

# Loan Application

## Applicant Summary

New     Existing   
 Application Type:  
  Individual  
  Joint  
  Guarantor(s)

Application Name

## Document Checklist

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Sale and purchase agreement  | <input type="checkbox"/> Financial Accounts (last 2 years)      | <input type="checkbox"/> Registered Valuer's report                     |
| <input type="checkbox"/> Copy of Certificate of Title   | <input type="checkbox"/> Evidence of income                     | <input type="checkbox"/> Government Valuation                           |
| <input type="checkbox"/> Mortgage repayment insurance   | <input type="checkbox"/> Mortgage Statement (last 12 months)    | <input type="checkbox"/> Loan funding account stmt (refer policy)       |
| <input type="checkbox"/> Guarantor Supplement completed   | <input type="checkbox"/> Plans, specifications, quotes          | <input type="checkbox"/> Other  |
| <input type="checkbox"/> ID – Borrower(s)   | <input type="checkbox"/> ID – Guarantor(s) <i>if applicable</i> | <input type="checkbox"/> Evidence of NZ Citizenship/Permanent Residency |
| <input type="checkbox"/> Home & Contents Insurance Company <input style="width: 150px;" type="text"/> |   | <b>Ask about our excellent insurance deals</b>                          |

Solicitor's Name & Firm					
Solicitor's Address					
Solicitor's Phone		Fax		Email	

## Applicant Details

Customer Number				<input type="checkbox"/> New	<input type="checkbox"/> Existing
Applicant	Title		Surname		
First Name					
Current Residential Address				Yrs at Address	
Current Postal Address					
Previous Address				Yrs at Address	
Home Phone				Work Phone	
Mobile Phone				Fax No.	
Email Address					
Date of Birth				Dependants	No.    Ages:
Occupation				Full/ Part Time	
Employer's Name				Yrs of Service	
Previous Occupation				Full/Part Time	
Previous Employer				Yrs of Service	
Gross Annual Income	\$			Rental Income	
Other Income	\$			Source	
Resident Withholding Tax	<input type="checkbox"/> 10.5% <input type="checkbox"/> 17.5% <input type="checkbox"/> 30% <input type="checkbox"/> 33% <input type="checkbox"/> Exempt <input type="checkbox"/> Default 33%			Non Resident	Country
IRD Number	<input type="text"/>	<input type="text"/>	<input type="text"/>		Tax Rate
					<input type="checkbox"/> AIL to apply (see declaration)

# Loan Application

## Second Applicant Details

Customer Number				<input type="checkbox"/> New	<input type="checkbox"/> Existing
Applicant	Title		Surname		
First Name					
Current Residential Address				Yrs at Address	
Current Postal Address					
Previous Address				Yrs at Address	
Home Phone				Work Phone	
Mobile Phone				Fax No.	
Email Address					
Date of Birth				Dependants	No. Ages:
Occupation				Full/ Part Time	
Employer's Name				Yrs of Service	
Previous Occupation				Full/Part Time	
Previous Employer				Yrs of Service	
Gross Annual Income	\$			Rental Income	
Other Income	\$			Source	
Resident Withholding Tax	<input type="checkbox"/> 10.5% <input type="checkbox"/> 17.5% <input type="checkbox"/> 30% <input type="checkbox"/> 33% <input type="checkbox"/> Exempt <input type="checkbox"/> Default 33%			Non Resident	Country
					Tax Rate
IRD Number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> AIL to apply (see declaration)	

## Alternative Contact (not living at the same address)

The person listed below will only be contacted by the Bank in the event we are unable to contact you using the details we hold at the time.

Full Name			
Address			
Home Phone		Work Phone	
Mobile Phone		Relationship to Borrower(s)	
Email address			

## Loan Requirement

Purchase Price/Refinance Amt	(a) \$	Your Cash Contribution	(x) \$
Costs Legal/Fees/Other	(b) \$	Other Contribution (details below)	(y) \$
Other	(c) \$	Loan Required	(z) \$
Total Cost (a)+(b)+(c)	\$	Total Funding (x)+(y)+(z)	\$
Finance Date		Settlement Date	
Purpose of Loan			
Other Contribution Details			
Loan Amount and Type	<input type="checkbox"/> Table \$	<input type="checkbox"/> Flexi \$	<input type="checkbox"/> Other \$
	Term      Years	Interest Type	<input type="checkbox"/> Floating <input type="checkbox"/> Fixed (Term: Months)
NB: Personal Information Form for additional applicants/guarantors required.			

