



# Loan Application

## Overview

Name of Applicant(s):

Brief description of Proposition:

Contact for further details:

Contact Telephone Number: Day: Evening: Email:

Is this loan proposition a part of a taxable activity for GST purposes:  Yes  No

If yes please record GST Number:

Loan Amount Required: \$ Preferred Term of Loan:

Date Loan Required: Solicitor for this transaction:

## Security Offered

### Property Mortgage

Address of Property:

Buildings on Property:

Contact to obtain key for inspection: Telephone No.

### Guarantors:

Full Name:

Address:

### Details of Other Security Offered:

## How are instalments to be paid:

Automatic Payment Authority:

Bank Account Details:

Automatic Internal Transfer:

WBS Account:

## Personal details

As required by the provisions of the Privacy Act 1993 WBS informs you that the following information is being collected to be considered together with your loan application for finance. This information is required for the officers of WBS to assess your loan application. If any information set out below changes, then you are entitled to advise us of those changes so the information can be updated and corrected. The following information shall be held for so long as you have a loan with WBS then such information will be removed upon your request. You are entitled at any time to receive from WBS confirmation of the information held and access to that information. The following information will not be released to any third party without (a) your written authority, or (b) as authorised by the Privacy Act.

### First applicant

Full Name:

Occupation

IRD No.

Current Employer

Length of Employment:

Supervisor/Manager's Name

Telephone No:

Previous Employer

Length of Employment:

Are you in good health?  Yes  No

Have you been bankrupt?  Yes  No

Has any entity in which you have/had a financial interest been placed in receivership or liquidation?  Yes  No

Form of Identification (x 2): (e.g. Copy of Drivers Licence, Birth Certificate or Credit Cards)

Address:

### Second Applicant

Full Name:

Occupation:

IRD No:

Current Employer:

Length of Employment:

Supervisor/Manager's Name:

Telephone No:

Previous Employer:

Length of Employment:

Are you in good health?  Yes  No

Have you been bankrupt?  Yes  No

Has any entity in which you have/had a financial interest been placed in receivership or liquidation?  Yes  No

Form of Identification (x 2): (e.g. Copy of Drivers Licence, Birth Certificate or Credit Cards)

Address:

Number of dependants:

Ages of dependant children:

Is anyone else dependant on you:  Yes  No

Name of Accountant (if applicable):

### Other Relevant Personal Details

**Current Life Insurance Policies**

Company	Estimated Sum Assured	Surrender Value	Type of Cover	Premium Per Annum	Policy Document Held by

Your insurance company or broker:

**Contact Referees**

The names, occupations, addresses and telephone numbers of two reputable persons qualified to comment upon your character and business ability (if applicable).

Referee 1:

Referee 2:

Are there any persons e.g. separated spouse (legal or de facto) or ex-fiancée who have contributed to the assets offered as security and who could make a claim against you in respect of those assets?  Yes  No (if yes provide details:)

**ASSETS: (provide details)**

Cash and Bank Balances	
	\$
	\$
	\$
Motor Vehicle - Make & Model	
	\$
	\$
Life Cover Total Surrender Value:	\$
Residential Property	
	\$
Investments: (e.g. Stocks & Shares, Term Deposits, etc.)	
	\$
	\$
	\$
Other: (e.g. Household Furniture/Effects, Boat, Caravan, etc.)	
	\$
	\$
	\$
<b>TOTAL ASSETS:</b>	<b>\$</b>

**LIABILITIES: (provide details)**

Mortgage Loans:	
	\$
	\$
Bank O/D	\$
SecuredOn:	
H/P Balances	\$
SecuredOn:	
Personal Loans	
From:	\$
From:	\$
Loans on Investments (Shares, properties etc):	
	\$
	\$
Other Liabilities:	
Credit Card(s):	\$
	\$
	\$
	\$
<b>TOTAL LIABILITIES</b>	<b>\$</b>

**GROSS INCOME: (provide details)**

Are you paid  weekly  fortnightly  monthly

Salary/Wages

\_\_\_\_\_  
\$  
\_\_\_\_\_

Is the overtime included above

regular  permanent?

Business

\_\_\_\_\_  
\$  
\_\_\_\_\_

Rents

\_\_\_\_\_  
\$  
\_\_\_\_\_

Investments

\_\_\_\_\_  
\$  
\_\_\_\_\_

Other

\_\_\_\_\_  
\$  
\_\_\_\_\_

**TOTAL INCOME:** \$

**OUTGOINGS: (provide details)**

Are your bills paid  weekly  fortnightly  monthly

Detail all outgoings in respect of liabilities previously listed plus details of other commitments.

Mortgage payments \$

House Insurance \$

House Maintenance \$

Rates \$

Electricity \$

Phone \$

Food/clothing/entertainment \$

Life Insurance \$

Vehicle Expenses registration/WOF/  
petrol/insurance/maintenance/etc \$

Hire purchase payments \$

Other (please list)

\_\_\_\_\_  
\$

\_\_\_\_\_  
\$

**TOTAL OUTGOINGS** \$

Comments on Income and Outgoings:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Are all of your financial commitments up to date?  Yes  No

If NO please give details:

Other comments/details:

\_\_\_\_\_  
\_\_\_\_\_

**DECLARATION:**

- I declare that the information in this statement is true in every particular.
- I authorise WBS to undertake any reasonable enquiries to verify the details including contact as assessed appropriate by WBS with the referees listed and the Accountant named. I/We also authorise any credit reference agency or any banking or lending institution on request by WBS to provide such personal information that they may have to WBS to enable WBS to properly assess my application for a loan.
- I/We certify that the above information is correct and accurately represents the lending proposition submitted for consideration.
- I/We agree to reimburse WBS for any expenses and disbursements incurred in processing this application.

Signed:

Name:

Signature: \_\_\_\_\_ Date:        /        /

Name:

Signature: \_\_\_\_\_ Date:        /        /

- If property being purchased, please attach a copy of the Sale and Purchase Agreement.
- If building work being undertaken, a copy of the plans, specifications and quotations received may be required.
- If available, please attach a copy of a recent valuation of the property, or if building work is to be done, a projected value to completion.
- Please attach copy of last wage/salary payment advice or letter from your employer confirming current income details.
- If self-employed, attached balance sheets and profit and loss accounts for the last two years.