

LOAN APPLICATION



Advisor Name:				Email/ Phone:							
Loan Request:		LVR:		Finance Date:		Settlement Date:					
CHECKLIST OF DOCUMENTS											
Customer Identification				3 Months Bank statements							
Proof of Residency				3 Months Home Loan statements							
Income Confirmation				3 Months Credit card statements							
Deposit Confirmation				3 Months Hire purchase/Personal Loan							
Registered Valuation				Family Trust/LTC documents							
Signed S&P Agreement				2 years Financial statements (self employed)							
Rental Income Confirmation				Others							
APPLICANT 1 PERSONAL DETAILS				APPLICANT 2 PERSONAL DETAILS							
Title		Surname		Title		Surname					
First Name				First Name							
Middle Name				Middle Name							
Date of Birth				Date of Birth							
Marital Status	Single		De facto		Marital Status	Single		De facto			
	Married		Divorced			Married		Divorced			
Number of dependents				Ages		Number of dependents				Ages	
Current Address						Current Address					
Suburb			City/Town			Suburb			City/Town		
			Post Code						Post Code		
Years at Address						Years at Address					
Previous Address						Previous Address					
Suburb			City/Town			Suburb			City/Town		
Post Code						Post Code					
Years at Address						Years at Address					
P(H):			P(W):			P(H):			P(W):		
Fax:			M:			Fax:			M:		
Email:						Email:					
Identification Type						Identification Type					
ID Number						ID Number					
IRD Number						IRD Number					
NZ Residency Status (Tick as applicable)						NZ Residency Status (Tick as applicable)					
PR (Indefinite)		Citizen		Others		PR (Indefinite)		Citizen		Others	
Residential Information						Residential Information					
Own Home			Renting			Own Home			Renting		
Boarding			Others			Boarding			Others		
Applicant 1 EMPLOYMENT						Applicant 2 EMPLOYMENT					
Full Time		Self Employed				Full Time		Self Employed			
Part Time		Other(please specify)				Part Time		Other(please specify)			
Occupation						Occupation					
Employer Name						Employer Name					
Employer Address						Employer Address					
Ph:						Ph:					
Years with employer						Years with employer					
Previous Employer(if less than three years with current)						Previous Employer (if less than three years with current)					
Occupation						Occupation					
Years with previous employer						Years with previous employer					



STATEMENT OF ASSETS AND LIABILITIES

ASSETS	Current Value \$	LIABILITIES	Current Balance \$
Property		Home Loans	
	\$		\$
	\$		\$
	\$		\$
	\$		\$
Cash	\$	Personal Loans	\$
Cheque account	\$	Car Loans	\$
Savings account	\$	Hire Purchase	\$
Other bank accounts	\$	Overdraft Limit \$ _____	\$
Deposit on Property	\$	Credit Cards LIMIT	\$
		OWING	
		\$	
		\$	
Motor Vehicles	\$	Student Loan	\$
Company Shares	\$	IRD Owings	\$
Business Owned	\$	Other Liabilities	\$
Furniture & Personal effects	\$		\$
Kiwisaver	\$		\$
Other Investments	\$		\$
TOTAL ASSETS (A)	\$	TOTAL LIABILITIES (B)	\$

Total assets less total liabilities (A)-(B)

EXISTING LOAN DETAILS

Entity	Lender	Repayment Amount	Repayment Frequency	Current Balance	Current Interest Rate	Loan start Date	Loan term(Years)	Interest only end date	To be repaid

I/we declare we are not acting as guarantor for any other persons or entity: if so, we have included the details within the 'other liabilities' section above

SOLICITOR DETAILS

Solicitor Name	
Firm Name	
Address	
Email	
Phone	
DX	

INCOME AND EXPENDITURE SCHEDULE AS AT SETTLEMENT

Income	First applicant		Second applicant	
	Gross Annual	Net Monthly (C)	Gross Annual	Net Monthly (D)
Wage/Salary	\$	\$	\$	\$
Regular overtime	\$	\$	\$	\$
Bonus/Commission	\$	\$	\$	\$
Self Employed	\$	\$	\$	\$
Rental Income P/W	\$	\$	\$	\$
Other income (specify)	\$	\$	\$	\$
	\$	\$	\$	\$

