

(Bank use only) Application number

Today's date

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

1 Getting started

Please print your details clearly in CAPITAL letters, using a pen

Who is this application for?

- For me only
Complete all sections except section 3.
 For me and another person
Complete all sections.
 For a company
Complete all sections.
 For a trust
Complete all sections.

2 About you

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

Mr Mrs Miss Ms

First names

Last name

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

 Date of birth
 Male Female

If you're an existing customer, what's your access number?

| | | | | | | | | | | | |
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| | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|

What are your phone numbers and email address?

Work [] Mobile []

Home [] Fax []

Email

What's your relationship status?

Single Couple

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

| | |
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| | |
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 dependants aged

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Are you a permanent New Zealand resident?

Yes No, I'm a resident of

| | |
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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

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 for

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 years and

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 months

If you have a different postal address, what is it?

Address

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If you have lived at your current address for less than 2 years, what was your previous address, and how long did you live there?

Address

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 for

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 years and

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 months

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

Name

Address

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Occupation for

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 years and

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 months

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

Name

Occupation for

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| | |
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 years and

| | |
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 months

3 About the other applicant

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

Mr Mrs Miss Ms

First names

Last name

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

 Date of birth
 Male Female

If you're an existing customer, what's your access number?

| | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|

What are your phone numbers and email address?

Work [] Mobile []

Home [] Fax []

Email

What's your relationship status?

Single Couple

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

| | |
|--|--|
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 dependants aged

| | |
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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

| | |
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 for

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 years and

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 months

If you have a different postal address, what is it?

Address

| | |
|--|--|
| | |
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If you have lived at your current address for less than 2 years, what was your previous address, and how long did you live there?

Address

| | |
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 for

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 years and

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 months

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

Name

Address

| | |
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Occupation for

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 years and

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 months

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

Name

Occupation for

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 years and

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 months

4 Your income

What's your main source of income?

Full-time work Self-employment ACC
 Permanent part-time work Contract work WINZ
 Other e.g. seasonal work, retired

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

\$ in base income excluding overtime or commission
 \$ from other employment e.g. second job, casual work Job
 \$ from other income e.g. overtime, commission, interest, allowances
 \$ in profit before tax for self-employed applicants only
A Total

If this application is for you and another person, what's their main source of income?

Full-time work Self-employment ACC
 Permanent part-time work Contract work WINZ
 Other e.g. seasonal work, retired

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

\$ in base income excluding overtime or commission
 \$ from other employment e.g. second job, casual work Job
 \$ from other income e.g. overtime, commission, interest, allowances
 \$ in profit before tax for self-employed applicants only
B Total

What's your combined income from investment properties each year, before tax?

\$ **C** Total

What's your total income?

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

5 Your savings and investments

If this application is just for you, enter your individual details. If it's for you and another person, enter your combined details.

What home or investment properties do you own?

| Type | Address | Value |
|----------------------|----------------------|-------------------------|
| <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 | Type | Value |
|----------------------|----------------------|----------------------|-------------------------|
| <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 investment accounts do you have?

| Bank or organisation | Type | Balance |
|----------------------|----------------------|-------------------------|
| <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 superannuation do you have?

| Bank or organisation | Type | Value |
|----------------------|----------------------|-------------------------|
| <input type="text"/> | <input type="text"/> | \$ <input type="text"/> |

What other assets or investments do you have?

| Type | Value |
|----------------------|-------------------------|
| <input type="text"/> | \$ <input type="text"/> |
| <input type="text"/> | \$ <input type="text"/> |
| <input type="text"/> | \$ <input type="text"/> |
| House contents | \$ <input type="text"/> |
| Total | \$ <input type="text"/> |

6 Your loans and spending

If this application is just for you, enter your individual details. If it's for you and another person, enter your combined details.

