

## Loan Application Form (Confidential)

Applicant 1 Details	Applicant 2 Details
Surname: <span style="float: right;"><u>Borrower/Guarantor</u></span>	Surname: <span style="float: right;"><u>Borrower/Guarantor</u></span>
First Name(s):	First Name(s):
NZ Residency/Citizenship Held? Yes or if No, _____(Visa)	NZ Residency/Citizenship Held? Yes or if No, _____(Visa)
<u>Company/Trust</u> :	<u>Company/Trust</u> :
Title: Mr/ Mrs. /Miss/Ms.    Date of birth:	Title: Mr. / Mrs./Miss/ Ms.    Date of birth:
Ph                      Fax                      Mob	Ph                      Fax                      Mob
Email	Email
No. of dependants    Age(s) of dependants	No. of dependants    Age(s) of dependants
Current home address	Current home address
Mailing address (if different from home address)	Mailing address (if different from home address)
How long have you lived here? If less than 3 years please provide your previous address:	How long have you lived here? If less than 3 years please provide your previous address:
How long did you live there?	How long did you live there?
Applicant 1 Employment Details	Applicant 2 Employment Details
How are you paid (please tick)? <input type="checkbox"/> Salary or wages <input type="checkbox"/> Self employed <input type="checkbox"/> Commission <input type="checkbox"/> Others _____(Plz give details)	How are you paid (please tick)? <input type="checkbox"/> Salary or wages <input type="checkbox"/> Self employed <input type="checkbox"/> Commission <input type="checkbox"/> Others _____(Plz give details)
Employer's Name	Employer's Name
Type of business	Type of business
Your current position	Your current position
Employer's add & Ph. No.	Employer's add & Ph. No.
How long have you worked here?	How long have you worked here?
If for less than 3 years please give your previous employment details for the past three years Previous Employer                      How long?	If for less than 3 years please give your previous employment details for the past three years Previous Employer                      How long?

## Key Information

Valuation required by Date:	Purchase Price /Security Value	\$
Confirmation/Finance Date:	Applicants Contribution/Deposit	\$
Settlement Date:	This Mortgage	\$
Revised Settlement Date:	Other Mortgage (existing)	\$
	Refinance	\$
	Top Up	\$
	Gift	\$
	Other – Give Details	\$
	<b>Total Applied Funding</b>	<b>\$</b>

ASSETS	Present Value (NZD)	LIABILITIES	Amount Owng
Deposits		Bank Loans	
Bank:	\$	Bank Overdraft (Limit \$ )	\$
Bank:	\$	Bank Other:	\$
Bank:	\$		\$
Bank:	\$	Credit or Store Cards:	
Property 1 Address:	\$	(Limit \$ )	\$
Property 2 Address:	\$	(Limit \$ )	\$
Property 3 Address:	\$	(Limit \$ )	\$
Property 4 Address:	\$	Property Loans:                      Lenders	Loan Amount
Property 5 Address:	\$	Mortgage to property 1:	\$
Shares in public listing companies	\$	Mortgage to property 2:	\$
Govt Stock, Debentures, etc	\$	Mortgage to property 3:	\$
Owing from Debtors	\$	Mortgage to property 4:	\$
Vehicle 1 Details:	\$	Mortgage to property 5:	\$
Vehicle 2 Details:	\$	Hire Purchase:	\$
Life Insurance 1 Company:	\$	Company:	
Face Value \$                      Cash Value \$	\$	Security:	\$
Superannuation	\$	Original Amount \$	
Other Assets – Details	\$	Company:	
		Security:	\$
		Original Amount \$	
		Other Loans:	\$
<b>Total Assets</b>	<b>\$</b>	<b>Total Liabilities</b>	<b>\$</b>
<b>Less Total Liabilities</b>	<b>\$</b>	Details if Guarantor for any liabilities:	
<b>Net Worth</b>	<b>\$</b>		

Annual Income (Gross)	Monthly Expenses
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	Applicant 1	Applicant 2		New Loan Payments	Fixed Term	Monthly Payments
Gross Wages/Salaries	\$	\$		Loan Amount	Interest Rate	Term
Rental Income	\$	\$	\$			\$
Other:	\$	\$	\$			\$
Total Annual Income	\$	\$	\$			\$
<b>Total Annual combined Income</b>	<b>\$</b>	<b>\$</b>		Payment Option (Please Tick one)		
				<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly
				<b>Existing Loan Payments</b>		
				Bank/ Loan Amount/ Interest/ Term		Monthly Payments

Monthly Income (net after tax)			
	Applicant 1	Applicant 2	
Net Monthly Income	\$	\$	<b>Total Loan Payments</b>
Welfare Benefits	\$	\$	Credit/Store Card Payments
Rental Income	\$	\$	Child Maintenance/Day Care
Other Income:			Life Insurance Payments
	\$	\$	Medical Insurance Payments
	\$	\$	Home/Contents/Car Insurance Payment
	\$	\$	Motor Vehicle Running Cost
<b>Total Monthly Income</b>	<b>\$</b>	<b>\$</b>	Power/Gas/Phone
			Rent/Rates/Section Lease
<b>Total Monthly Combined Income</b>	<b>\$</b>		Living Expenses
<b>Less Total Monthly Expenses</b>	<b>\$</b>		Other
<b>Net Monthly Combined Surplus</b>	<b>\$</b>		<b>Total Monthly Expenses</b>

