

# Home Loan Application

## Who is this application for?

For me only     For me and another person     For a Trust     For a Company

## Borrowing Requirements

Pre Approval     New Purchase    Settlement Date    

D	D	M	M	Y	Y	Y	Y
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Refinance     Top Up    Finance Date    

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Construction     Bridging     Routine     Urgent

## Borrower / Guarantor Details

<b>Applicant 1</b>	<input type="text"/>	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor
<b>Applicant 2</b>	<input type="text"/>	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor
	<input type="text"/>	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor
<b>Trust/Company name</b>	<input type="text"/>	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor

## YOUR SOLICITOR

### What's the name and address of your solicitor?

Name

Firm

Address

### What's their phone number, fax number, and email address?

Phone (  )     DX

Email

## If a construction loan

If some, or all, of the loan will be used for construction please complete this section.

**Are you going to be living in the property once it has been completed?**     Yes     No

**Is the development contract for a fixed price?**     Yes     No

**Is the development by a registered master/certified builder?**     Yes     No

**How long is construction scheduled to take?**     Months

# Home Loan Application

## Applicant 1

What's your name, date of birth and gender?

Mr  Mrs  Miss  Ms

First names

Last name

Date of birth  Male  Female

Phone( ) Phone( )

Email

What's your relationship status?

Single  Couple

How many dependants do you have and how old are they?

dependants

Are you a permanent New Zealand resident?

Yes  No, I'm a resident of

What is your country of citizenship?

NZ  Other

Where do you live, and how long have you lived there?

In my own home  I rent  With relatives  
 I board  In accommodation provided by my employer

Address

for  years and  months

If less than 2 years, what was your previous address, and how long did you live there?

Address

for  years and  months

Who do you currently work for, and how long have you worked there?

Co.

Occupation

for  years and  months

Who did you work for before that, and for how long?

Co.

Occupation

for  years and  months

What's your IRD number?

## Applicant 2

What's your name, date of birth and gender?

Mr  Mrs  Miss  Ms

First names

Last name

Date of birth  Male  Female

Phone( ) Phone( )

Email

What's your relationship status?

Single  Couple

How many dependants do you have and how old are they?

dependants

Are you a permanent New Zealand resident?

Yes  No, I'm a resident of

What is your country of citizenship?

NZ  Other

Where do you live, and how long have you lived there?

In my own home  I rent  With relatives  
 I board  In accommodation provided by my employer

Address

for  years and  months

If less than 2 years, what was your previous address, and how long did you live there?

Address

for  years and  months

Who do you currently work for, and how long have you worked there?

Co.

Occupation

for  years and  months

Who did you work for before that, and for how long?

Co.

Occupation

for  years and  months

What's your IRD number?

# Home Loan Application

## Applicant 1 - Income

What's your main source of income?

- Full-time work     Self-employed     ACC  
 Permanent part-     Contract work     WINZ

Other  eg. seasonal work,

How much money do you earn each year, before tax?

\$  in base income  
excluding overtime or commission

\$  from other employment  
eg. second job, casual work

Job

\$  from other income  
eg. overtime, commission, interest,

\$  In net profit before tax  
for self-employed applicants only...

\$  **A** Total

## Applicant 2 - Income

What's your main source of income?

- Full-time work     Self-employed     ACC  
 Permanent part-     Contract work     WINZ

Other  eg. seasonal work,

How much money do you earn each year, before tax?

\$  in base income  
excluding overtime or commission

\$  from other employment  
eg. second job, casual work

Job

\$  from other income  
eg. overtime, commission, interest,

\$  In net profit before tax  
for self-employed applicants only...

\$  **B** Total

Your combined Rental Income	Weekly Rent	Annual Rent	Applicant 1	Applicant 2
Address <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/> %
	\$ <input type="text"/>	\$ <input type="text"/>	<b>C</b> Total	

What's your total income?

Total income **A** \$  + **B**  + **C**  = \$

## Your Assets

What home or investment properties do you own?

Type	Address	Value	Applicant 1	Applicant 2
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/> %

What motor vehicles do you own?

Make	Model	Value	Applicant 1	Applicant 2
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/> %

What savings and investments do you have?

Bank/Institution	Type	Value	App 1	App 2	Deposit Use
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/> %	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/> %	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/> %	<input type="text"/>

What KiwiSaver or Superannuation do you have?

