

**CORPORATE BORROWER**

Name of Trust (if applicable) \_\_\_\_\_

Company Name \_\_\_\_\_

Registered Address \_\_\_\_\_

IRD Number \_\_\_\_\_

**PERSONAL DETAILS**

	Last Name	First Names	
Applicant Mr, Mrs, Ms, Miss	_____		
	Date of birth	M / F	Dependants
	_____	_____	_____
Age	_____		
Joint Applicant Mr, Mrs, Ms, Miss	_____		
	Date of birth	M / F	Dependants
	_____	_____	_____
Age	_____		
Relationship	_____		

**CURRENT ADDRESS**

Street name & number	Suburb, City	Time there
Applicant	_____	
Joint Applicant	_____	

**PREVIOUS ADDRESS**

Street name & number	Suburb, City	Time there
Applicant	_____	
Joint Applicant	_____	

**POSTAL ADDRESS**

(If different to above)

Applicant \_\_\_\_\_

Joint Applicant \_\_\_\_\_

**CONTACT DETAILS**

Telephone (Daytime)	Telephone (Evening)	Telephone (Mobile)
Applicant	_____	
	Email _____	
Joint Applicant	_____	
	Email _____	

**CURRENT EMPLOYMENT DETAILS**

Employer Name	Your Occupation	Time there
Applicant	_____	
Joint Applicant	_____	

(Please note we may contact your present and past employers)

**PREVIOUS EMPLOYMENT DETAILS**

Employer Name	Your Occupation	Time there
Applicant	_____	
Joint Applicant	_____	

**RESIDENTIAL STATUS**

Do all applicants hold permanent New Zealand residency status? Yes  No

## HOW MUCH DO I/WE NEED TO BORROW?

I/we apply for a  New Loan  Top-up

### To finance:

- |   |                          |                                 |                          |
|---|--------------------------|---------------------------------|--------------------------|
| Residential dwelling for private occupation | <input type="checkbox"/> | Holiday home for private use    | <input type="checkbox"/> |
| Rural lifestyle property for private use    | <input type="checkbox"/> | Renovations/improvements        | <input type="checkbox"/> |
| Residential investment property             | <input type="checkbox"/> | Refinance (please give details) | <input type="checkbox"/> |
| Other (please give details)                 | <input type="checkbox"/> |                                 |                          |

Details \_\_\_\_\_

## PURCHASE PRICE/VALUATION OF PROPERTY

My/our contribution towards the purchase \$ \_\_\_\_\_

Other funds (details) \$ \_\_\_\_\_

SUB TOTAL \$ \_\_\_\_\_

## AMOUNT REQUESTED

Add fees, insurance premiums and other charges being capitalised \$ \_\_\_\_\_

\$ \_\_\_\_\_

**TOTAL \$ \_\_\_\_\_**

Finance Date \_\_\_\_\_ Settlement Date \_\_\_\_\_

## DETAILS OF LOAN REQUIRED

Loan Type  Table Repayment  Fortnightly  Monthly

Reducing Loan Term \_\_\_\_\_ Years Interest Only Term \_\_\_\_\_ Years

Interest Only Interest Only period at start? Yes  No

Interest Rate  Floating Floating Amount \$ \_\_\_\_\_

Fixed Fixed Amount \$ \_\_\_\_\_

Combination Fixed Rate Term \_\_\_\_\_ Years

## SECURITY PROPERTY

1. Address \_\_\_\_\_

Purchase Price \$ \_\_\_\_\_ Registered Valuation \$ \_\_\_\_\_ Government Valuation \$ \_\_\_\_\_

2. Address \_\_\_\_\_

Purchase Price \$ \_\_\_\_\_ Registered Valuation \$ \_\_\_\_\_ Government Valuation \$ \_\_\_\_\_

3. Address \_\_\_\_\_

Purchase Price \$ \_\_\_\_\_ Registered Valuation \$ \_\_\_\_\_ Government Valuation \$ \_\_\_\_\_

4. Address \_\_\_\_\_

Purchase Price \$ \_\_\_\_\_ Registered Valuation \$ \_\_\_\_\_ Government Valuation \$ \_\_\_\_\_

