



Application for finance: Fax to 09 521 2147

BORROWER DETAILS (complete an application form for each borrower/guarantor)

Borrower type: Borrower / Joint Borrower / Guarantor Guarantor obligations discussed: Y / N

Marital Status: Married / Single / De Facto / Divorced/Widow / Widower

Mr/Mrs/Miss/Ms Surname: _____ First Name: _____ Middle Name: _____

Previous Names/AKA's: _____ Date of Birth: _____

Sex: M / F DL/ Licence Type: _____ D/L: 5a & 5b _____ Expiry Date: _____

Address: _____ Own/Rent/Board Time at address: _____

Prev Address: _____ Own/Rent/Board Time at address: _____

Postal Address: _____ Email: _____

Home Phone: _____ Work Phone: _____ Mobile Phone: _____

Number of Dependants (living with you): _____ Ages: _____ Fax No: _____

Occupation: _____ F/T P/T Employer: _____ Time in Job: _____

Prv Occupation: _____ F/T P/T Employer: _____ Time in Job: _____

Second Applicant Borrower Type & Relationship to Borrower: _____

First Name(s): _____ Surname: _____

LOAN DETAILS

Amount Req: _____ Loan Purpose: _____

SECURITY DETAILS

Property

Value based on:

1. Address: _____ Value: _____ MA GV RV Mort Balance: _____

2. Address: _____ Value: _____ MA GV RV Mort Balance: _____

Vehicle

1. Year/Make/Model: _____ Rego: _____ Insured Value: _____

2. Year/Make/Model: _____ Rego: _____ Insured Value: _____

FINANCIAL DETAILS

Income Source:	Amount (net per wk)	Outgoings:	Amount (pw)
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
	Total net weekly income: \$ _____		Total weekly outgoings: \$ _____

Bank Details

Client Account Details: Bank: _____ Branch: _____

Account Name: _____ A/C Number: _____

Payment frequency preferred: Weekly / Fortnightly / Monthly Start Date: _____

Statement of Financial Position

Your Assets/What you OWN (show amounts to nearest \$100)

Your Liabilities/What you OWE (show amounts to nearest \$100)

Property (show address):	Value	Home Loans (list Lender):	Balance
	\$		\$
	\$		\$
	\$		\$
	\$		\$

Motor Vehicles (show Year/Make/Model):	Value	Motor Vehicle Loans (list Lender):	Balance
	\$		\$
	\$		\$
	\$		\$
	\$		\$

Bank Accounts (list Banks):	Balance	Other Personal Loans (list Lender):	Balance
	\$		\$
	\$		\$
	\$		\$
	\$		\$

Life Insurances/Superannuation			Hire Purchases (list Lender):	Balance
Insurer	Sum Insured	Surr. Value		\$
	\$	\$		\$
	\$	\$		\$
	\$	\$		\$

Other Assets:		Credit & Store Cards (list Lender):	Limit(s)	Balance Owed
Description	Value		\$	\$
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$

Total assets \$ _____

Bank Overdrafts (list Lender):	Limit(s)	Balance Owed
	\$	\$
	\$	\$
	\$	\$

Student Loans:	Balance
	\$
	\$

Other Debt:	Balance
	\$
	\$

Less total liabilities \$ _____

Total liabilities \$ _____

Equals NET ASSETS \$ _____

Notes:	
SOLICITOR:	ACCOUNTANT:
Name: _____	Name: _____
Firm: _____	Firm: _____
Phone: _____	Phone: _____

BROKER ACKNOWLEDGEMENT & INSTRUCTION

1. The Applicant and/or the Guarantor (jointly referred herein as "You") acknowledge that Home Owners Loans a division of Kiwi Mortgage Brokers Ltd ("the Broker") provides brokerage service for which the Broker charges a fee. The Broker is not an employee, agent or partner of any kind with the Lender and nor does the Broker act on behalf of any Lender.
2. You hereby request the Broker to arrange a Loan offer ("offer") on your behalf.
3. The Broker will use its best endeavours to obtain an offer for you from a Lender, however, the Broker gives no Warranty that any offer will be forthcoming from any Lender.
4. You have the right to accept or reject any offer arranged by the Broker. If you accept an offer from a Lender which is the result of an Application made to that Lender by the Broker you authorise the Lender to add the brokerage fee along with any insurance or other fee ("the fee") to the unpaid balance to your Loan and to pay the fee directly to the Broker.
5. The fee will be made up as follows; Brokerage: _____ Insurance: _____ Other (specify): _____
6. The Broker recommends that you review your personal risk insurance requirements. You understand that if your circumstances change, and even if you die, you will still be liable to repay any loan you obtain. Signing this form does not imply that an application for a personal risk insurance review has been applied for, nor that any cover has been provided. The Broker may receive a commission for referring you to a personal risk insurance provider. You are not obliged to obtain any personal risk insurance.
7. The Broker has disclosed to you that from time to time the Broker may pay an Introducers fee to a third party as a result of you being referred or introduced to the Broker by a third party.
8. The Broker is not liable and shall not be liable for any loss or damage of any kind arising out of any act or omission by the Broker when acting on information given by you in connection with this application.

PRIVACY ACT 1993 AUTHORITY

By completing this Form you acknowledge the following:

1. You are aware that the personal information collected on this form and in the course of your dealings with the Broker is collected for the purposes of assessing your Application for Finance and may be given to a number of Lenders at the Broker's discretion. If your application is successful you understand that the information may be used by the Lender for the purpose of administering the Loan. You are aware that the Lender may from time to time make the information available to the Lender's Mortgage Insurer, any person with whom the Lender proposes to enter into Contractual Agreements, any Security Trustee and any Assignee or potential Assignee of the Lender's rights.
2. You authorise the Broker and the Lender to collect further personal information necessary to confirm the statements given in this Application from third parties including but not limited to credit reporting agencies, credit providers, accountants, solicitors, banks and employers and for those parties to disclose your personal information to the broker and the lender.
3. You authorise the broker to disclose your personal information to Veda Advantage for the purposes of obtaining a credit report and for Veda Advantage to give your personal information to the Broker and the Lender for that purpose.
4. You authorise Veda Advantage to hold your personal information on their system and use that information to provide credit reporting services to their customers.
5. You authorise the Broker and the Lender to use the services of Veda Advantage for the purpose of maintaining up to date credit records about you.
6. You understand that if you default in your payment obligations to the Lender information about that default may given to Veda Advantage may give the information about your default to other Veda Advantage customers.
7. You understand that if you do not consent to the above provisions, your Application may be declined.
8. You understand that the broker may use your information for market research and from time to time to notify you of products and services that may be of interest to you including via promotional electronic messages. You are able to decline to receive electronic messages by using the unsubscribe mechanism in each message.
9. You have a right to know who is collecting and holding your personal information and the right to have access to your personal information and to correct it if it is wrong. You are entitled to receive a copy of this application form which contains the addresses of the Broker and Veda Advantage (both below), and the Lender (when known).

I, _____
(Name of Borrower)

certify I have read and understood this form and that the information contained in the application is true and correct.

Signed _____

Dated _____

Contact addresses of agencies that may hold your personal information;

Kiwi Mortgage Brokers Ltd, 70a Allum St, Kohimarama 1071, Auckland. P 09 521 2107 F 09 521 2147

Additional Information:	
How did you hear about us?	_____
Would you like an obligation free quote for House, Contents or Motor Insurance?	_____
Would you like an obligation free quote for Life, Mortgage Protection or Health Insurance?	_____