

Loan application form



Applicant 1

Individual Trustee Company Guarantor

<input type="text"/>		<input type="text"/>	
Company / Trust name		Company number	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of incorporation	Nature of business	Date of establishment (Trust)	Nature of Trust (e.g. family)

Mr Mrs Ms Miss Other:

Surname
First name
Middle name/s Date of birth:
Driver's licence number

Single Married De facto Divorced Widowed

Full name of spouse

<input type="text"/>	<input type="text"/>
Number of dependents	Age of dependent/s

<input type="text"/>	<input type="text"/>
Home phone	Work phone

Mobile
Email

NZ / AU citizen or NZ / AU permanent resident: Yes No

<input type="text"/>	<input type="text"/>
If 'No', citizen / resident of	Visa type

Current residential address

<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb	Town / City	Postcode

<input type="text"/> (years)	<input type="text"/> (months)
Time at current address	

Own home Renting Boarding With parents

Applicant 2 / Guarantor

Individual Trustee Company Guarantor

<input type="text"/>		<input type="text"/>	
Company / Trust name		Company number	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of incorporation	Nature of business	Date of establishment (Trust)	Nature of Trust (e.g. family)

Mr Mrs Ms Miss Other:

Surname
First name
Middle name/s Date of birth:
Driver's licence number

Single Married De facto Divorced Widowed

Full name of spouse

<input type="text"/>	<input type="text"/>
Number of dependents	Age of dependent/s

<input type="text"/>	<input type="text"/>
Home phone	Work phone

Mobile
Email

NZ / AU citizen or NZ / AU permanent resident: Yes No

<input type="text"/>	<input type="text"/>
If 'No', citizen / resident of	Visa type

Current residential address

<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb	Town / City	Postcode

<input type="text"/> (years)	<input type="text"/> (months)
Time at current address	

Own home Renting Boarding With parents

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Applicant 1 (cont'd)

Previous address (if less than 24 months in current address)

Suburb Town / City Postcode

 (years) (months)

Time at previous address

Occupation

PAYE: Full time Part time Casual
 Contractor Commission

Self-employed: Sole trader Company
 Partnership Trust

Other: Home duties Pension

Employer's name

Company number (where self-employed) Length of employment

Previous occupation (if period of employment is less than 2 years)

Previous employer's name Length of employment

Applicant 2 / Guarantor (cont'd)

Previous address (if less than 24 months in current address)

Suburb Town / City Postcode

 (years) (months)

Time at previous address

Occupation

PAYE: Full time Part time Casual
 Contractor Commission

Self-employed: Sole trader Company
 Partnership Trust

Other: Home duties Pension

Employer's name

Company number (where self-employed) Length of employment

Previous occupation (if period of employment is less than 2 years)

Previous employer's name Length of employment

Loan details (provide appropriate documentation to support any income)

Annual income

Applicant 1 (gross per annum)

Gross base income:	\$
Overtime / shift allowance:	\$
Commission:	\$
Bonus:	\$
Pension: <input type="checkbox"/> Government <input type="checkbox"/> Private	\$
Self-employed assessable income:	\$
Rental income:	\$
Other income:	\$
Total gross income:	\$

Applicant 2 / Guarantor (gross per annum)

Gross base income:	\$
Overtime / shift allowance:	\$
Commission:	\$
Bonus:	\$
Pension (type):	\$
Self-employed assessable income:	\$
Rental income:	\$
Other income:	\$
Total gross income:	\$

KiwiSaver contribution:
 3% 4% 6% 8% 10%
 Payment break Not contributing

KiwiSaver contribution:
 3% 4% 6% 8% 10%
 Payment break Not contributing

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Loan product details

Resimac Prime - Standard Alt Doc

Resimac Specialist - Clear Plus Assist | Income verification - Full Doc Alt Doc

Resimac Specialist - Investment (non-consumer)

Loan portion details

	LOAN TERM	VARIABLE RATE	FIXED TERM	AMOUNT	INTEREST ONLY	MONTHLY REPAYMENT
Portion 1:	(yrs)	<input type="checkbox"/>	(yrs)	\$	(yrs)	\$
Portion 2:	(yrs)	<input type="checkbox"/>	(yrs)	\$	(yrs)	\$
Portion 3:	(yrs)	<input type="checkbox"/>	(yrs)	\$	(yrs)	\$
Portion 4:	(yrs)	<input type="checkbox"/>	(yrs)	\$	(yrs)	\$
Total:				\$		\$

Loan term (years):

Repayment frequency*: Weekly Monthly Fortnightly

*Repayment frequency can be changed after first payment received, first payment one (1) month after settlement (e.g. settled on 28th March, first payment is 28th April or next business day where weekend or public holiday).

Loan purpose

What is the purpose of the proposed loan? Purchase Refinance Cash out Other:

What are the requirements and objectives of this lending?

When is the loan required?

