

HOME LOAN APPLICATION FORM

Your personal details (First Applicant)

Title Mr/Mrs/Miss/Ms/Dr/other _____

First name(s) _____

Last name _____

Is this application in your personal capacity or in your capacity as the trustee of a trust or as a guarantor of a company _____

Date of birth _____ Passport no./Driver's licence _____

Marital Status Married Separated Divorced
 De facto Single Widowed

Number of dependants _____ Age(s) _____

Country of birth _____

Residency NZ resident Citizen Other (specify) _____

Current address _____

 _____ Postcode _____

How long have you been there? _____

Postal address (if different from above) _____

Previous address (if less than 3 years) _____

Home phone _____

Mobile _____

Work phone _____ Fax _____

Email _____

Occupation (First Applicant)

Your occupation _____

Full-time Part-time Permanent Casual Contract

Your employer _____ Self

Address _____

Contact _____ Phone _____

How long have you been there? _____

Your previous employer (if less than 3 years) _____

Address _____

Contact _____ Phone _____

How long were you there? _____

How much do you earn annually?

Gross income \$ _____
 (Your income including wages/salary, excluding overtime)

Self employed \$ _____

Other income \$ _____

Bonuses or commission \$ _____

Rental income \$ _____

Total \$ _____

Your personal details (Joint Applicant)

Title Mr/Mrs/Miss/Ms/Dr/other _____

First name(s) _____

Last name _____

Is this application in your personal capacity or in your capacity as the trustee of a trust or as a guarantor of a company _____

Date of birth _____ Passport no./Driver's licence _____

Marital Status Married Separated Divorced
 De facto Single Widowed

Number of dependants _____ Age(s) _____

Country of birth _____

Residency NZ resident Citizen Other (specify) _____

Current address _____

 _____ Postcode _____

How long have you been there? _____

Postal address (if different from above) _____

Previous address (if less than 3 years) _____

Home phone _____

Mobile _____

Work phone _____ Fax _____

Email _____

Occupation (Joint Applicant)

Your occupation _____

Full-time Part-time Permanent Casual Contract

Your employer _____ Self

Address _____

Contact _____ Phone _____

How long have you been there? _____

Your previous employer (if less than 3 years) _____

Address _____

Contact _____ Phone _____

How long were you there? _____

How much do you earn annually?

Gross income \$ _____
 (Your income including wages/salary, excluding overtime)

Self employed \$ _____

Other income \$ _____

Bonuses or commission \$ _____

Rental income \$ _____

Total \$ _____

Corporate Borrower / Trust

Company name or Trust name

Business address

Registered office

Principal activity

Names of trustees

Personal particulars of directors/shareholders/adult beneficiaries acting as guarantors to be completed within the above section for personal particulars (please attach details if necessary)

Loan Details

This is a New loan Top-up

Purchase Refinance

First mortgage Second mortgage

For Residential dwelling for owner occupation Residential investment property

Holiday home for private use Rural lifestyle property for private use

Renovations / improvements Other (give details)

Details

Loan amount required \$

Loan term in months 3 6 9 12 24 Other (give details)

Loan type Fixed rate interest only

Fixed rate principal and interest

Payments Weekly

Fortnightly

Monthly

Funds Position

FUNDS REQUIRED

Purchase price or refinance \$

Refinance other debts \$

Legal fees (est) \$

Application fees \$

Mortgage insurance fees (est) \$

Valuation fees \$

Other fees (if applicable) \$

Total \$

FUNDS AVAILABLE

Deposit paid* \$

Own funds (other than deposit) \$

Gift/Other borrowings \$

Other (detail) \$

Total available \$

Plus loan amount requested \$

Total \$

*Please provide information to confirm your deposit, e.g. the last 3 months bank statements.