# Loan Application

## Assets

					Total Value
Home and Section					\$
Other Properties (1)					\$
(2)					\$
Vehicle: Model and Year					\$
Model and Year					\$
Boat, Caravan etc					\$
Shares and Securities					\$
Superannuation	\$	KiwiSaver	Yes / No	Provider	\$
Surrender Value of Life Policies					\$
Contents	Current Insurance provider:				\$
Other – please specify					\$
Cash and Bank Account Balances					\$
Stock					\$
<b>TOTAL ASSETS (A)</b>					\$

## Liabilities

	Commitment with			Monthly Payments	Amount Outstanding
Mortgage				\$	\$
Mortgage				\$	\$
Mortgage				\$	\$
Overdraft		Limit	\$	\$	\$
Personal Loans				\$	\$
Credit/Charge Cards		Limit	\$	\$	\$
Credit/Charge Cards		Limit	\$	\$	\$
Hire Purchase				\$	\$
Hire Purchase				\$	\$
Other Loans				\$	\$
Other (Tax Due/Child Support)				\$	\$
<b>TOTAL LIABILITIES (L)</b>					\$

<b>Net Worth = Total Assets Less Total Liabilities (A-L)</b>					\$
<b>Amount of Personal Guarantees</b>					\$
<b>Nature of Personal Guarantees</b>					
<b>Income Details</b>	<b>Total Income</b>	\$	<b>Total Debt Repayments</b>	\$	
<b>Credit Report</b>					

## Privacy Statement

The Southland Building Society operates under the brands "SBS Bank" and "HBS Bank".

The name of the registered bank is Southland Building Society (referred to as "the Bank").

I/We agree that the Bank may collect and retain personal information about me/us for the purpose of assisting the Bank to administer my/our business and provide their products, services and information. All personal information is obtained in accordance with the Privacy Act 1993. The Bank and its subsidiaries are the intended recipients of this information though the information may be passed on to others.

I/We understand that the Bank may make enquiries about any personal information that I/we have provided to the Bank in order to check the accuracy of the information. The Bank may also request information from any other person about my/our character and employment. I/We authorise any such person to

disclose personal information about me/us to the Bank and its subsidiaries.

I/We understand that if the Bank is asked to provide personal information about me/us to another person, the Bank will only do so in accordance with these General Terms and Conditions and any specific Terms and Conditions, with my/our prior consent or as required by law. I/We consent to the Bank giving your personal information to:

- proposed or current guarantors of my/our obligations to the Bank;
- insurers in relation to any money I/we owe the Bank or any property that I/we have given the Bank security over;
- the Bank's assignees or potential assignees;
- anyone that the Bank needs to contact in order to carry out my/our instructions to the Bank (including the recipient of an automatic payment, bill payment or direct debit);

# Loan Application

- credit reporters, and/or debt collection agencies if I/we are in default of my/our payment obligations. The information will be used by credit reporters or debt collection agencies for the purpose of providing credit reporting services or debt recovery. I/We can contact the credit reporter (Veda Advantage) by visiting the website [www.mycreditfile.co.nz](http://www.mycreditfile.co.nz) or write to Veda Advantage at Private Bag 92156, Victoria Street, Auckland;
- if I/we are a borrower from the Bank that the Bank may disclose information to any company with whom the Bank has effected a lenders mortgage indemnity policy ("Mortgage Insurer") so that the Mortgage Insurer can consider an application for lenders mortgage insurance. The Mortgage Insurer may obtain additional information from the Bank and from other sources (including credit reporters) to assist its evaluation of the application, its security and insurance risk and may disclose information about me/us to credit reporters concerning defaults in payments or repayments of my/our financial facilities with the Bank; and

- anyone that the Bank needs to contact in order to assist it in developing or running its business

I/We understand that credit reporting agencies may retain my/our personal information and provide it to third parties as part of their credit reporting systems.

I/We understand that my personal information will be held by the Bank and its subsidiaries and that the Bank and its subsidiaries will take reasonable steps to protect my personal information from unauthorised access or disclosure. I/We may access this information and request the correction of the information the Bank and its subsidiaries holds about me.

I/We understand that if I do not provide any information requested by the Bank or its subsidiaries, the Bank or its subsidiaries will inform me of the consequences for failing to do so.

