

member number

Input field for member number



# home loan application

PO Box 585 Hamilton 3240 • firstcreditunion.co.nz • helpdesk@firstcu.co.nz

## 1. Your personal details

What is your name?

Mr Mrs Ms Miss OTHER

FIRST NAME

LAST NAME

Have you ever gone by any other name? (maiden name or other)

Input field for other name

What is your date of birth?

Input field for date of birth

What is your gender?

Male Female

What is your marital status?

Single Defacto Married Divorced Separated

Are you a permanent resident of New Zealand?

Yes No

How many dependant children do you have and how old are they?

AGES Input field

What is your Drivers Licence number?

Input field for licence number

Version Number (5B)

Input field for version number

What type of licence do you hold?

Learners Restricted Full

Are you employed?

Yes, full time Yes, part time Yes, casual Yes, self employed No, unemployed

What is your occupation?

Input field for occupation

Who is your employer?

EMPLOYER'S NAME

EMPLOYER'S ADDRESS

PHONE NUMBER

How long have you been employed there?

YEARS AND MONTHS

Have you ever been declared bankrupt/NAP?

Yes No If yes, what year? Input field

How did you hear about First Credit Union? (Tick as many as apply)

TV Radio Newspaper Referred to by friend/family Other (please specify) Input field

## 2. Your contact details

What is your current home address?

Input field for address

Input field for address

POST CODE

What type of residence is this?

Own home Renting Boarding

How long have you lived at this address?

YEARS AND MONTHS

What was your previous address? (if under 3 years at current address)

Input field for address

Input field for address

POST CODE

What are your phone numbers and email address?

PHONE MOBILE

WORK EMAIL

What is the best way to contact you between 9am and 5pm weekdays?

Home phone Work phone Mobile Email Post Text

Please provide contact details of TWO relatives or friends in New Zealand, NOT living with you:

Person 1

NAME

ADDRESS

Input field for address

PHONE MOBILE

RELATIONSHIP TO YOU

Person 2

NAME

ADDRESS

Input field for address

PHONE MOBILE

RELATIONSHIP TO YOU

### 3. Joint Applicant's details (if applicable)

What is your name?

Mr Mrs Miss Ms

Have you ever gone by any other name? (maiden name or other)

What is your date of birth?

What is your gender?

Male Female

What is your marital status?

Single Defacto Married Divorced Separated

What is your current home address?

The same address as the main applicant The address below

What are your phone numbers and email address?

What is your relationship to the main applicant?

Are you a permanent resident of New Zealand?

Yes No

Are you employed?

Yes, full time Yes, part time Yes, casual  
Yes, self employed No, unemployed

What is your occupation?

Who is your employer?

How long have you been employed there?

YEARS AND  MONTHS

What is your Drivers Licence number?

Version Number (5B)

What type of licence do you hold?

Learners Restricted Full

Have you ever been declared bankrupt/NAP?

Yes No If yes, what year?