## HOW MUCH DO YOU EARN ANNUALLY?

**GROSS INCOME**  
(include 2 recent payslips)

Applicant \$ \_\_\_\_\_

Joint Applicant \$ \_\_\_\_\_

**SELF EMPLOYED**  
(include 2 years financial statements)

Applicant \$ \_\_\_\_\_

Joint Applicant \$ \_\_\_\_\_

**OTHER INCOME**

Rentals 1. \$ \_\_\_\_\_ \$ \_\_\_\_\_

(weekly/yearly) 2. \$ \_\_\_\_\_ \$ \_\_\_\_\_

3. \$ \_\_\_\_\_ \$ \_\_\_\_\_

4. \$ \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_

**TOTAL ANNUAL Net** \$ \_\_\_\_\_

## LIABILITIES

**BANK**

	Limit	Money Owning
Overdraft	\$ _____	\$ _____
Term Loan	\$ _____	\$ _____

**CREDIT CARDS**

	Limit	
_____	1. \$ _____	\$ _____
_____	2. \$ _____	\$ _____
_____	3. \$ _____	\$ _____

## MORTGAGES OWED

Bank/Lender	Money Owning
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
4. _____	\$ _____

## OTHER DEBTS

Hire Purchase	\$ _____
Hire Purchase	\$ _____
Student Loan	\$ _____
Other	\$ _____
<b>TOTAL LIABILITIES</b>	\$ _____

## MONTHLY OUTGOINGS

Rates	\$ _____
Mortgage Repayments	\$ _____
Payments of other loans	\$ _____
Credit/Store Card Payments	\$ _____
Hire Purchase Payments	\$ _____
Rent/Bond Payments	\$ _____
Childcare/Support Maintenance/Education	\$ _____
Vehicle Expenses	\$ _____
Vehicle Insurance	\$ _____
<b>MONTHLY NET INCOME</b>	\$ _____

## ASSETS

	Present Value
<b>DEPOSITS</b>	
Bank/Branch	\$ _____
Other	\$ _____
<b>INVESTMENTS</b>	
Shares	\$ _____
Other	\$ _____
<b>VEHICLES</b>	\$ _____
	\$ _____

## REAL ESTATE

Address	Present Value
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
4. _____	\$ _____
Life Insurance SV	\$ _____
Face Value/Company	
Superannuation/Kiwisaver	\$ _____
Furniture	\$ _____
Other	\$ _____
<b>TOTAL ASSETS</b>	\$ _____
<b>TOTAL LIABILITIES</b>	\$ _____
<b>NET ASSETS</b>	\$ _____

Superannuation/Kiwisaver	\$ _____
Life Insurance	\$ _____
Medical Insurance	\$ _____
Home & Contents Insurance	\$ _____
Food	\$ _____
Clothing	\$ _____
Health	\$ _____
Utilities - power, phone, gas etc	\$ _____
Student Loan	\$ _____
Other _____	\$ _____
<b>TOTAL PAYMENTS</b>	\$ _____
<b>MONTHLY NET SURPLUS</b>	\$ _____

**CONTACTS**

SOLICITOR Firm \_\_\_\_\_ Contact \_\_\_\_\_  
 Address \_\_\_\_\_  
 Phone \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_

ACCOUNTANT Firm \_\_\_\_\_ Contact \_\_\_\_\_  
 Address \_\_\_\_\_  
 Phone \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_

PRESENT BANK \_\_\_\_\_ Branch \_\_\_\_\_ Account No \_\_\_\_\_

BROKERS NAME \_\_\_\_\_ Referred By \_\_\_\_\_

**INSURANCE**

At this stage of your loan application it's a good idea to review your insurance requirements.

Would you like us to refer you to an insurance adviser for a quote on any insurance for you? Yes  No

If yes, what type would you like quoted?

PERSONAL LIFE ASSURANCE	Yes	No	PROPERTY INSURANCE	Yes	No	COMMERCIAL INSURANCE	Yes	No
Mortgage Protection	<input type="checkbox"/>	<input type="checkbox"/>	Dwellings	<input type="checkbox"/>	<input type="checkbox"/>	Business	<input type="checkbox"/>	<input type="checkbox"/>
Life Assurance	<input type="checkbox"/>	<input type="checkbox"/>	Home Contents	<input type="checkbox"/>	<input type="checkbox"/>	Commercial Property	<input type="checkbox"/>	<input type="checkbox"/>
Disablement&Trauma	<input type="checkbox"/>	<input type="checkbox"/>	Motor Vehicles	<input type="checkbox"/>	<input type="checkbox"/>	Liability	<input type="checkbox"/>	<input type="checkbox"/>
Income Protection	<input type="checkbox"/>	<input type="checkbox"/>	Pleasure Craft	<input type="checkbox"/>	<input type="checkbox"/>			
Health Cover	<input type="checkbox"/>	<input type="checkbox"/>						

If no, please sign here confirming that you have declined our offer of insurance quotations.