I/We understand that my/our personal information will only be disclosed to another party to the extent necessary for one or more of the purposes set out above, where required by law, or as otherwise authorised by me/us.

## Declaration

1. I/We confirm that all the information supplied by me/us is true and correct and may be relied upon by the Bank and its subsidiaries
2. I/We confirm that no information has been withheld that may affect the Bank's decision
3. I/We authorise the Bank to obtain from my/our employer/s or any other source, information as it may deem necessary in relation to this declaration
4. I/We certify that I/we are not undischarged bankrupts or liable under any proceedings under the Insolvency Act 1967 and its amendments
5. I/We have read and understood the above Privacy Act 1993 statement and consent to the provisions set out in the statement
6. I/We therefore authorise the collection, disclosure and retention of the information as specified
7. I/We confirm that if I/we have elected Non Resident Approved Issuer Levy on interest payments I/we understand this is not a tax, but a levy paid by the Bank

### Life Insurance Disclaimer

I/we acknowledge that the benefits of the Life and Disability Insurance Policy offered by the Bank have been fully explained to me/us. I/we have decided that I/we **do not** wish to take up this insurance offer, and understand that should I/we become disabled before the loan is repaid, I/we am/are responsible for continuing to make the loan repayments. In the event of my/our death, I/we also acknowledge that it will be my/our estate's responsibility to make the loan repayments.

Lender's Name (please print)	
Signature of Applicant(s)	Date
Identification	
Signature of Applicant(s)	Date
Identification	
Signature of Applicant(s)	Date
Identification	

<b>Office Use Only – Proposal &amp; Recommendation</b>	

# Loan Application

## For Internal Use Only

### Borrower Details

Name of Borrower(s)					A/C Header #	
Address After Payout						
Full Name of Guarantors						
Directors/Trustees						
This Loan	\$	Existing HBS	\$	Prior Charges	\$	
Total Lending with HBS	\$			Total Lending Charges	\$	
Total Value of Securities	CV	\$	LV	\$	IMP	\$
LTV	%	1 <sup>st</sup> Valuer's Name			Date	
DSR	%	2 <sup>nd</sup> Valuer's Name			Date	
Application Fee (a)	\$	3 <sup>rd</sup> Valuer's Name			Date	
Mortgage Insurance Premium (b)	\$			PMI Indemnity	%	
Total Fee From Client (a)+(b)	\$ (Include under Fees in Loan Summary Section)					
Broker Fee	\$ (Total amount to go to Broker)			Broker Name		
Settlement Date				Broker No.		

### Security Summary

- First Charge       Registered       Freehold       Crosslease  
 Second Charge       Unregistered       Leasehold       Unit Title

			Address (indicate whether existing or new security)	Unit Title/Lease No.	C/T	Registry
N	E	1				
N	E	2				
N	E	3				
N	E	4				
Maximum Amount / Priority Amount				\$		

### Loan Summary

- Table       Fixed 6 months       Floating Interest Rate       Add to Existing Loan Account  
 Flexi       Fixed 1 year       Term      \$ \_\_\_\_\_  
 Interest Only       Fixed 2 years       NZI Issued       Alter Transactional Flexi Limit to  
 New Separate Loan       Fixed 3 years       MRI Issued      \$ \_\_\_\_\_  
 Fixed 5 years

Product Code	Rebate Code	Loan Amount	Term	Interest Rate	Concession	Fees (a)+(b)	Finance Rate	Payments
	L	\$		%	%	\$	%	\$
		\$		%	%	\$	%	\$
		\$		%	%	\$	%	\$
Loan Purpose Code								

### Special Conditions/Other Instructions

Indicate whether Solicitor's instruction (S), and/or Lending Support (LS) and/or Special Conditions (SC)

1	<input type="checkbox"/> S	<input type="checkbox"/> LS	<input type="checkbox"/> SC	
2	<input type="checkbox"/> S	<input type="checkbox"/> LS	<input type="checkbox"/> SC	
3	<input type="checkbox"/> S	<input type="checkbox"/> LS	<input type="checkbox"/> SC	
4	<input type="checkbox"/> S	<input type="checkbox"/> LS	<input type="checkbox"/> SC	
5	<input type="checkbox"/> S	<input type="checkbox"/> LS	<input type="checkbox"/> SC	
6	<input type="checkbox"/> S	<input type="checkbox"/> LS	<input type="checkbox"/> SC	

### Approval

Staff Name		Signature	
Approved by		Date	
Branch Name			