How much do you owe?

| Bank or organisation | Credit limit | Balance | |
|----------------------|-------------------------|-------------------------|--------------------------|
| <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | in home loans |
| <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | ↓ |
| <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | in personal loans |
| <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | in overdrafts |
| <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | ↓ |
| <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | in credit or store cards |
| <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | ↓ |
| <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | in hire purchases |
| <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | ↓ |
| <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | on a student loan |
| <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | in other loans |
| | | \$ <input type="text"/> | Total |

How much do you spend?

| Monthly | | Tick if this expense will stop after the loan is drawn |
|-------------------------|---------------------------------------|--|
| \$ <input type="text"/> | in repayments | <input type="checkbox"/> Yes |
| \$ <input type="text"/> | ↓ | <input type="checkbox"/> Yes |
| \$ <input type="text"/> | in repayments | <input type="checkbox"/> Yes |
| \$ <input type="text"/> | ↓ | <input type="checkbox"/> Yes |
| \$ <input type="text"/> | in repayments | <input type="checkbox"/> Yes |
| \$ <input type="text"/> | ↓ | <input type="checkbox"/> Yes |
| \$ <input type="text"/> | in repayments | <input type="checkbox"/> Yes |
| \$ <input type="text"/> | ↓ | <input type="checkbox"/> Yes |
| \$ <input type="text"/> | in repayments | <input type="checkbox"/> Yes |
| \$ <input type="text"/> | in repayments | <input type="checkbox"/> Yes |
| \$ <input type="text"/> | on rent or board | <input type="checkbox"/> Yes |
| \$ <input type="text"/> | on family support or child care costs | |
| \$ <input type="text"/> | on other expenses | <input type="checkbox"/> Yes |
| \$ <input type="text"/> | Total | <input type="text"/> Your initials |

7 Your home loan options

What would you like to do?

Buy a property Refinance

What will you spend the loan on?

A residential property An investment property
 An apartment A holiday home
 Construction/new dwelling Major alterations
 Minor alterations (i.e. non-structural/interior/exterior decorating)
 Vacant land Debt consolidation
 Personal assets Lifestyle

A holiday

Security address

When do you need this loan by?

Date

How do you want your loan to be structured?

| Portion | Fixed period | Interest-only period (maximum 3 years) | Interest rate * | Amount (minimum \$10,000) | Preferred repayment amount | Fixed rate lock option |
|------------------------------------|-------------------------------------|--|---|---------------------------------|---------------------------------|--|
| <input type="checkbox"/> Variable | | <input type="text" value=""/> Years | <input type="text" value=""/> % Per annum | <input type="text" value="\$"/> | <input type="text" value="\$"/> | |
| <input type="checkbox"/> Fixed A | <input type="text" value=""/> Years | <input type="text" value=""/> Years | <input type="text" value=""/> % Per annum | <input type="text" value="\$"/> | <input type="text" value="\$"/> | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> Fixed B | <input type="text" value=""/> Years | <input type="text" value=""/> Years | <input type="text" value=""/> % Per annum | <input type="text" value="\$"/> | <input type="text" value="\$"/> | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> Fixed C | <input type="text" value=""/> Years | <input type="text" value=""/> Years | <input type="text" value=""/> % Per annum | <input type="text" value="\$"/> | <input type="text" value="\$"/> | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> Revolving | | | <input type="text" value=""/> % Per annum | <input type="text" value="\$"/> | <input type="text" value="\$"/> | |

* Rates at date of application.

Rates are subject to change unless fixed rate lock option has been taken.

Total

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

D Property price or value

E Deposit

D - E Amount you need to borrow

When would you like your repayments to begin?

Date

How frequently would you like to make your repayments?

Weekly Fortnightly Monthly

How long do you want to repay the loan?

Years (maximum 30)

Would you like an overdraft?

Yes, \$500 Yes, \$1,000 Yes, \$2,000 No thanks

8 Your loan and construction

Will any part of your home loan be used for construction?

Yes, it will cost \$ No

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

9 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 [] Fax []

Email

10 Your current insurance

Who's your existing house and contents insurer?

Name

How much life insurance cover do you have?

\$ You \$ Other applicant

How much do you spend on income protection per month?

\$ You \$ Other applicant

11 Your identification

Please provide the details of two forms of identification for you.

ID type Issued

ID number Expires

ID type Issued

ID number Expires

If this application is for you and another person, please provide the details of two forms of identification for them.

ID type Issued

ID number Expires

ID type Issued

ID number Expires

Bank use only

Declaration

Loan completed by

Employee name

I confirm I have physically identified the customer(s), and I have verified their income, employment, assets and liabilities and retained copies of the identification.

