

Loan Application Form



APPLICANT 1

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

<input type="text"/>	<input type="text"/>
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If "No", Citizen / Resident of

Visa type

Current address

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Suburb

Town / City

Postcode

<input type="text"/>	<input type="text"/>
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(yrs)

(mnths)

Time at current address

Own Home
 Renting
 Boarding
 With Parents

APPLICANT 2 / GUARANTOR

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
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Full name of spouse

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

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Email

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Visa type

Current address

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Suburb

Town / City

Postcode

<input type="text"/>	<input type="text"/>
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(yrs)

(mnths)

Time at current address

Own Home
 Renting
 Boarding
 With Parents

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APPLICANT 1 (cont'd)

Previous address (if less than 24 months in 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 previous address

Occupation

PAYE: Full Time Part Time Casual Contractor
 Commission

Self-Employed: Sole Trader Company
 Partnership Trust

Other: Home Duties Pension

Employer's name

<input type="text"/>	<input type="text"/> (yrs)	<input type="text"/> (mnths)
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Company number (where self-employed) Length of employment

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

<input type="text"/>	<input type="text"/> (yrs)	<input type="text"/> (mnths)
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Previous employer's name Length of employment

APPLICANT 2 / GUARANTOR (cont'd)

Previous address (if less than 24 months in 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 previous address

Occupation

PAYE: Full Time Part Time Casual Contractor
 Commission

Self-Employed: Sole Trader Company
 Partnership Trust

Other: Home Duties Pension

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<input type="text"/>	<input type="text"/> (yrs)	<input type="text"/> (mnths)
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Company number (where self-employed) Length of employment

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

<input type="text"/>	<input type="text"/> (yrs)	<input type="text"/> (mnths)
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Previous employer's name Length of employment

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

Annual Income

Applicant 1 (gross per annum)

Gross base income:	\$ <input type="text"/>
Overtime / shift allowance:	\$ <input type="text"/>
Commission:	\$ <input type="text"/>
Bonus:	\$ <input type="text"/>
Pension: <input type="checkbox"/> Government <input type="checkbox"/> Private	\$ <input type="text"/>
Self-employed assessable income:	\$ <input type="text"/>
Rental income(s):	\$ <input type="text"/>
Other income:	\$ <input type="text"/>
TOTAL GROSS INCOME:	\$ <input type="text"/>

KiwiSaver contribution:
 3% 4% 6% 8% 10%
 Payment break Not contributing

Applicant 2 (gross per annum)

Gross base income:	\$ <input type="text"/>
Overtime / shift allowance:	\$ <input type="text"/>
Commission:	\$ <input type="text"/>
Bonus:	\$ <input type="text"/>
Pension: <input type="checkbox"/> Government <input type="checkbox"/> Private	\$ <input type="text"/>
Self-employed assessable income:	\$ <input type="text"/>
Rental income(s):	\$ <input type="text"/>
Other income:	\$ <input type="text"/>
TOTAL GROSS INCOME:	\$ <input type="text"/>

KiwiSaver contribution:
 3% 4% 6% 8% 10%
 Payment break Not contributing

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Loan Product Details

Resimac Prime: Standard Alt Doc

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

Resimac Specialist: Investment (non-consumer)

Loan Portion Details

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

Loan Term: **Repayment Frequency*:** Weekly Monthly Fortnightly

*Repayment frequency can be changed after first payment received, first payment one (1) month after settlement (e.g. settled on 28th March, first payment is 28th April or next business day where weekend or public holiday)

Loan Purpose

What are all the purposes for this lending? Purchase Refinance Cash Out Other:

What are the requirements and objectives of this lending?

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" value="\$"/>			<input type="text" value="\$"/>		
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	

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Your Solicitor / Conveyancer

<input type="text"/>
Firm name
<input type="text"/>
Contact name
<input type="text"/>
Phone
<input type="text"/>
Email

Accountant Details

<input type="text"/>
Firm name
<input type="text"/>
Contact name
<input type="text"/>
Phone
<input type="text"/>
Email

FUNDS POSITION (how transaction is to be funded)

Transaction Required

Purchase price:	<input type="text" value="\$"/>
Refinance (incl. any fees of outgoing lender):	<input type="text" value="\$"/>
Home improvements:	<input type="text" value="\$"/>
Legal fees:	<input type="text" value="\$"/>
Loan fees:	<input type="text" value="\$"/>
Other: <input type="text"/>	<input type="text" value="\$"/>
TOTAL:	<input type="text" value="\$"/>

