

Loan Application Form



APPLICANT 1 DETAILS

Individual Trustee Company Guarantor

<input type="text"/>		<input type="text"/>	
Company / Trust name		Company number	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of incorporation	Nature of business	Date of establishment (Trust)	Nature of Trust (e.g. family)

Mr Mrs Ms Miss Other:

Surname

First name

Middle name/s

Date of birth (DD/MM/YY): / /

Driver's licence number

Single Married Defacto Divorced Widowed

Full name of spouse

<input type="text"/>	<input type="text"/>	<input type="text"/>
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No. of dependants Age/s Home phone

<input type="text"/>	<input type="text"/>
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Work phone Mobile

Email

NZ / AU Citizen or NZ / AU Permanent Resident?

Yes No

If "No", Citizen / Resident of

Current address

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Suburb Town / City Postcode

<input type="text"/> (yrs)	<input type="text"/> (mnths)
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Time at current address

Own Home Renting Boarding With Parents

APPLICANT 2 DETAILS

Individual Trustee Company Guarantor

<input type="text"/>		<input type="text"/>	
Company / Trust name		Company number	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of incorporation	Nature of business	Date of establishment (Trust)	Nature of Trust (e.g. family)

Mr Mrs Ms Miss Other:

Surname

First name

Middle name/s

Date of birth (DD/MM/YY): / /

Driver's licence number

Single Married Defacto Divorced Widowed

Full name of spouse

<input type="text"/>	<input type="text"/>	<input type="text"/>
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No. of dependants Age/s Home phone

<input type="text"/>	<input type="text"/>
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Work phone Mobile

Email

NZ / AU Citizen or NZ / AU Permanent Resident?

Yes No

If "No", Citizen / Resident of

Current address

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Suburb Town / City Postcode

<input type="text"/> (yrs)	<input type="text"/> (mnths)
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Time at current address

Own Home Renting Boarding With Parents

Loan Application Form



APPLICANT 1 (cont'd)

Previous address (if less than 24 months in current address)

Suburb Town / City Postcode

Time at previous address (yrs) (mnths)

Occupation

PAYE: Full Time Part Time Casual Contractor Commission

Self-Employed: Sole Trader Company Partnership Trust

Other: Home Duties Pension

Employer's name

Company number (where self-employed) Length of employment (yrs) (mnths)

Previous occupation (complete if period of employment is less than 2 yrs)

Previous employer's name Length of employment (yrs) (mnths)

APPLICANT 2 (cont'd)

Previous address (if less than 24 months in current address)

Suburb Town / City Postcode

Time at previous address (yrs) (mnths)

Occupation

PAYE: Full Time Part Time Casual Contractor Commission

Self-Employed: Sole Trader Company Partnership Trust

Other: Home Duties Pension

Employer's name

Company number (where self-employed) Length of employment (yrs) (mnths)

Previous occupation (complete if period of employment is less than 2 yrs)

Previous employer's name Length of employment (yrs) (mnths)

LOAN DETAILS - Please provide appropriate documentation to support any income.

Annual Income

Applicant 1 (gross per annum)

Gross base income: \$

Overtime / shift allowance: \$

Commission: \$

Bonus: \$

Pension (type): \$

Self-employed assessable income: \$

Rental income(s): \$

Other income: \$

TOTAL GROSS INCOME: \$

Applicant 2 (gross per annum)

Gross base income: \$

Overtime / shift allowance: \$

Commission: \$

Bonus: \$

Pension (type): \$

Self-employed assessable income: \$

Rental income(s): \$

Other income: \$

TOTAL GROSS INCOME: \$

Loan Product Details

Resimac Prime: Standard Alt Doc

Resimac Specialist: Clear Plus Assist | **Income Verification:** Full Doc Alt Doc

Loan Term: (yrs) **Repayment Frequency:** Weekly Monthly Fortnightly

Loan Application Form



Loan Portion Details

	VARIABLE RATE	FIXED RATE	AMOUNT	INTEREST ONLY	MONTHLY R'PMNT
Portion 1:	<input type="checkbox"/>	(yrs)	\$	(yrs)	\$
Portion 2:	<input type="checkbox"/>	(yrs)	\$	(yrs)	\$
Portion 3:	<input type="checkbox"/>	(yrs)	\$	(yrs)	\$
Portion 4:	<input type="checkbox"/>	(yrs)	\$	(yrs)	\$
TOTAL:			\$		\$

Loan Purpose

What is the purpose of the proposed loan? Purchase Refinance Cash Out Other:

When is the loan required?

