



member number

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home loan application

PO Box 585 Hamilton 3204 • firstcreditunion.co.nz • helpdesk@firstcreditunion.co.nz
HAMILTON 07 834 4810 • TE AROHA 07 884 9543 • TAURANGA 07 578 6255

1. Your personal details

What is your name?

☐ Mr ☐ Mrs ☐ Miss ☐ Ms

FIRST NAMES

LAST NAME

What is your 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

What is your Drivers Licence number?

What type of licence do you hold?

☐ Learners ☐ Restricted ☐ Full

Are you employed?

☐ Yes, full time ☐ Yes, part time ☐ Yes, self employed

☐ Yes, casual ☐ No, unemployed

What is your 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?

☐ Yes ☐ No If yes, what year?

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

☐ TV ☐ Radio ☐ Newspaper ☐ Referred to by friend/family

☐ Other (please specify)

2. Your contact details

What is your current home 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)

POST CODE

What are your phone numbers and email address?

HOME [] MOBILE []

WORK [] FAX []

EMAIL

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

☐ Home phone ☐ Work phone ☐ Mobile ☐ Email ☐ Post

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

Person 1

NAME

ADDRESS

HOME PHONE [] MOBILE []

RELATIONSHIP TO YOU

Person 2

NAME

ADDRESS

HOME PHONE [] MOBILE []

RELATIONSHIP TO YOU

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

What is your name?

☐ Mr ☐ Mrs ☐ Miss ☐ Ms

OTHER

FIRST NAMES

LAST NAME

What is your relationship to the main applicant?

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

POST CODE

What are your phone numbers and email address?

HOME []

MOBILE []

WORK []

FAX []

EMAIL

Are you a permanent resident of New Zealand?

☐ Yes ☐ No

Are you employed?

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

What is your occupation?

Who is your employer?

EMPLOYER'S NAME

EMPLOYER'S ADDRESS

PHONE NUMBER []

How long have you been employed there?

YEARS AND

MONTHS

What is your Drivers Licence number?

What type of licence do you hold?

☐ Learners ☐ Restricted ☐ Full

Have you ever been declared bankrupt?

☐ 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)

Estimated Market Value

Proposed property

\$

Other property owned

\$

Savings and investments

\$

Motor vehicles

Make

Model

Type

Value

\$

\$

Other assets

\$

Total assets

\$

NOTES TO THE ABOVE

5. Liabilities and Expenditure

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

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

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: years

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?

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

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

- ☐ Deposit
- ☐ Life Insurance
- ☐ House Insurance
- ☐ Property Valuation
- ☐ Sale & Purchase Agreement

CONDITIONS/COMMENTS

- ☐ Approved
- ☐ Declined

Interest rate

%

Signature

Date

/ /

**first
credit
union**