

LOAN APPLICATION

Advisor Name:	Email/ Phone: rajesh@moneykart.co.nz / 0210327466
Loan Request:	LVR:
Finance Date:	Settlement Date:

APPLICANT 1 PERSONAL DETAILS		APPLICANT 2 PERSONAL DETAILS	
Title		Title	
Surname		Surname	
First Name		First Name	
Date of Birth		Date of Birth	
Marital Status Single Married De facto Divorced		Marital Status Single Married De facto Divorced	
Number of dependents	Ages	Number of dependents	Ages
Current Address		Current Address	
Suburb		Suburb	
City/Town	Post Code	City/Town	Post Code
Years at Address		Years at Address	
Previous Address		Previous Address	
Suburb		Suburb	
City/Town	Post Code	City/Town	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 Boarding		Own Home Boarding	
Renting Others		Renting Others	

EMPLOYMENT INFORMATION		EMPLOYMENT INFORMATION	
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 as at TODAY

ASSETS	Current Value \$	LIABILITIES	Current Balance \$	
Property Address		Home Loans Provider		
	\$		\$	
	\$		\$	
	\$		\$	
	\$		\$	
	\$	Personal Loans	\$	
Main Bank Cheque account	\$	Car Loans	\$	
Main Bank Savings account	\$	Hire Purchase	\$	
Other bank accounts	\$	Overdraft Limit \$ _____	\$	
Deposit on Property	\$	Credit Cards		
		ISSUER	LIMIT	
			\$	\$
			\$	\$
			\$	\$
Number of 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)	Int.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

Name	
Firm Name	
Address	
Email	
Phone	
Fax	
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	\$
Hire Purchase / After Pay	\$
Other Loans	\$
Credit Cards	\$
Rent / Board	\$
Child Care Costs / Child Maintenance	\$
Body Corporate Fee / Ground Rent / Lease	\$
Rates	\$
Home / Car/ Contents Insurance	\$
Life Insurance	\$
Medical Insurance	\$
Food & Groceries	\$
Utilities (Power/Water/Telephone/Gas/ Internet)	\$
Transport	\$
Personal Expenses (Clothing / Footwear/Personal care)	\$
School Fees	\$
Kiwisaver contributions	\$
Other Regular Financial Obligations	\$
	\$
Total Monthly Expenses	\$

Total Surplus Income – Expenses =

Client Authority & Declaration

Financial Adviser	Rajesh Krishnamurthy fsp_number 451086
Company	Moneykart Limited fsp_number 625529

“Financial Adviser” refers to the individual who is authorised under the license of Moneykart Limited (625529).

AUTHORITY TO ACT

- ✓ I/We provide authority to the Financial Adviser to act on my/our behalf with Lender(s) to obtain loan product(s) in accordance with the financial advice provided.

CONSENT TO ELECTRONIC DISCLOSURE

- ✓ I/We consent to the Financial Adviser and Lender(s) sending me/us notices and communications in relation to this facility, in electronic form, to the most recent email address I/we have provided.

RISK INSURANCE PROVIDER

- ✓ I/We acknowledge being offered the option to review my/our personal risk insurance needs.

Please select one

- ✓ I/We would like my/our Financial Adviser to pass on my/our details to an insurance adviser/provider for review of house and/or contents insurance life, health, and/or income protection insurance
- ✓ I/We decline the option to review my/our personal risk insurance requirements and confirm that the Financial Adviser, the Financial Advice Provider, and insurance advisers are not liable for any loss caused as a result of this decline.

PERSONAL INFORMATION NOTICE

- ✓ I/We acknowledge and authorize that my/our personal information will be collected, used, and disclosed for the purpose of providing financial advice, assessing and processing any application, and managing any resulting products or services.
- ✓ I/We understand that my/our personal information may be collected from, and shared with, third parties including credit reporting agencies, lenders, insurers, employers, referrers, and publicly available sources, who may collect, hold, and use that information for their own purposes.
- ✓ I/We understand that when an application is submitted on my/our behalf, my/our personal information will be provided to the relevant lender(s) and/or product provider(s), who will collect, hold, and use that information for the purposes of assessing my/our application, administering any resulting products or services, and complying with their legal obligations.
- ✓ I/We understand that each lender or product provider will have its own privacy policy, which sets out how my/our personal information is handled, including how I/we can

access and request correction of that information. These can be viewed here on our website

- ✓ I/We understand that if I/we do not provide the requested information, the Financial Adviser and/or relevant lender may be unable to proceed with my/our application or provide services.
- ✓ I/We authorize the Lender(s) to disclose my/our personal information to the Financial Adviser during the term of the loan or policy for the purpose of assisting me/us with our financial arrangements, responding to queries, and administering any ongoing commission arrangements. Loan balance and loan information may be disclosed for the purpose of calculating commission.
- ✓ I/We acknowledge that the Financial Markets Authority or any other relevant regulator may request access to my/our file, and I/we authorize the Financial Adviser to provide such access where required by law.

CLIENT ACKNOWLEDGEMENT

By signing below, I/We confirm that I/We:

- ✓ am/are not and have never been bankrupt or subject to proceedings under the Insolvency Act 2006; and
- ✓ understand that I/We must provide accurate and timely information to my/our Financial Adviser; and
- ✓ understand that the Lender(s) may request documentation to verify any information provided in the proposed loan application; and
- ✓ understand that I/We are required to advise my/our Financial Adviser of any significant matters or changes that the Lender(s) should be made aware of before making their decision; and
- ✓ understand that should my/our circumstances change before the loan is repaid, I am/we are responsible for continuing to make loan repayments (subject to applicable laws); and
- ✓ understand that in the event of my/our death, it will be my/our estate’s responsibility to make the loan repayments and/or to pay off any loan balance.

Customer Signature _____

Customer Name _____

Date _____

Customer Signature _____

Customer Name _____

Date _____