SECURITY PROPERTY 1			SECURITY PROPERTY 2		
<input type="text"/>			<input type="text"/>		
Address			Address		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb	Town / City	Postcode	Suburb	Town / City	Postcode
Security Type: <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment			Security Type: <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment		
\$ <input type="text"/>			\$ <input type="text"/>		
Estimated value			Estimated value		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Contact name for valuer access	Contact number for valuer access		Contact name for valuer access	Contact number for valuer access	

Your Solicitor / Conveyancer

Firm name

Contact name

Phone

Email

Accountant Details

Firm name

Contact name

Phone

Email

FUNDS POSITION (how transaction is to be funded)

Transaction Required	Funding Sources
Purchase price: \$ <input type="text"/>	Sales proceeds: \$ <input type="text"/>
Refinance (incl. any fees of outgoing lender): \$ <input type="text"/>	Own funds (source): \$ <input type="text"/>
Home improvements: \$ <input type="text"/>	Loan amount: \$ <input type="text"/>
Legal fees: \$ <input type="text"/>	Borrowed from another source: \$ <input type="text"/>
Loan fees: \$ <input type="text"/>	KiwiSaver® deposit: \$ <input type="text"/>
Other: \$ <input type="text"/>	Gift / other: \$ <input type="text"/>
TOTAL: \$ <input type="text"/>	TOTAL: \$ <input type="text"/>

Assets

	SECURITY	VALUE		VALUE
Existing property (home):	<input type="checkbox"/>	\$ <input type="text"/>	Home contents:	\$ <input type="text"/>
Other property 1:	<input type="checkbox"/>	\$ <input type="text"/>	Savings:	\$ <input type="text"/>
Other property 2:	<input type="checkbox"/>	\$ <input type="text"/>	Superannuation:	\$ <input type="text"/>
Vacant land:	<input type="checkbox"/>	\$ <input type="text"/>	Other 1:	\$ <input type="text"/>
Motor vehicle 1:		\$ <input type="text"/>	Other 2:	\$ <input type="text"/>
Motor vehicle 2:		\$ <input type="text"/>	Other 3:	\$ <input type="text"/>
TOTAL OWNED:		\$ <input type="text"/>		

Liabilities

	LENDER & ACCOUNT NUMBER	LIMIT	BALANCE	MONTHLY R'PMNT	REFINANCE
Existing mortgage (home):		\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Existing mortgage:		\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Existing mortgage:		\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Personal loan 1:			\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Personal loan 2:			\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Lease / hire purchase:			\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Credit card 1:		\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Credit card 2:		\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Credit card 3:		\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Tax:			\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
MOJ / WINZ, Student Loans			\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Child Maintenance / Support Payments				\$ <input type="text"/>	
Rent / Board				\$ <input type="text"/>	
Other 1:		\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Other 2:		\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Other 3:		\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
TOTAL OWED:		\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	

MONTHLY LIVING EXPENSES - Completion is mandatory

Basic

Owner occupied basic household and property (utilities, rates, body corp fees, repairs) - **Mandatory**

Investment household and property (utilities, rates, body corp fees, repairs) - **Mandatory**

Rented property costs (housing on property that is rented including utilities, repairs and maintenance and other household items) - **Mandatory**

Food (groceries, takeaway) - **Mandatory**

Transport (registration, insurance, maintenance, fuel, parking, tolls, public) - **Mandatory**

Clothing and personal care (incl. cosmetics, grooming) - **Mandatory**

Other (anything not categorised above and included financials):

TOTAL:

Additional

Insurance (health, home, contents, life, TPD) - **Mandatory**

Communications (phones, internet, TV) - **Mandatory**

Medical expenses (prescriptions, optical, dental) - excl. health insurance

Government Education (fees, books, uniforms, activities)

Childcare

Recreation and entertainment (restaurants, memberships, subscriptions, holidays)

Other (anything not categorised above and included financials):

TOTAL:

TOTAL LIVING EXPENSES:

Comments

APPLICANT/S DECLARATION

I/we declare that, to the best of my/our knowledge and belief, the facts, information and statements set out in this application are true and complete and that no information which might affect the decision of Resimac Ltd (the Manager) has been withheld.