### 4. Income and Assets

#### Annual Income (before tax)

Your annual income

Joint applicant's annual income

Combined annual income

#### Regular Income (after tax)

Your salary/wages W F M

Joint applicant's salary/wages W F M

#### Other regular income (please specify)

W F M

W F M

W F M

Combined total net income

#### Assets (what you own)

Property  Estimated Market Value

Other property owned

#### Savings and investments

#### Motor vehicles

Make Model Type Value

#### Other assets

Total assets

NOTES TO THE ABOVE

## 5. Expenditure and Liabilities

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

Expenditure	Weekly	Fortnightly	Monthly	Liabilities (what you owe)		
			Regular amount	Limit	Amount owing	
Rent/Board/Mortgage			\$ <input type="text"/>	Other home loan	\$ <input type="text"/>	\$ <input type="text"/>
Motor vehicle repayments			\$ <input type="text"/>	Motor vehicle/s	\$ <input type="text"/>	\$ <input type="text"/>
Credit card repayments			\$ <input type="text"/>	Overdraft/s	\$ <input type="text"/>	\$ <input type="text"/>
Store card repayments			\$ <input type="text"/>	Credit card/s	\$ <input type="text"/>	\$ <input type="text"/>
Personal loan repayments			\$ <input type="text"/>	Store card/s	\$ <input type="text"/>	\$ <input type="text"/>
Student loan repayments			\$ <input type="text"/>	Personal loans	\$ <input type="text"/>	\$ <input type="text"/>
Hire Purchase repayments (total)			\$ <input type="text"/>	Student loans	\$ <input type="text"/>	\$ <input type="text"/>
Other loan repayments			\$ <input type="text"/>	Hire Purchases		
Family support or child care costs			\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>
Insurances			\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>
Food			\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>
Power/Phone			\$ <input type="text"/>	Other loans		
Other living costs			\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>
<b>Total Expenditure</b>			\$ <input type="text"/>	<b>Total Liabilities</b>		\$ <input type="text"/>

NOTES TO THE ABOVE

## 6. Home Loan details

What is the purpose of this loan?

How much is the property you wish to purchase?

\$

How much do you have for a deposit?

\$

What is the total amount you need to borrow?

\$

What is the address of the proposed property?

Will the property be owner occupied or a rental?

Owner occupied      Rental

What is the proposed settlement date?

How long would you like to pay the loan back over?

20 years      25 years      30 years      Other:

How frequently would you like to make your repayments?

Weekly      Fortnightly      Monthly

## 7. Your Solicitor and Insurance Information

What is the name and address of your solicitor?

NAME

FIRM

ADDRESS

What is their phone number, fax number and email address?

PHONE

EMAIL

Have you arranged house insurance?

Yes      No

Do you have life insurance?

Yes      No

If yes to either of the above questions, who are you insured with?

Do you require a quote from us for your insurance?

Yes      No

## Privacy Act Declaration

### Authorisation by Applicants(s) for use and disclosure of information

Pursuant to the Privacy Act 1993, I/We acknowledge that:

1. From time to time, First Credit Union (including selected third parties) may use the information ("information") I/we have provided to First Credit Union to send me/us information of any products or services that First Credit Union thinks may be of interest to me/us.
2. I/We understand that the information will be used to assess my/our credit worthiness and financial position, to process and assess my/our application and for the management, assessment, enforcement (including disclosing default information to any credit reporting agency used by First Credit Union) of any agreement I/we have with First Credit Union.
3. By signing this application, I/we authorise First Credit Union (for the purpose listed above) to:
  - make enquiries about me/us and disclose and obtain any additional information First Credit Union considers necessary;
  - disclose my/our personal information to potential or actual assignees, to insurers and other parties that may have or may intend to take security over any of my/our assets, to credit rating and credit reporting agencies and any other person that First Credit Union may appoint to collect any outstanding debt from me/us.
4. I/We understand that I/we have the right of access to and correction of, all personal information held by First Credit Union that relates to me/us.
5. I/We understand that all information First Credit Union provides to their credit reporting agency including information relating to any default by me/us of any obligation to First Credit Union will be held by the credit reporting agency for its credit reporting service and they may give such information to its customers who use its service. I/We also understand that I/we may access and correct the information held by the credit reporting agency.
6. I/We declare that the information I/we have provided in this application is correct.

#### Main Applicant (please print your name)

FIRST NAMES
LAST NAME

#### Joint Applicant (please print your name)

FIRST NAMES
LAST NAME

#### Main Applicant's Signature

#### Today's date

#### Joint Applicant's Signature

#### Today's date

### Office Use Only

- Confirmation of Deposit
- Life Insurance
- House Insurance
- Property Valuation
- Sale & Purchase Agreement

CONDITIONS/COMMENTS

- Approved
- Declined

Interest rate

 %

Signature

Date

 / /