Security Details (one)

Security Details (two)

Address

Address

Suburb City

Suburb City

Proposed use Owner occupied Rental Holiday home

Proposed use Owner occupied Rental Holiday home

Type Existing New home Lifestyle block Vacant land

Type Existing New home Lifestyle block Vacant land

Ownership entity Personal Trust Company

Ownership entity Personal Trust Company

Purchase price \$ Date of settlement

Purchase price \$ Date of settlement

Valuation \$ RV CV / GV

Valuation \$ RV CV / GV

Expected rental (Investment property) \$

Expected rental (Investment property) \$

(Please enclose current tenancy agreement or a supporting letter from your Real Estate Agent showing expected rental)

What do you own? (Assets)

(For joint applicants, combine assets)

Total cash and savings	\$
Deposit paid (if new purchase)	\$
Shares, superannuation and other managed funds	\$
KiwiSaver	\$
Property (address)	
1.	\$
2.	\$
3.	\$
Vehicles (how many?)	\$
Personal/household items	\$
Other (specify)	\$
Total	\$

What do you spend? (monthly)

(For joint applicants, combine outgoings)

Other home loan repayments (specify lender)
Include loans being refinanced by this application

1.	\$
2.	\$
3.	\$
Personal loans	\$
Car loans	\$
Student loans	\$
Other loans / Hire purchase	\$
Rent / Board	\$
Rates & Insurance (house & contents)	\$
Body corporate fee / Ground rent	\$
Utilities (power, phone, gas, water)	\$
Mobile phone / Internet / Pay TV	\$
Life insurance / Health insurance	\$
Medical / Dentist	\$
Food	\$
Entertainment	\$
Clothing / Footwear	\$
Motor vehicle costs (rego, WOF, insure)	\$
Transport cost (petrol, parking, public)	\$
School / Education fees	\$
Child care costs	\$
Child support / family support	\$
Donations / Tithing	\$
Superannuation / Savings	\$
Other non-discretionary expenditure (specify)	\$
Total	\$

What do you owe? (Liabilities)

(For joint applicants, combine liabilities)

Other home loans (specify lender and address)

1. Lender	\$
Address	
2. Lender	\$
Address	
3. Lender	\$
Address	
Bank overdraft	\$
Bank loans	\$
Student loan	\$
Credit and store cards (state card issuer)	
1.	\$
Limit	
2.	\$
Limit	
3.	\$
Limit	
Taxation liability	\$
Lease/Hire purchase	
1.	\$
2.	\$
3.	\$
4.	\$
Other (specify)	\$
(contingent liabilities or guarantees given to other parties)	\$
Total	\$

Assets minus Liabilities (Net worth) Total \$

Who is your Solicitor?

Solicitor _____
Firm _____
Telephone _____
Fax _____
Email _____

Who is your Accountant?

Accountant _____
Firm _____
Telephone _____
Fax _____
Email _____

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

- (a) This application collects personal information about you, initially for the purpose of assessing your application for finance, and may be given to a number of lenders. Any reference to a lender ("Lender") includes a reference to any nominee or trustee for the Lender and any person providing administration services to the Lender;
- (b) The personal information may be made available to the Lender's mortgage insurer (if any), any person with whom the Lender enters into contractual arrangements, and any person providing administration services to the Lender, any security trustee and any assignee of the Lender's rights ("the Recipients");
- (c) The personal information is being collected and held by the Lender. Where the information may be readily retrieved you have the right to access to it (to the extent it is not evaluative material pursuant to section 29(1)(b) of the Privacy Act 1993) and the right to request correction;
- (d) You are not required by law to provide any personal information, but your failure to do so may prejudice your chances of obtaining finance;
- (e) In making this application you authorise:
 - the Lender and the Recipients to send you details of any other products or services provided, managed or promoted by them;
 - the Lender and the Recipients to make all necessary enquiries and receive information concerning your credit rating, residence and employment from other credit providers, credit reporters, your employer, solicitor, accountant and other named persons as is necessary for the purposes of considering this application, your insurance requirements, and the administration and protection of any credit provided. You agree that this authority may be provided to such parties for these purposes;
 - the Lender to utilise any credit reporters' monitoring services to receive updates if the information held about you changes;
 - the Lender to give your personal information (including without limitation, payment default information) to credit reporters for the above purposes and for those credit reporters to hold the information on their systems and disclose it to authorised users of the credit reporters' services;
 - the Lender to disclose to any credit provider named in a credit report relating to you information about your creditworthiness and credit history;
 - the Lender to disclose (if necessary) your information to any person appointed to assist in the enforcement of any agreement between you and the Lender;
 - the Lender and the Recipients to supply to any guarantor or proposed guarantor upon request, details of this application, your personal information, and payment details including your outstanding loan balance.

