

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

[Bank use only] Application number

Today's date 

D	D	M	M	Y	Y	Y	Y
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## 1 About you

What's your name?

Mr  Mrs  Miss  Ms  Other

First names

Last name

What's your customer access number?

Where do you live?

Address

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

Address

## 2 About the other applicant

What's your name?

Mr  Mrs  Miss  Ms  Other

First names

Last name

What's your customer access number?

Where do you live?

Address

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

Address

## 3 Your loan options

What will you use the loan for?

Purpose

How much do you need to borrow?

\$  Minimum \$5,000

What type of loan do you require?

Top-ups on existing fixed rate home loans are not available.

Portion Amount Fixed period Interest-only period

Variable \$   Years  Years

Fixed \$   Years  Years

Revolving \$

A top-up fee will apply. How would you like to pay for it?

Deduct the fee from my home loan repayment account  Increase my top-up amount to include this fee

How frequently would you like to make your repayments?

Weekly  Fortnightly  Monthly

Would you like an overdraft?

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

## 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

\$  from other income e.g. overtime, commission, interest, allowances

\$  in profit before tax for self-employed applicants only

\$  **A** Total  Job

Current employer

If this application is for you and another person, what is 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

\$  from other income e.g. overtime, commission, interest, allowances

\$  in profit before tax for self-employed applicants only

\$  **B** Total  Job

Current employer

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

\$  **C** Total

What is 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 style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	\$ <input style="width: 100px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	\$ <input style="width: 100px;" type="text"/>

What motor vehicles do you own?

Make	Model	Type	Value
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	\$ <input style="width: 100px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	\$ <input style="width: 100px;" type="text"/>

What savings and investment accounts do you have?

Bank or organisation	Type	Balance
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	\$ <input style="width: 100px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	\$ <input style="width: 100px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	\$ <input style="width: 100px;" type="text"/>

What superannuation do you have?

Bank or organisation	Type	Value
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	\$ <input style="width: 100px;" type="text"/>

What other assets or investments do you have?

Type	Value
<input style="width: 100%; height: 20px;" type="text"/>	\$ <input style="width: 100px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	\$ <input style="width: 100px;" type="text"/>
House contents	\$ <input style="width: 100px;" type="text"/>
<b>Total</b>	\$ <input style="width: 100px; background-color: #e0f0e0;" 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		How much do you spend? Monthly		Tick if this expense will stop after the loan is drawn
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	in home loans	\$ <input type="text"/>	in repayments	<input type="checkbox"/> Yes
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	↓	\$ <input type="text"/>	↓	<input type="checkbox"/> Yes
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	in personal loans	\$ <input type="text"/>	in repayments	<input type="checkbox"/> Yes
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	in overdrafts	\$ <input type="text"/>	in repayments	<input type="checkbox"/> Yes
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	↓	\$ <input type="text"/>	↓	<input type="checkbox"/> Yes
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	in credit or store cards	\$ <input type="text"/>	in repayments	<input type="checkbox"/> Yes
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	↓	\$ <input type="text"/>	↓	<input type="checkbox"/> Yes
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	↓	\$ <input type="text"/>	↓	<input type="checkbox"/> Yes
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	in hire purchases	\$ <input type="text"/>	in repayments	<input type="checkbox"/> Yes
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	↓	\$ <input type="text"/>	↓	<input type="checkbox"/> Yes
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	↓	\$ <input type="text"/>	↓	<input type="checkbox"/> Yes
		\$ <input type="text"/>	on a student loan	\$ <input type="text"/>	in repayments	<input type="checkbox"/> Yes
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	in other loans	\$ <input type="text"/>	in repayments	<input type="checkbox"/> Yes
		\$ <input type="text"/>	Total	\$ <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	Your initials <input type="text"/>

## 7 Insurance

### 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.

### 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 like to be contacted about house insurance, please arrange for someone to contact me/us.

## 8 Finishing up

I/We acknowledge that the completion of this application does not constitute an offer of credit by Kiwibank, and that Kiwibank may reject this application for any reason. 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.

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.

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.

I/We agree that if my/our application does not meet Kiwibank's lending criteria, Kiwibank may forward my/our information to other credit providers.

I/We certify that I am/each of us is 18 years of age or older and not an undischarged bankrupt, subject to a proposal, summary instalment order or the no asset procedure under Part 5 of the Insolvency Act 2006 or otherwise liable under the Insolvency Act 2006, and I/we have not filed a statement of affairs with the Official Assignee, made a proposal to creditors or made an application for a summary instalment order or entry into the no asset procedure under the Insolvency Act 2006.

I/We agree that if Kiwibank accepts this application, Kiwibank's General Terms and Conditions for personal banking, Home Loan Terms and Conditions and Overdraft Terms and Conditions for personal banking will apply - copies of which are available from any Kiwibank branch or [www.kiwibank.co.nz](http://www.kiwibank.co.nz)

My signature

Other applicant's signature

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