commission	\$		\$	\$
Self Employed	\$		\$	\$
Other income (specify)	\$		\$	\$
Total Income	\$		\$	\$

Rental Income	Weekly rental	Monthly rental	Scaled (%) Monthly rental
Address of property			
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$

Total Net Income \$ A

Expenditure	Monthly
Current Mortgage Payments	\$
Current Mortgage Payments	\$
Personal Loans	\$
Car Loans	\$
Student Loan	\$
Hire Purchase	\$
Credit Cards	\$
Other Loans	\$
Rent / Board	\$
Child Care Costs / Child Maintenance	\$
Child Maintenance Costs	\$
Body Corporate Fee / Ground Rent / Lease	\$
Rates & Insurance	\$
Life Insurance	\$
Food	\$
Utilities	\$
Household Contents / Services	\$
Clothing / Footware	\$
Transport	\$
School Fees	\$
Other Regular Financial Obligations	\$
Total Monthly Outgoing	\$ B

Total Surplus \$ A-B

(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"/> LAQC <input type="checkbox"/> FT <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"/> LAQC <input type="checkbox"/> FT <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"/> LAQC <input type="checkbox"/> FT <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"/> LAQC <input type="checkbox"/> FT <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											

HOME LOAN DETAILS

Loan Structure	Amount	Loan Term (years)	Interest Rate	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

	Property	Lender (If refinancing, name the institution to be repaid)	Loan amount
Property Address	1.		\$
	2.		\$
	3.		\$
	4.		\$
	Total		\$

ADVISER CONTACT DETAILS - FIRST APPLICATION

	Solicitor	Accountant	Real Estate Agent
Name			
Firm			
Phone			
Mobile			
Fax			
Email			
DX/Box			
City			

(F). 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

Checklist

Document	Attached	Forthcoming - Comment
Application form	<input type="checkbox"/>	<input type="checkbox"/>
Proof of address	<input type="checkbox"/>	<input type="checkbox"/>
Identification	<input type="checkbox"/>	<input type="checkbox"/>
Proof of residency	<input type="checkbox"/>	<input type="checkbox"/>
Credit checks	<input type="checkbox"/>	<input type="checkbox"/>
Diary notes	<input type="checkbox"/>	<input type="checkbox"/>
Proof of income	<input type="checkbox"/>	<input type="checkbox"/>
Sales and tenancy / rental agreements	<input type="checkbox"/>	<input type="checkbox"/>
Valuation(s)	<input type="checkbox"/>	<input type="checkbox"/>
Proof of deposit	<input type="checkbox"/>	<input type="checkbox"/>
3 months bank statements	<input type="checkbox"/>	<input type="checkbox"/>
6 months bank statements	<input type="checkbox"/>	<input type="checkbox"/>
Building contract	<input type="checkbox"/>	<input type="checkbox"/>
Gift / statutory declaration	<input type="checkbox"/>	<input type="checkbox"/>
Certificate of incorporation	<input type="checkbox"/>	<input type="checkbox"/>
Trust deed	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>

IDENTIFICATION REQUIREMENT

Two forms of identification are required for all applications. At least one of these must come from the primary list.

Primary Identification	Secondary Identification
Passport NZ drivers license Photo credit card International photo drivers license Firearms license	Passport NZ drivers license Photo credit card International photo drivers license Firearms license Employee ID card Tertiary ID card Birth certificate Known to adviser

IDENTIFICATION CONFIRMATION

I confirm I have identified the applicant(s)
for the purpose of the Financial Transactions
Reporting Act 1996 ☐

I confirm I have personally
interviewed the applicant(s) ☐

Signature of Adviser	Date / /
----------------------	-------------

NOTES



COVER PAGE

To _____

Fax _____

No of Pages _____

Home Loan Summary Details (Completed by Adviser)

BORROWER DETAILS

Mr/Mrs/Miss/Ms	Last name	First names
Mr/Mrs/Miss/Ms	Last name	First names
Mr/Mrs/Miss/Ms	Last name	First names
Mr/Mrs/Miss/Ms	Last name	First names

BROKERAGE

Company			
Name	Broker Code		
Contact Numbers	Phone ()	Fax ()	Mobile ()
Address			
Email	Aggregator/Franchise		
Commission	<input type="checkbox"/> Full up front commission only <input type="checkbox"/> Up front commission renewal		
	<input type="checkbox"/> Renewal commission only <input type="checkbox"/> Commission on bridging		

APPLICATION SUMMARY

LVR	Amount Requested (excl. LMI) \$ _____ (A)		Value (per security) \$ _____ (B)	
(Loan Value Ratio)	LVR = (A/B) _____ %			
Add LMI fee to loan amount	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Commission	
DSR (Debt Servicing Ratio) Select one or more of the following	<input type="checkbox"/> _____ % <input type="checkbox"/> Net Surplus (UMI) \$ _____			

NOTES

DATES

	<input type="checkbox"/> Routine	<input type="checkbox"/> Urgent	<input type="checkbox"/> No pages (including this cover)
(Loan Value Ratio)	<input type="checkbox"/> Pre approval	Finance / /	Settlement / /

The copyright in this document belongs on the Professional Advisers Association unless otherwise stated. Only financial members of the Professional Advisers Association are authorised to use this document. Except as provided by the Copyright Act 1994, no part of this publication may be reproduced or stored in a retrieval system in any form or by any means without the prior permission of the Professional Advisers Association.

This form sets out the information typically required. The information may not be complete for the particular circumstances and the form does substitute for financial or legal advice on the information that should be included. Although care and diligence has been exercised in compiling this form, the Professional Advisers Association gives no warranty that the form is without error. The Professional Advisers Association provides this form subject to the consideration that the Professional Advisers Association shall not held liable for any errors or omissions in such information



Professional Advisers Association Inc, PO Box 38 105, Wellington Mail Centre, Lower Hutt 5045
Phone: 0800 275 722, Fax: 0800 275 712, Email: admin@paa.co.nz Web: www.paa.co.nz