LVR %	DSR/LRR %
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Security Offered						
Address:	Type	Market Value	GV	RV(net)	Weekly Rent	
1.		\$	\$	\$	\$	
2.		\$	\$	\$	\$	
3.		\$	\$	\$	\$	
4.		\$	\$	\$	\$	
<b>Total</b>		<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	

## Contacts

<b>Solicitor</b> Name:	Firm	Phone:	Address:
		Fax:	
<b>Accountant</b> Name:	Firm	Phone:	Address:
		Fax:	
<b>Real Estate Agent</b> Name:	Firm	Phone:	Address:
		Fax:	
<b>Valuer</b> Name:	Firm	Phone:	Address:
		Fax:	

## Credit History

Have you ever had a judgment for a debt entered against you or a creditor initiated proceedings against you. YES NO

If **Yes**, please provide a letter to state the details for what type of the debt (Default, Collection, and/or Bankrupt); date occurred; amount charged; reason and paid amount & date.

## Declaration

I authorize that the information contained in this application form may be used and relied upon by any lending institution in New Zealand hereafter known as 'the lender'. This may include all Registered Banks, Finance Companies, Solicitor Nominee funds, other recognized lenders and the lenders respective Mortgage Guarantee Insurance company. Details of lenders names and addresses are available on request.

I/We certify that the information given in this application is true and correct.

I/We certify that the answers given to the questions and statements made herein are true, correct and complete in every particular and are supplied by me/us with the intent that they may be relied upon by 'the lender' in extending credit to me/us that they correctly reflect the financial position of me/us at this date and that no information has been withheld that might affect 'the lenders' decision on this application.

I/We certify that I/We are not less than 18 years of age nor an undischarged bankrupt or liable under any proceedings under the Insolvency Act 1967 and its amendments.

I/We undertake to pay all costs in connection with the execution and registration of any security required by 'the lender' in the event of this application being approved and the withdrawal of such security when the loan is paid.

I/We undertake to pay (if applicable) 'the lenders' fee and to pay any holding interest that accrues until the funds or part thereof are uplifted or until 'the lender' is advised that the loan is not required.

I/We understand that 'the lender' accepts no liability or responsibility whatsoever for the value or condition of the property used/to be used as security for this loan, or whether it is suitable for my/our purposes, by reason of having carried out an inspection and/or valuation.

I/We have been made aware of and offered a Mortgage Protection Plan and have agreed to/declined to protect my/our loan.

Applicant 1 Signature

Applicant 2 Signature

Power of Attorney Signature

Date:

## Privacy Act

Pursuant to the PRIVACY ACT 1993 the following is brought to your attention:-

- a) This application collects personal information about you.
- b) This application is being collected to determine your eligibility for the credit you seek.
- c) The intended recipients of the information are the lender, credit reference agencies and your current and previous employer. Checks or enquiries of third parties by Ezy Finance or the lender that relate to any of the purposes stated above may result in disclosure of personal information about you to third parties.
- d) The information is being collected and held by Ezy Finance and 'the lender'.
- e) Failure to provide this information or provision of incorrect information may result in your application for credit being declined
- f) You do have rights of access to, and correction of, this information to the extent that it is not evaluative material pursuant to S.29(1)(b) Privacy Act 1993;
  - i I/We agree that all personal information held by Ezy Finance or 'the Lender' may be used by both Ezy Finance and 'the Lender' for the purpose of mailing to me/us the Applicant advice of any other products or services offered by either party.
  - ii I/We authorize the release at any time of all personal information held by:
    - a. any other credit providers, and credit reference agencies; and
    - b. any previous or current employer regarding my employment history and income: and
    - c. WINZ and/or IRD on income paid to us.
- iv I/We authorize Ezy Finance and 'The Lender' to disclose to their credit providers, credit reference agencies and any other party expressly authorized by me/us/the Applicant, at any time, personal information held by Ezy Finance and 'the Lender'
- g) In order that it can seek your views on its services and products it offers, 'the Lender' may provide your name, address and telephone number to reputable market research organizations. This information is selected at random and places you under no obligation to take part in the market research. The information is supplied in strict confidence to the research organization that cannot use it for any other purpose.

## Disclosures

Ezy Finance may pay a commission to any person or organization that refers prospective mortgage clients to them where a mortgage contract is effected with a lender. Disclosure is made pursuant to The Secret Commissions Act 1910, and specific details of any commissions payable will be provided to loan applicant upon request. Ezy Finance will receive brokerage from the lender upon settlement of your loan. Specific details of this brokerage will be provided to loan applicants upon request. In the following circumstances Ezy finance will charge NZD\$300 for the time, services and transport fees etc incurred to process a loan application: 1. Customer discontinuing the loan application for personal reason. 2. The loan is approved with anticipated terms and conditions, but the customer declines the offer. 3. Ezy Finance Ltd will not get the brokerage from the bank after processing the loan application because the customer has already approached the banks, either directly or through other brokers.