I/we authorise the Manager to confirm and exchange credit information.

I/we undertake to supply to the Manager any information or facts relevant to this application which may become available or arise after this application for a loan.

I/we acknowledge that this application for a loan shall form the basis upon which the Manager shall determine whether to grant me/us credit and that as such the Manager relies upon the statements contained herein as being accurate and a full disclosure of all details requested and relevant to this application.

I/we understand that it is a condition of the Credit Provider's Lending Policy that all loans may be required to be covered by mortgage loss insurance.

I/we authorise the Manager to provide details of this loan application to the Land/Agent/Builder and/or the Land Broker/Solicitor named within, who will also be advised of the result of the application.

I/we acknowledge that any valuation report commissioned by the Manager is prepared for the confidential use of the Manager in determining whether an advance should be made and that approval of any advance does not imply any warranty by the Manager or its valuer that the purchase price is reasonable or that the property is free from defects.

I/we understand and acknowledge that if this loan application is approved, the Manager may pay an introduction fee or commission to a third person for the introduction of the loan business.

In consideration for the Manager undertaking the work required to submit my/our application for finance to the Credit Provider for approval, I/we agree to pay all valuation costs in relation to this loan application.

I/we have read and understood the particulars which have been completed in this application and declare that they are true and complete and contain no material omission and have been made

to the Manager to enable the Manager to determine whether or not to provide finance.

I/we warrant that I/we am/are not an undischarged bankrupt and that there is/are no outstanding judgements or claims against me/us.

I/we understand that this is an application only and as such does not imply that a loan will be offered or approved and agree that no reason shall be given should this application be rejected.

I/we understand and acknowledge that the Manager recommends that each applicant seeks independent legal or other financial advice prior to entering into any credit contract that the Manager may offer to the Applicant(s) as a result of this application or any related guarantee.

I/we understand and acknowledge that any approval of this application by the Manager will be on such terms and conditions (including conditions as to interest rate) as the Manager shall choose.

I/we state that I/we am/are over the age of 18 years and that I/we have read, understood and agree with each and every part of this application.

I/we acknowledge that in receiving this application, the Manager may be acting as agent for a credit provider and that all references to the Manager in this Declaration shall include a reference to the Credit Provider.

I/we have never been a shareholder or officer of any company of which a manager, receiver, and/or liquidator has been appointed .

I/we have not submitted an application in respect of this loan to any other lender.

I/we do not have any unsatisfied default/judgement entered in any court against me/us or any company of which I/we are a shareholder or officer of.

I/we have disclosed all assets and liabilities.

I/we do not live in a remote area (more than 250km from the nearest urban centre with a population of less than 2,500).

I/we have provided details of any conflicts of interest relating to this application.

Have you experienced any past difficulties repaying any of your debts, or currently experiencing difficulty servicing your existing financial commitments? (If **Yes**, please comment below): Yes No

Do you foresee changes to your current financial situation over the ensuing 12 months and longer term 2-5 years (i.e. employment, income and expenditure commitments etc.)? (If **Yes**, please complete the following): Yes No

What is the foreseeable change?

When is this likely to occur and for how long?

What is the plan to meet ongoing financial obligations?

APPLICANT/S DECLARATION (cont'd)

Where the loan term exceeds your expected retirement age, please describe below how you would service the loan (i.e. by sale of another asset, downsizing your principal place of residence, sale of an investment property or the use of your superannuation funds).

Note: If downsizing or selling an investment property or other asset, please also provide details such as expected sale price, when you anticipate to initiate the sale and anticipated funds remaining (post sale). Possible future inheritance is not considered acceptable and can therefore not be considered.