Provider	Type	Value	App 1	App 2	Deposit Use
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/> %	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/> %	<input type="text"/>

How much are your contents insured for?  Insurer:  \$

**What's your total assets?** \$

# Home Loan Application

Your Liabilities Expenses	Provider	Limit	Balance	Repayment
Existing Home Loan – Owner Occupied		\$	\$	\$
Existing Home Loans – Rental 1		\$	\$	\$
Existing Home Loans – Rental 2		\$	\$	\$
Personal Loan		\$	\$	\$
Credit Card 1		\$	\$	\$
Credit Card 2		\$	\$	\$
Store Card 1		\$	\$	\$
Store Card 2		\$	\$	\$
Hire Purchase		\$	\$	\$
KiwiSaver Contributions – Applicant 1		\$	\$	\$
KiwiSaver Contributions – Applicant 2		\$	\$	\$
Other Superannuation – Applicant 1		\$	\$	\$
Other Superannuation – Applicant 2		\$	\$	\$
Student Loan – Applicant 1		\$	\$	\$
Student Loan – Applicant 2		\$	\$	\$

Child Care Costs			\$	\$
Education Costs			\$	\$
Transportation			\$	\$
Other including all insurances (ex health)			\$	\$
Utilities including rates			\$	\$
Clothing			\$	\$
Food			\$	\$
Healthcare including insurance			\$	\$

<b>What's your total liabilities &amp; expenses?</b>		\$	\$	\$
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## Your Insurances

### House Insurance

The lender requires your house to be insured before you can drawdown any lending. You will be arranging your house insurance through:

Keystone Advice Group
  The Bank
  Other

### Lender's Mortgage Insurance

If the lender requires your home loan to be insured under a Lender's Mortgage Insurance policy, you will be informed. You will be required to pay the premiums for this and it may take the form of a one off fee or a margin added to your interest rate. Any benefit under that Lender's Mortgage insurance cover will be the Lender's.

### Personal Risk Protection Insurances

Taking on additional debt is an appropriate time to review your personal risk protection insurances. Consider the following if either applicant were:

- to die
- no longer able to generate an income for an extended period of time
- to suffer a major trauma such as heart attack, stroke, or cancer

Insurances you currently have in place:

Type	Provider	Applicant 1 Sum Insured	Applicant 2 Sum Insured
Term Life		\$	\$
Trauma		\$	\$
TPD		\$	\$
Income Protection		\$	\$
Mortgage Protection		\$	\$
Health		\$	\$

You will be arranging your personal risk insurance through:

Keystone Advice Group
  The Bank
  Other

# Home Loan Application

## Your home loan options

How much is the property and how much do you need to borrow?

\$	<b>D</b>	Property price or value
\$	<b>E</b>	Deposit
\$	<b>D</b> - <b>E</b>	Amount you need to borrow

When would you like your repayments to begin?

D	D	M	M	Y	Y	Y	Y	Date
---	---	---	---	---	---	---	---	------

How frequently would you like to make your repayments?

Weekly  Fortnightly  Monthly

How long do you want to repay the loan?

		Years (maximum)
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## Security Details

### Security 1

New  Existing

Property address

Street address	
Suburb	City

Zoning

Residential  Commercial  Rural

Bank / security value

Valuation type and date

Purchase  Govt  Registered

Other

D	D	M	M	Y	Y	Y	Y	Valuation date
---	---	---	---	---	---	---	---	----------------

Property type

Std  Apartment  Attached unit

Lifestyle

Other

Ownership type

Owner  Investment

Property owned by

Borrower  Guarantor

Legal type

Freehold  Leasehold  Cross leased

Unit title  Company title

Other

### Security 2

New  Existing

Property address

Street address	
Suburb	City

Zoning

Residential  Commercial  Rural

Bank / security value

Valuation type and date

Purchase  Govt  Registered

Other

D	D	M	M	Y	Y	Y	Y	Valuation date
---	---	---	---	---	---	---	---	----------------

Property type

Std  Apartment  Attached unit

Lifestyle

Other

Ownership type

Owner  Investment

Property owned by

Borrower  Guarantor

Legal type

Freehold  Leasehold  Cross leased

Unit title  Company

Other

## Scope of Service

### Advice you are seeking/Our reason(s) for meeting

*e.g. You would like to purchase a property. You have some funds to invest*

The categories my Advice will include: Lending

## Advice Type

### The type of Advice I will be providing

Personalised Advice	Product Limited Personalised Advice	Client Limited Personalised Advice	Client Instructed Advice	Class Advice	No Advice
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## Privacy Act

### Privacy Information

We are bound by the Privacy Act 1993. Full details of our privacy policy are available on our [website](#)

## Authorisations

### Customer Declaration

- I/We consent to receiving electronic messages and information regarding my client needs analysis and any other products, services or promotions offered by Keystone Advice Group and its suppliers and agree, pursuant to the Unsolicited Electronic Messages Act 2007, that the person sending any such message need not include a functional unsubscribe facility in the message.
- I/we authorise Keystone Advice Group to engage with \_\_\_\_\_ with respect to my \_\_\_\_\_ policy/facility held with them.
- I/We understand the services being provided are restricted to the scope of service indicated above. In particular, the services are not and should not be taken to be taxation or legal advice.
- I/We acknowledge receipt of my Adviser's Primary Disclosure Statement version number \_\_\_\_\_ and dated \_\_/\_\_/\_\_.
- I/We acknowledge receipt of my Adviser's Secondary Disclosure Statement version number \_\_\_\_\_ and dated \_\_/\_\_/\_\_.
- I/We agree to pay a fee of \$\_\_\_\_\_ for the services to be provided.

