

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"/>
----------------------	----------------------	----------------------

No. of dependants Age/s Home phone

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

Work phone Mobile

Email

NZ / AU Permanent Resident? Yes No

If 'No', Resident of

NZ / AU Citizen? Yes No

If 'No', Citizen of

Current address

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

Suburb State Postcode

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

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"/>
----------------------	----------------------	----------------------

No. of dependants Age/s Home phone

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

Work phone Mobile

Email

NZ / AU Permanent Resident? Yes No

If 'No', Resident of

NZ / AU Citizen? Yes No

If 'No', Citizen of

Current address

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

Suburb State Postcode

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

Time at current address

Own Home Renting Boarding With Parents

Loan Application Form



APPLICANT 1 (cont'd)

Previous address (if less than 12 months in current address)

Suburb State Postcode

Time at previous address (yrs) (mnths)

Occupation

PAYE: Full Time Part Time Casual Contractor Commission

Self-Employed: Sole Trader Company Partnership Trust

Other: Self-Funded Retiree Home Duties Pension

Employer's name (yrs) (mnths)

Company number (where self-employed) Length of employment

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

Previous employer's name Length of employment

APPLICANT 2 (cont'd)

Previous address (if less than 12 months in current address)

Suburb State Postcode

Time at previous address (yrs) (mnths)

Occupation

PAYE: Full Time Part Time Casual Contractor Commission

Self-Employed: Sole Trader Company Partnership Trust

Other: Self-Funded Retiree Home Duties Pension

Employer's name (yrs) (mnths)

Company number (where self-employed) Length of employment

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

Previous employer's name Length of employment

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

Annual Income

Applicant 1 (gross per annum)

Savings and wages: \$

Overtime: \$

Pension (type): \$

Self-employed assessable income: \$

Rental income(s): \$

Other income (incl. bonus & commission) \$

TOTAL GROSS INCOME: \$

Applicant 2 (gross per annum)

Savings and wages: \$

Overtime: \$

Pension (type): \$

Self-employed assessable income: \$

Rental income(s): \$

Other income (incl. bonus & commission) \$

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

Offset and Debit Card options may be selected for one variable rate portion only.

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

*The default combined daily expenditure limit is \$2,000. This daily limit will impact any available redraw amount. The amount may be changed at any time.

Loan Purpose

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

When is the loan required?

SECURITY PROPERTY 1

Address

Suburb

State

Postcode

Security Type: Owner Occupied Investment

Estimated value

Contact name for valuer access Contact number for valuer access

SECURITY PROPERTY 2

Address

Suburb

State

Postcode

Security Type: Owner Occupied Investment

Estimated value

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

Loan Application Form


FUNDS POSITION (how transaction is to be funded)
Transaction Required

Purchase price:	\$
Refinance (incl. any fees of outgoing lender):	\$
Home improvements:	\$
Legal fees:	\$
Loan fees:	\$
Other:	\$
TOTAL:	\$

Funding Sources

Sales proceeds:	\$
Own funds (source):	\$
Loan amount:	\$
Borrowed from another source:	\$
KiwiSaver® deposit:	\$
Gift / other:	\$
TOTAL:	\$

Assets

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

Liabilities

	LENDER & ACCOUNT NUMBER	LIMIT	BALANCE	MONTHLY R'PMNT	REFINANCE
Existing mortgage (home):		\$	\$	\$	<input type="checkbox"/>
Existing mortgage:		\$	\$	\$	<input type="checkbox"/>
Existing mortgage:		\$	\$	\$	<input type="checkbox"/>
Personal loan 1:			\$	\$	<input type="checkbox"/>
Personal loan 2:			\$	\$	<input type="checkbox"/>
Lease / hire purchase:			\$	\$	<input type="checkbox"/>
Credit card 1:		\$	\$	\$	<input type="checkbox"/>
Credit card 2:		\$	\$	\$	<input type="checkbox"/>
Credit card 3:		\$	\$	\$	<input type="checkbox"/>
Tax:			\$	\$	<input type="checkbox"/>
Other 1:			\$	\$	<input type="checkbox"/>
Other 2:			\$	\$	<input type="checkbox"/>
TOTAL OWED:		\$	\$	\$	

Loan Application Form



MONTHLY LIVING EXPENSES - Every field requires completion, if not applicable answer N/A

Basic household and property (utilities, rates, body corporate fees, strata fees, repairs):	\$
Food (groceries, takeaway):	\$
Transport (public transport, motor vehicle running costs, fuel, servicing, parking and tolls):	\$
Clothing and person care (including clothing, footwear, costmetics, and personal care):	\$
Childcare (childcare including nannies):	\$
Voluntary Superannuation Contributions (that applicants choose to make their Super schemes):	\$
TOTAL:	\$
Insurance (health, home, contents, motor vehicle, life and income):	\$
Telephone, internet, pay TV and media streaming subscriptions:	\$
Medical and Health (including doctor, dental, optical and pharmaceutical):	\$
Education (public and private fees and associated costs, including books and uniforms etc.):	\$
Recreation and entertainment (restaurants, memberships, subscriptions, holidays):	\$
Other unique items not covered in above categories (must be explained further):	\$
TOTAL:	\$
TOTAL LIVING EXPENSES:	\$

Comments (Provide additional comments on any Additional Living Expense listed in the table above which you would reduce/cancel in order to satisfy your loan repayment and avoid financial hardship.)

Applicant(s) Declaration - to be completed by the applicant(s). All questions must be answered.

I/We hereby declare the following:

- I/We understand the terms, conditions and instructions in this finance application.
 Agree Disagree
- All the information provided as part of my finance application is correct and not misleading in any way. I/We will notify you immediately if any information changes or is no longer true and correct.
 Agree Disagree
- I/We have never been declared bankrupt.
 Agree Disagree
- There is no unsatisfied default/judgement against me/us.
 Agree Disagree
- No part of the deposit or purchase price has been obtained through borrowings not disclosed in this document.
 Agree Disagree
- I/We are at least 18 years old.
 Agree Disagree
- I/We understand and agree that any valuation obtained is for use by the lender, and that I/we must make my/our own enquiries in relation to the value and suitability of the property.
 Agree Disagree
- I/We are comfortable with my/our ability to make repayments under the proposed loan without difficulty.
 Agree Disagree
- I/We are not aware of any foreseeable significant changes to my/our circumstances that will lead to changes in my/our ability to make repayments.
 Agree Disagree

My/Our circumstances are likely to change in the future because (insert details): _____

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: / /