

# 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

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											
Suburb		City/Town		Suburb		City/Town					
Post Code				Post Code							
Years at Address				Years at 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											
Own Home		Renting		Own Home		Renting					
Boarding		Others		Boarding		Others					

## Applicant 1 EMPLOYMENT

Full Time	Self Employed
Part Time	Other(please specify)
Occupation	
Employer Name	
Employer Address	
Ph:	
Years with employer	
Previous Employer(if less than three years with current)	
Occupation	
Years with previous employer	

## Applicant 2 EMPLOYMENT

Full Time	Self Employed
Part Time	Other(please specify)
Occupation	
Employer Name	
Employer Address	
Ph:	
Years with employer	
Previous Employer (if less than three years with current)	
Occupation	
Years with previous employer	

**STATEMENT OF ASSETS AND LIABILITIES**

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

<b>Solicitor Name</b>	
<b>Firm Name</b>	
<b>Address</b>	
<b>Email</b>	
<b>Phone</b>	
<b>DX</b>	

### 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	\$
<b>Total Monthly Expenses</b>	\$

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.
- Moneykart Ltd and the Lender to use our personal information to assess the application and, if the application is successful, to administer the loan as well as to manage the customers relationship with 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) loan balance and loan 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 Limited's Terms of Engagement/Disclosure 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 \_\_\_\_\_

Signature \_\_\_\_\_

Date

Applicant Two \_\_\_\_\_

Signature \_\_\_\_\_

Date