Total Net Income (C) + (D) =

EXPENDITURE MONTHLY

Current Mortgage Payments	\$
Personal Loans	\$
Car Loans	\$
Buy Now Pay later	\$
Hire Purchase	\$
Credit Cards	\$
Other Loans	\$
Rent / Board	\$
Child Care Costs / Child Maintenance	\$
Body Corporate Fee / Ground Rent / Lease	\$
Rates	\$
Home / Car/ Contents Insurance	\$
Life Insurance	\$
Medical Insurance	\$
Food	\$
Utilities (Power/Water/Telephone/Gas/ Internet)	\$
Household Contents / Services	\$
Transport	\$
Clothing / Footwear / Personal Care	\$
School Fees / Education	\$
Other Regular Financial Obligations	\$
Total Monthly Expenses	\$

Total Surplus Income – Expenses =

Authority and Declaration

Applicant One

Full Name :

Date of Birth: / /

Email Address:

Mobile:

Applicant Two (if applicable)

Full Name :

Date of Birth: / /

Email Address:

Mobile:

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

- Moneykart Ltd and the Lender to collect and hold personal information about me from third parties including, but not restricted to, credit reporting agencies, banks and employers
- Moneykart Ltd and the Insurer to obtain all relevant personal information including but not limited to personal medical records and existing insurance cover and terms where I/we have asked Moneykart Ltd to undertake an insurance review
- Moneykart Ltd to use our personal information to negotiate mortgage and/or insurance terms, process mortgage and/or insurance applications and/or process or manage insurance claims on our behalf
- The Lender and/or Insurer to disclose my personal information to Moneykart Ltd during the term of the mortgage and/or insurance policy in order to answer my queries or assist me with my financial arrangements as my circumstances change
- Moneykart Ltd and the Lender to disclose my personal information to credit reporting agencies and also to any third party making an authorised enquiry about me/us
- The credit reporting agencies of Moneykart Ltd and the Lender, 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 Moneykart Ltd and the Lender to provide my personal information to its customers using their credit reporting services
- Moneykart Ltd and the Lender to use the services of their credit reporting services in future for the purposes related to the provision of the mortgage 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 changes
- Moneykart Ltd and the Lender to give information to credit reporting agencies about my default in any payment obligations
- The credit reporting agencies of Moneykart Ltd and the Lender 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 2020, I have a right to request access to and correction of any personal information held by Moneykart Ltd or by the Lender or by the Insurer.

I/we acknowledge and agree (including where the borrower is the company, the individual director(s)) that:

- I/we provided our consent to Moneykart Ltd to pass on my/our personal contact details to the Lender
- I/we have read and understood Moneykart Ltd's Terms of Engagement and consent to how my/our personal information will be collected, stored, used and shared
- The Moneykart Ltd Adviser is not an agent of any Lender and the Lender is not an agent of Moneykart Ltd
- Moneykart Ltd does not have my authority to bind the Lender in any way responsible for any advice, statement or representation made by the Adviser concerning my/our application
- Moneykart Ltd is my/our agent in respect of my/our application and any mortgage(s) and as such is authorised to provide the Lender with instructions (including in relation to the ongoing maintenance of my/ our mortgage)) unless or until I/we advise Moneykart Ltd otherwise. The Lender can rely on this authority without the need to make further enquiry I/we consent to Moneykart Ltd disclosing to the Lender and to Moneykart Ltd obtaining from the Lender, any information in respect of my/our application and/or my/our mortgage(s) which may relate to me/us, including:
- Information concerning the progress and status of my/our application
- Details, including for example, mortgage type, amount and terms and dates and amounts of drawdowns and associated security of any mortgage or facility taken out with the Lender by me/us
- Information about the ongoing maintenance of my/our mortgage(s) and information relating to the calculation of commission payable

ACKNOWLEDGEMENTS

I/we may be required to evidence that I have explained specific requirements or obligations and provided certain information to you.

Please tick as applicable:



I/we confirm that the information provided in this application is true and complete



I/we acknowledge that I/we have received a Disclosure Statement from our Moneykart Ltd Adviser



I/we acknowledge I/we have read and understood the information relating to the Privacy Act 2020 and how this information may be used



I/we acknowledge that I/we have received a copy of Moneykart Ltd's Terms of Engagement and understand the information related to how Moneykart Ltd is paid and the situations where Moneykart Ltd may charge me a fee and/or recover a commission clawback from me/us.

Applicant One

Applicant Two

Signature
Date

Signature
Date