Employee signature

Employee number

Today's date

Lead source (Kiwibank Representative, CSC, other)

PBU/PostShop name

12 Insurance

Get house insurance

Kiwibank requires your house to be insured before you can drawdown any home lending. We can contact you on approval of your loan application to arrange house insurance easily over the phone.

Yes, I'd/we'd like to be contacted about house insurance, please arrange for someone to contact me/us.

Get loan insurance

Loan insurance isn't compulsory. However, we strongly recommend your loan is protected in the event that you cannot meet your loan repayments due to your death or disablement. Please tick one of the two options.

Yes, I am/we are interested in finding out more about loan insurance. Please arrange for someone to contact me/us when my/our loan application is approved.

No, I'm not/we're not interested in loan insurance.

Lender's Mortgage Insurance

If Kiwibank requires the home loan to be insured under a Lender's Mortgage Insurance policy, you will be told. You will be required to pay the premium for this. Any benefit under that Lender's Mortgage Insurance cover will be Kiwibank's.

13 Finishing up

Information is true

I/We confirm that all of the information in this application is true and correct. I/We will notify Kiwibank immediately if there is any change in any information given in this application.

Use of personal information

I/We acknowledge that Kiwibank will collect and use the information set out in this application for the purpose for which it is provided. Kiwibank will hold the information securely and will only use it in developing and running Kiwibank and/or providing me/us information about products and services that Kiwibank thinks might be of interest to me/us (including from Kiwibank's selected business partners). If I/we ask Kiwibank not to provide me/us with this information, Kiwibank will comply with my/our request. I/We may ask Kiwibank to show me/us the information it holds about me/us and to make corrections to it.

I/We agree that Kiwibank or any authorised agent of Kiwibank may collect information from any person who can provide Kiwibank with information that is of relevance to it. I/We consent to Kiwibank giving my/our information to any person who can assist it in developing or running its business.

Kiwibank credit check

I/We understand that Kiwibank and/or Kiwibank's lender's mortgage insurer will credit check me/us. As part of that credit check, Kiwibank and/or the lender's mortgage insurer will give my/our information to credit reporting agencies, and credit reporting agencies will give my/our information to Kiwibank and/or the lender's mortgage insurer. Credit reporting agencies will use the information provided by Kiwibank and/or the lender's mortgage insurer to update their credit reporting databases. When other parties use the credit reporting agencies' services, they will be provided my/our updated information. Kiwibank and/or the lender's mortgage insurer might use credit reporting agencies' services in the future for purposes related to the provision of credit. For example, Kiwibank and/or the lender's mortgage insurer may use credit reporting agencies' monitoring services to receive updates if any of the information held about me/us changes. If I/we default in my/our payment obligations to Kiwibank and/or the lender's mortgage insurer, the default information will be listed on the credit reporting agencies' databases and will therefore be disclosed to other parties when they use the credit reporting agencies' services.

Welcome Home Loan

If I am/we are applying for a Welcome Home Loan, I/we consent to Kiwibank giving my/our information to Housing New Zealand Corporation in order to assess the application, to determine whether I am/we are a past or present Housing New Zealand Limited tenant that owes a debt to the Crown, and for operating the Welcome Home Loan programme. I/we confirm that:

- I/we do not already own a home;
- I/we will live in the home purchased or built using the Kiwibank Welcome Home Loan; and
- I/we will not use the Kiwibank Welcome Home Loan to purchase an investment property or for refinancing.

Kainga Whenua Loan

If I am/we are applying for a Kainga Whenua Loan, I/we consent to Kiwibank giving my/our information to Housing New Zealand Corporation in order to assess the application, to determine whether I am/we are a past or present Housing New Zealand Limited tenant that owes a debt to the Crown, and for operating the Kainga Whenua Loan programme. I/we confirm that:

- I/we do not already own a home;
- I/we will live in the home purchased or built using the Kainga Whenua Loan; and
- I/we will not use the Kainga Whenua Loan to purchase an investment property or for refinancing.

Today's date



Place your application in the envelope provided or post it to us free of charge to: Freepost 161688, Kiwibank Limited, Home Loans, Private Bag 39888, Wellington 5045