Funding Sources

Sales proceeds:	<input type="text" value="\$"/>
Own funds (source):	<input type="text" value="\$"/>
Loan amount:	<input type="text" value="\$"/>
Borrowed from another source:	<input type="text" value="\$"/>
KiwiSaver® deposit:	<input type="text" value="\$"/>
Gift / other: <input type="text"/>	<input type="text" value="\$"/>
TOTAL:	<input type="text" value="\$"/>

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ASSETS & LIABILITIES

Assets	SECURITY	VALUE	Liabilities	LENDER & ACCOUNT NUMBER	LIMIT	BALANCE	MNTH R/PMNT	REFI	NOT TO CON- TINUE
Existing property (home):	<input type="checkbox"/>	\$	Existing mortgage (home):		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Other property 1:	<input type="checkbox"/>	\$	Existing mortgage 1:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Other property 2:	<input type="checkbox"/>	\$	Existing mortgage 2:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Vacant land:	<input type="checkbox"/>	\$	Personal loan 1:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Motor vehicle 1:		\$	Personal loan 2:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Motor vehicle 2:		\$	Lease / hire purchase:			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Home contents:		\$	Credit card 1:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Savings:		\$	Credit card 2:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Superannuation:		\$	Credit card 3:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Other 1:		\$	Other 1:			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Other 2:		\$	Other 2:			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Other 3:		\$	Other 3:			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
			Tax:			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
			Buy Now Pay Later (BNPL):		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
			MOJ / WINZ, Student loans:			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL OWNED:		\$	TOTAL OWED:		\$	\$	\$		

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MONTHLY LIVING EXPENSES - Completion is mandatory. Where not applicable, mark as N/A (cannot be left blank)

Utilities (where you reside and holiday home, gas, power, etc):	\$
Property Maintenance (rubbish and recycling, materials and water):	\$
Local Body Rates (where you reside and holiday home):	\$
Food (groceries and takeaways):	\$
Transport (registration, fuel, parking tolls, maintenance, servicing public transport tickets etc):	\$
Clothing & Footwear:	\$
Personal Care (cosmetics,grooming, beauty, hygiene etc):	\$
Childcare (daycare, kindergarten, after school care holiday programme etc):	\$
Insurances (health, home, contents, vehicle, pet, life, TPD):	\$
Communications (phone, Internet, pay TV, streaming etc):	\$
Medical and Health (dental optical,pharmaceutical, therapeutic etc):	\$
Education and Schooling (fees, accommodation, stationery, uniforms etc):	\$
Recreation and Entertainment (restaurants, memberships subscriptions etc):	\$
Regular Savings:	\$
Body Corp Fees / Home Owners association costs (where you reside and holiday home):	\$
Tithing:	\$
Child Maintenance / Support (private or mandated arrangement):	\$
All Other Regular Expenses:	\$
Rent or Board Paid:	\$
Investment property expenses	
Local body rates:	\$
Insurances:	\$
Body Corp / Home Owners association costs:	\$
Regular maintenance i.e mowing, rubbish etc:	\$
Other Expenses associated with rental property:	\$

Comments

Of my current expenses what is changing when I take on this proposed lending? (i.e I/we will change what I/we contribute in regular savings, rent payments will change/cease, child care costs change/cease, I will no longer contribute as much or at all to X which are evident as regular payments in my statements and/or declared.)

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?

Please list any credit sought/obtained that has been applied for in the last 12 months not already included above liabilities section and/or did not proceed and/or has been repaid in full/facility closed.

APPLICANT/S DECLARATION (cont'd)

Business Purpose Declaration (required if borrowing in personal names only)

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

- Business purposes; or
- Investment purposes

IMPORTANT - you should only sign this declaration if the loan is wholly or predominantly for business purposes or investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Contracts Act.

Signature (Applicant 1)

Date (DD/MM/YY): / /

Signature (Applicant 2 / Guarantor)

Date (DD/MM/YY): / /

Exit Strategy

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 document such as you 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.

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 (2020) ("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 1)

Name in print

Date: / /

Signature (Applicant 2 / Guarantor)

Name in print

Date: / /