Please ensure you attach any supporting documents such as your superannuation balance statement, ownership of assets etc.

Independent legal advice and/or independent financial advice may be requested if any doubt exists to the appropriateness of the above and / or serviceability of the loan past the standard age of retirement. In this event, Resimac may condition the requirement to seek independent legal advice and/or independent financial advice prior to providing you unconditional approval.

Where Resimac considers the above as unacceptable, the loan term will be reduced to within standard retirement age. In this event, serviceability will be assessed against the reduced loan term.

Business Purpose Declaration

I/We declare that the credit to be provided to me / us by Resimac is to be applied wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property

IMPORTANT - you should only sign this declaration if the loan is wholly or predominantly for business purposes or investment purposes other than investment in residential property. By signing this declaration you may lose your protection under the National Credit Code.

Applicant signature

Date (DD/MM/YY): / /

Applicant signature

Date (DD/MM/YY): / /

PRIVACY CONSENT & ACKNOWLEDGEMENT

Resimac Home Loans Limited and its related entities, subsidiaries, successors, assigns, agents and associates ("Resimac Home Loans") understands that privacy is important. We are committed to ensuring that personal information is handled properly by our staff and our service providers. We comply with the Privacy Act (1993) ("Act"). This Privacy Statement is to make each individual that provides personal information to us aware of matters required to be disclosed by the Act in relation to that person's personal information (such as name, address and contact details).

Resimac Home Loans will only collect, hold and use personal information:

- to assist us in the provision of our products and services provided to you;
- informing you of other products and services, including third party products and services;
- that is necessary for our business purposes, including, amongst other things, improving our products and services, conducting market research or data analysis and processing, and administering the products and services provided to you; and
- to action any request made by you.

If you do not provide the personal information required, Resimac Home Loans may not be able to provide you with its products and services.

For the above purposes, we may need to share and/or collect personal information with or from other organisations or people as we see fit. Commonly, organisations or people we would share such information with include:

- other entities with the Resimac Home Loans group, including successors and assigns
- agents, contractors and service providers to Resimac Home Loans
- your employer/s or referees
- originators / introducers
- rating agencies
- mortgage insurers
- title insurers
- funders
- your or our professional advisers
- financial institutions and securitisers
- other credit providers
- your bank
- government and other regulatory bodies
- law enforcement agencies
- debt collectors
- trustee companies

Resimac Home Loans may use the services of credit reporting agencies on an ongoing basis for purposes relating to the provision of credit to you (or any related person), and may

exchange information about you with those agencies, including default information. Those agencies may retain that information and provide that information to other customers who use their credit reporting services.

Resimac Home Loans uses all reasonable efforts to ensure that any personal information collected is held securely. Resimac Home Loans will only keep personal information it needs or is required by law to keep and will dispose of such information when it has no further need to use it or it is required or permitted by law.

We make every effort to keep any personal information up to date and accurate. Individuals may access their personal information and request changes, modification or correction of personal information by calling your usual contact at Resimac Home Loans or contacting our Privacy Officer whose details are below. Individuals may also request full details of every organisation or person to whom Resimac Home Loans has disclosed his or her personal information.

If you have a complaint or require further information about how Resimac Home Loans handles personal information or any privacy issues please contact our Privacy Officer on the contact details below. We welcome your questions and comments about privacy.

Resimac Home Loans

Level 1, 280 Parnell Road, Auckland 1052
PO Box 37066, Parnell, Auckland 1151
Phone: 0800 38 48 58 | Fax: 0800 86 329 87
Email: customerassist@resimac.co.nz

CONSENT TO USE OF PERSONAL INFORMATION

I/We consent to the collection and use of my/our personal information by Resimac Home Loans or any other organisation or person as set out in the Privacy Statement above.

ACCEPTANCE AND ACKNOWLEDGEMENT

By signing this form I/we accept and acknowledge that the declarations and consents made by me/us in this form shall apply to all forms completed by me in connection with my/our finance application (including the Application Form of the New Zealand Mortgage Brokers Association).

Signature (Applicant / Guarantor 1)

Name in print

Date: / /

Signature (Applicant / Guarantor 2)

Name in print

Date: / /