I/we undertake to you as follows:

a) The Property

The property at _____ is used or is to be used for:

- residential purposes - owner occupied dwelling only
- residential purposes - rental investment only
- (other) _____

(please tick above and delete those not relevant - add extra confirmations for all security properties).

b) The Borrower

- I/we are not registered for GST.
- I/we are registered for GST but the security property is not used for the purposes of a taxable activity
- I/we are registered for GST and the property is used for the purposes of a taxable activity, namely _____ and we are claiming / have claimed GST

(please tick above and delete those not relevant).

c) General Declarations

- I/We have not been declared bankrupt.
- I/We have not had any judgments entered against me/us.
- The information contained in this application is true and correct.
- I/We have not withheld any information on my/our financial position or commitments that might affect the decision of the Recipients specified above in respect of this application.
- I/We are not aware of any present circumstances or likely future circumstances which will affect our ability to make payments due without suffering substantial hardship.
- The application is the property of the Recipients.
- I/We will pay the fee for a valuation report on the property if required.
- The valuation remains the property of the Recipients.

Should you be unable to declare as above, please advise full details.

Proposed First Applicant

Signature _____ Date _____

Proposed Joint Applicant/Guarantor

Signature _____ Date _____

Guarantor

Signature _____ Date _____

CHECK LIST

Evidence of Income

Wage and salary earners

- Letter from your employer or
- Three consecutive current payslips (originals)

Commission earners

- Last 12 months commissions detailed and signed by person paying them and
- Tax statements for the last two years

Self Employed or Companies/Trusts

- Balance sheet and income statement for the last two years or
- Tax statements for the last two years

Identification

For Individuals

- Passport or
- Drivers licence and birth certificate or
- Drivers licence and any one of the following: New Zealand bank debit, credit card or EFTPOS card, or bank statement (less than 12 months' old) in your name
- Proof of address (recent telephone, rates or power account or a bank statement or a letter from a Government department, confirming your residential address)

For Companies

- A copy of the certificate of incorporation

For Trusts

- A copy of the trust deed
- ID (as above) for each named beneficiary (where there are up to and including 10 beneficiaries)

Evidence of deposit when purchasing

- Such as your latest three months bank statements / investments certificates

Copy of signed sale and purchase agreement

- For property being purchased
- For properties being sold (if applicable)

If you are refinancing

- Most recent statement of Loan Account (covering the previous 6 months) for all debts being refinanced

For rental properties

- Current tenancy agreement or
- Letter from real estate agent showing expected rental

Copy of valuation report

- This should be from a registered valuer or
- Government valuation

Please check

- Is the application form complete and signed by all applicants?
- Has the Declaration and GST Undertakings form been completed?
- Has the Privacy Act form been dated and signed by all applicants?
- Have you sent your application by fax? If you have, please send the original to General Finance before settlement date.
- Is your house insured?*

*Before the loan can be drawn down, your house must be insured.

Please forward completed Application Form to

General Finance Limited
PO Box 74-212, Greenlane, Auckland, 1546
Ground Floor, 638 Great South Road, Greenlane, Auckland, 1051
Telephone 09 526 5000
Facsimile 09 579 7795
www.general.co.nz
loans@general.co.nz