Signature \_\_\_\_\_ Date \_\_\_\_\_

**YOUR DECLARATIONS AND AUTHORISATIONS**

**PRIVACY ACT ACKNOWLEDGMENT AND AUTHORITY**

I/we acknowledge and authorise as follows:

- The personal information contained in the attached application is to enable the application for finance to be assessed. The information may be supplied by People Property Financiers Limited and/or its agents to lending institution(s) and mortgage insurers as People Property Financiers Limited and/or its agents shall in its discretion determine, to allow for the proper assessment and processing of the application. Personal information will be held by People Property Financiers Limited and/or its agents
- This application is received on behalf of the Lending Institution. Any reference in this application to the "Lending Institution" includes a reference to any nominee of or trustee for the Lending Institution and any person providing administration services to the Lending Institution.
- The information will be made available from time to time to the Lending Institution, the Lender's mortgage insurers (if any), any person with whom the Lending Institution proposes to enter into contractual agreements, any security trustee and any assignee of the Lending Institution rights (the "Recipients").
- If your loan requires Lender's Mortgage Insurance, the Recipients may disclose information about you to mortgage insurers, so the mortgage insurers can consider the application.
- The Recipients may make enquiries from any person or company concerning your credit or employment and may collect and hold your application and personal information contained therein or other information provided, for the purposes of assessing the application, monitoring and reporting of any loan you may have been granted and for any security risk evaluation carried out by any Recipient. Details of where the information is being held is available on request.
- The Recipients may obtain additional information from other sources (including credit reference agencies) to assist its evaluation of the application, its security and interest risk and may disclose information about you to credit reference agencies concerning defaults in payment or repayments of your financial facilities with the Recipients.
- You authorise the Recipients to supply upon request details of this application, personal information held by the Recipients, or the outstanding balance, to a guarantor or a proposed guarantor.
- If finance is approved by a Recipient, your application will become the property of that Recipient. The valuation remains the property of the Recipient(s). The information contained in the application may be used by the Recipient to further the relationship between you and the Institution including advising of any product or services which the Recipient considers may be of interest to you.
- All requested information must be supplied before this application can be processed. Failure to provide this information or provision of incorrect information may result in your application for finance being declined.
- You do have rights of access to, and correction of personal information. If you wish to arrange such access and/or correction then, in the first instance, contact us by email a or alternatively contact adviser by phone.

**DECLARATION**

I/We certify that the information in this application is true and correct and that all security interests, mortgages or encumbrances of any kind against my/our/the Company's assets have been disclosed. I/We understand all legal and valuation costs are payable by me/us/the Company. I/We certify that I/We are not less than 18 years of age nor an undischarged bankrupt nor liable under the Insolvency Act 1967 and its amendments. I/We agree to advise People Property Financiers Limited and/or its agents and the Lending Institution(s) of any change in circumstances (financial or otherwise) which may affect my/our ability to repay. I/We agree to People Property Financiers Limited and/or its agents contacting me/us in regard to any product or other communication they deem appropriate. I/We are aware of my/our right of access to, and correction of, the personal information provided by me/us to People Property Financiers Limited and/or its agents and the Lending Institution(s). I/We agree to pay any reasonable cost incurred by People Property Financiers Limited and/or its agents in regard to other services I/We have requested in relation to this mortgage application even if the loan does not proceed.

I/We agree to pay any reasonable cost incurred by People Property Financiers Limited and/or its agents in regard to other services I/We have requested in relation to this mortgage application even if the loan does not proceed. I/We acknowledge that People Property Financiers Limited and/or its agents have informed me/us it will, if my

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_  
 Signature of Joint Applicant \_\_\_\_\_ Date \_\_\_\_\_