Full Name

Signature

Date

Full Name

Signature

Date

Adviser Name

Signature

Date

## Types of Advice

**Personalised Advice** – Advice that is specific to you taking into account relevant personal circumstances

**Product Limited Personalised Advice** - Advice is limited by you, the client, to product-specific advice

**Client Limited Personalised Advice** - The advice is limited because you, the client, do not want to provide answers to all questions or because you would prefer to provide some information directly to a product provider

**Client Instructed Advice** - You, the client, would like to acquire a particular product (e.g. an investment) but you do not want me, the AFA to consider the suitability of the product to your needs.

**Class advice** - Advice that provides generic recommendations that do not take into account your particular personal information or situation.

**Execution Only / No advice** - Provision of information without advice.

# Home Loan Application

I understand that the Adviser provides a mortgage consultancy service for its clients requiring mortgage finance secured (generally, but not exclusively) by residential property. Further, I understand that the Adviser does not charge me for these services (unless specifically negotiated in advance), but receives a commission from the lender providing the loan. The Adviser is not an employee, agent, partner, nor joint venture partner of, nor does the Adviser act on behalf of, the lender.

I am aware that the personal information collected in this form and in the course of my dealings with the Adviser names in this application ("Adviser") is collected initially for the purposes of assessing my application for mortgage finance. If my application is successful, I understand that the information will be used by the Lender for the purpose of administering the loan, and by the Lender and Adviser for administering any ongoing commission payments to the Adviser.

If the Adviser has an arrangement with the Lender that the Lender will pay an ongoing commission over the term of my loan, the Lender will periodically disclose the loan balance to the Adviser. I understand that the Adviser and Lender might also use my personal information for the purposes of market research and from time to time notify me of products or services that may be of interest to me.

I am aware that the Lender will, from time to time, make the information available to the Lender's mortgage insurer (if any), any person with whom the Lender proposes to enter into contractual arrangements, any security trustee and any assignee or potential assignee of the Lender's rights (the "Recipients"). The name and address of the Adviser Business that will hold the information is:

Keystone Advice

PO Box 15-250 New Lynn 0640

and also any lenders approached by the Adviser in the course of arranging the loan. I understand that I am not required by law to provide any personal information to the Adviser, but my failure to do so might prejudice my chances of obtaining finance.

**I authorise:**

- The Adviser, the Lender and the Recipients to collect personal information about me from third parties including, but not restricted to, credit reporting agencies, banks and employers, and for those third parties to disclose information to the Adviser, the Lender and the Recipients.
- The Lender to disclose my personal information to the Adviser during the term of the loan in order to answer my queries or assist me with my financial arrangements as my circumstances change.
- The Adviser, the Lender and the Recipients to disclose my personal information to credit reporting agencies and also to any third party making an authorised enquired about me.
- The credit reporting agencies of the Adviser, the Lender and the Recipients 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 the Adviser, the Lender and the Recipients to provide 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 the Adviser, the Lender and the Recipients to provide my personal information to its customers using their credit reporting services.

The Adviser, the Lender and the Recipients to use the services of their credit reporting agencies in future for the purposes related to the provision of the loan and/or any other credit to me. This authorisation shall include the use of any monitoring services to receive updates about me if any of the personal information held about me changes.

The Adviser, the Lender and the Recipients to give information to credit reporting agencies about my default in any payment obligations.

The credit reporting agencies of the Adviser, the Lender and the Recipients 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 1993, I have a right to request access to and correction of any personal information held by the Adviser, or by the Lender.

**I confirm;**

that the information contained in this application is true and correct

that I am to meet legal and valuation costs

I am not registered for GST and will not be respect to the security property

I am/will be registered for GST but the security property is not/will not be used for the purposes of a taxable activity

I am/will be registered for GST and the security property is/will be used for the purposes of a taxable activity

Please delete those not relevant.

**Risk Review**

I acknowledge that, as part of the intended financing transaction, I should review my personal risk insurance requirement. I understand that should my circumstances change before the loan is repaid, I am responsible for continuing to make loan payments. In the event of my death, I understand that it will be my estate's responsibility to make the loan repayments and/or to pay off any loan balance. The signing of this application form in no way implies an application has been made to the Adviser for such a review. The Adviser may receive a commission for the writing or referral of any personal risk insurance.

My signature

DDMMYYYY Today's date

Other applicant's signature

DDMMYYYY Today's date

In this statement terms (such as "I", "me" and "my") include the plural ("we", "us" and "our") where appropriate. The terms: "Adviser" means the person and / or firm who is attempting to arrange mortgage finance on your behalf; "Lender" includes a prospective lender from whom the Adviser seeks mortgage finance on your behalf, and includes banks, finance companies, lenders' mortgage insurers and all other financial institutions and financing sources.

**OFFICE USE ONLY**

**Declaration**

**Loan completed by**

Louise Taylor

Adviser signature

I confirm I have physically identified the client (s), and I have verified their income, employment, assets and liabilities and retained copies of the identification as noted in Sections 3 and 4.