



P O Box 64 205 Botany Town Centre, Howick • Phone: (09) 262 6868 • Fax: (09) 262 6865

LOAN APPLICATION FORM

INDIVIDUAL APPLICANTS (DIRECTORS/TRUSTEES) AND/OR GUARANTORS

	<i>APPLICANT / GUARANTOR</i> <i>DIRECTOR / TRUSTEE</i>	<i>(Delete as</i> <i>Applicable)</i>	<i>APPLICANT / GUARANTOR</i> <i>DIRECTOR / TRUSTEE</i>	<i>(Delete as</i> <i>Applicable)</i>
Surname:				
Given Names: (Mr, Mrs, Ms, Miss)				
Age & Date of Birth:	Age: ()	Date of Birth:	Age: ()	Date of Birth:
Marital Status:	<input type="checkbox"/> Single	<input type="checkbox"/> Divorced	<input type="checkbox"/> Separated	<input type="checkbox"/> Married
	<input type="checkbox"/> Married	<input type="checkbox"/> Other	<input type="checkbox"/> Married	<input type="checkbox"/> Other
Dependents:	Number:		Number:	
IRD No:				
Telephone:	Private:		Private:	
	Business:		Business:	
Correspondence Address:			Postcode:	
Residential Address:			Postcode:	No. Years:
Previous Address:			Postcode:	No. Years:

CORPORATE BORROWER

Company Name:		IRD No
Name of Trust:		Date of Incorporation:
Correspondence Address		Postcode:
Registered Office:		Postcode:
Name of all Directors:		
Name of all Shareholders:		
Principal Activities:		Telephone:

EMPLOYMENT HISTORY

Employer:	No. Years:	No. Years:
Occupation:		
Previous Employment:	No. Years:	No. Years:
Previous Occupation:		
If self employed (3 years financial accounts required)	Accountants Name:	Telephone: Firm Name:
Gross Income (Salary / Wages)		
Rental Income		
Other Income (please specify)		
Total Income (before tax)	\$	\$
Solicitor Name		Tel: Fax:
Broker Name		Tel: Fax:

STATEMENT OF ASSETS & LIABILITIES DATED / /

ASSETS	ANNUAL INCOME	VALUE	LIABILITIES	MONTHLY REPAYMENTS	AMOUNT OWING
Property Address/Type			Existing Mortgages		
1.			1.		
2.			2.		
3.			3.		
4.			4.		
5.			5.		
Motor Vehicle			Second Mortgages/Lease/H.P		
Type 1.			1.		
Type 2.			2.		
Savings - Institution			Personal Loans		
1.			1.		
2.			2.		
3.			Credit Cards \$ Limit		
Deposits paid			1.		
Superannuation			2.		
Furniture & Personal effects			3.		
Company					
1.			1.		
2.			2.		
3.			3.		
Other			Bank O/Draft \$ Limit		
1.			Current Rent Paid		
2.			Guarantees		
3.			Other		
TOTAL ASSETS \$			TOTAL LIABILITIES \$		

LOAN REQUESTED

Purpose of Loan:
Amount Required: \$
Preferred Repayment: (a.) Principal & Interest or (b) Interest Only for 12mths.
Loan Term: Years (maximum 5 years) Settlement Date:

PARTICULARS OF PROPERTY OFFERED AS SECURITY

REGISTERED PROPRIETORS	ADDRESS OF SECURITY	PRIOR LENDER & AMOUNT	VALUATION	DATE OF VALUATION
1.				
2.				
3.				
4.				

PRIVACY ACKNOWLEDGEMENT

Each applicant for the loan hereby acknowledges and agrees with Axis Finance Limited (Axis) and/or any Mortgage Lender(Lender) that:

1. Axis or the Lender is authorised to make such enquiries and obtain such information as it considers desirable relating to my creditworthiness, commercial activities or other matters relevant to approving the loan, or its variation (if any) or any enforcement action from any credit reporting agency, financial institution or other party;
2. Axis or the Lender is authorised to disclose information about me or the loan to any subsidiary or associated company , to any credit reporting agency, any mortgage insurer, insurance company, purchaser of the mortgage or the party related to a purchase of the mortgage or any other party related to the loan, or to my authorised agent (including my solicitor, accountant or broker/introducer);
3. Axis or the Lender or any of its subsidiary or associated companies may send to me any information about any product or services offered .
4. I will advise Axis or the Lender promptly if there is any change in my circumstances (financial or otherwise) which affects any information held about me by them;
5. The information about me is being collected by Axis and/or the Lender and will be used for the purposes of deciding whether to grant or continue to grant financial facilities to me and for the other purposes mentioned above;
6. I am aware that under Privacy legislation I have certain rights of access to and correction of any personal information about me held by Axis and/or the Lender.
7. My authorisation above shall continue to remain in force until my loan is repaid in full .

TERMS AND CONDITIONS

1. Each Applicant confirms that all of the information set out in this application is, to the best of the Applicant's knowledge, true and correct. Any Lender may cancel any loan approval given if any information is found to be misleading or incorrect.
2. Each Applicant authorises Axis and/or any Lender to check all information in this application. Each applicant will provide full details of their income that Axis and /or the Lender may request..
3. The Lenders Establishment Fee is payable at the time of Letter of Offer acceptance.
4. On receipt of this application, the Lender will conduct an initial credit assessment.
5. In addition to the credit assessment, Axis and /or the Lender will require a written valuation report of each security property from a Panel Valuer. The Applicant is liable for all costs related to this valuation. This is an application only and no legal commitments should be entered into before receipt of a full, written approval from a Lender. Any approval given will be subject to conditions to be outlined in a detailed Letter of Offer.
6. Each Applicant declares that he/she is not under any form of bankruptcy
7. Each Applicant declares that he/she is a permanent resident of New Zealand.
8. Each Applicant declares that they are not / or / are (please delete as necessary) registered for GST

APPLICATION AND DECLARATION

1. I/We agree to these Terms and Conditions and other acknowledgements and consents made in this application.

Full Name Applicant 1* (PRINT)

Full Name Applicant 2* (PRINT)

Signature Applicant 1*

Signature Applicant 2*

Date: _____

Date: _____

- For Company Applicants, both signatories must be Directors of that Company, trustees for a Trust.

APPLICATION CHECK LIST

Please include the following(applicable) documents with your Application:

1. **Evidence of Income**
 - Three current original payslips or letter from your Employer
 - If on Commission Income then 12 months record of commissions signed by the person paying them and IRD Earnings summary for two years
 - If self employed then two years Financial accounts
2. **Identification**
 - Copy of Drivers licence or Passport
3. **Evidence of Deposit**
 - Last three months Bank Statements / Investment Certificates
4. **If Purchasing**
 - Copy of Sale & Purchase Agreement
5. **If Refinancing**
 - Copy of 6 months Loan Account statements
6. **For Investment / Rental Properties**
 - Current Tenancy Agreement or letter from Real Estate Agent showing expected rentals
7. **Valuation Report**
 - If available , a copy of the report from a Registered Valuer or Government Valuation
8. **Please check**
 - Is the Application Form complete and signed by all Applicants ?
 - Have you faxed your Application? If yes, then please post the originals to Axis Finance.
 - Is your house insured?

It is recommended that you consider taking out Life or Mortgage Insurance Cover.