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Security property 1

Address

Suburb

Town / City

Postcode

Security type: Owner occupied Investment

Estimated value: \$

Contact name for valuer access

Contact # for valuer access

Security property 2

Address

Suburb

Town / City

Postcode

Security type: Owner occupied Investment

Estimated value: \$

Contact name for valuer access

Contact # for valuer access

Solicitor / Conveyancer details

Firm name

Contact name

Phone

Email

Accountant details

Firm name

Contact name

Phone

Email

Funds position (how transaction is to be funded)

Transaction required

Purchase price:	\$
Refinance (incl. any fees of outgoing lender):	\$
Home improvements:	\$
Legal fees:	\$
Loan fees:	\$
Other:	\$
Total:	\$

Funding sources

Sales proceeds:	\$
Own funds (source):	\$
Loan amount:	\$
Borrowed from another source:	\$
KiwiSaver deposit:	\$
Gift / other:	\$
Total:	\$

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Assets and liabilities

Assets	Security	Value	Liabilities	Lender and account number	Limit	Balance	Mthly R'pmnt	Refi	Not to continue
Existing property (home):	<input type="checkbox"/>	\$	Existing property (home):		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Other property 1:	<input type="checkbox"/>	\$	Existing mortgage 1:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Other property 2:	<input type="checkbox"/>	\$	Existing mortgage 2:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Vacant land:	<input type="checkbox"/>	\$	Personal loan 1:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Motor vehicle 1:		\$	Personal loan 2:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Motor vehicle 2:		\$	Lease / hire purchase:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Home contents:		\$	Credit card 1:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Savings:		\$	Credit card 2:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Superannuation:		\$	Credit card 3:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Other 1:		\$	Other 1:			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Other 2:		\$	Other 2:			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Other 3:		\$	Other 3:			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
			Tax:			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
			Buy Now Pay Later (BNPL):		\$	\$	\$		
			MOJ/WINZ, Student loans:			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL OWNED:			TOTAL OWED:		\$	\$	\$		

Monthly living expenses - Completion is mandatory (where not applicable mark as N/A - cannot be left blank)

Utilities (where you reside and holiday home, gas, power, etc):	\$
Property maintenance (rubbish and recycling, materials and water):	\$
Local body rates (where you reside and holiday home):	\$
Food (groceries and takeaways):	\$
Transport (registration, fuel, parking tolls, maintenance, servicing public transport tickets etc):	\$
Clothing and footwear:	\$
Personal care (cosmetics,grooming, beauty, hygiene etc):	\$
Childcare (daycare, kindergarten, after school care holiday programme etc):	\$
Insurances (health, home, contents, vehicle, pet, life, TPD):	\$
Communications (phone, Internet, pay TV, streaming etc):	\$
Medical and health (dental optical,pharmaceutical, therapeutic etc):	\$
Education and schooling (fees, accommodation, stationery, uniforms etc):	\$
Recreation and entertainment (restaurants, memberships subscriptions etc):	\$
Regular savings:	\$
Body corp fees / Home owners association costs (where you reside and holiday home):	\$
Tithing:	\$
Child maintenance / Support (private or mandated arrangement):	\$
All other regular expenses:	\$
Rent or board paid:	\$

Investment property expenses

Local body rates:	\$
Insurances:	\$
Body corp / Home owners association costs:	\$
Regular maintenance (i.e. moving, rubbish etc.):	\$
Other expenses associated with rental property:	\$

Comments

When is the loan required? Of my current expenses what is changing when I take on this proposed lending? (i.e I/we will change what I/we contribute in regular savings, rent payments will change/cease, child care costs change/cease, I will no longer contribute as much or at all to X which are evident as regular payments in my statements and/or declared).

Applicant/s declaration

I/We declare that, to the best of my/our knowledge and belief, the facts, information and statements set out in this application are true and complete and that no information which might affect the decision of Resimac Ltd (the Manager) has been withheld.

I/We authorise the Manager to confirm and exchange credit information.

I/We undertake to supply to the Manager any information or facts relevant to this application which may become available or arise after this application for a loan.

I/We acknowledge that this application for a loan shall form the basis upon which the Manager shall determine whether to grant me/us credit and that as such the Manager relies upon the statements contained herein as being accurate and a full disclosure of all details requested and relevant to this application.

I/We understand that it is a condition of the Credit Provider's Lending Policy that all loans may be required to be covered by mortgage loss insurance.

I/We authorise the Manager to provide details of this loan application to the Land/Agent/Builder and/or the Land Broker/Solicitor named within, who will also be advised of the result of the application.

I/We acknowledge that any valuation report commissioned by the Manager is prepared for the confidential use of the Manager in determining whether an advance should be made and that approval of any advance does not imply any warranty by the Manager or its valuer that the purchase price is reasonable or that the property is free from defects.

I/We understand and acknowledge that if this loan application is approved, the Manager may pay an introduction fee or commission to a third person for the introduction of the loan business.

In consideration for the Manager undertaking the work required to submit my/our application for finance to the Credit Provider for approval, I/we agree to pay all valuation costs in relation to this loan application.

I/We have read and understood the particulars which have been completed in this application and declare that they are true and complete and contain no material omission and have been made

to the Manager to enable the Manager to determine whether or not to provide finance.

I/We warrant that I/we am/are not an undischarged bankrupt and that there is/are no outstanding judgements or claims against me/us.

I/We understand that this is an application only and as such does not imply that a loan will be offered or approved and agree that no reason shall be given should this application be rejected.

I/We understand and acknowledge that the Manager recommends that each applicant seeks independent legal or other financial advice prior to entering into any credit contract that the Manager may offer to the Applicant(s) as a result of this application or any related guarantee.

I/We understand and acknowledge that any approval of this application by the Manager will be on such terms and conditions (including conditions as to interest rate) as the Manager shall choose.

I/We state that I/we am/are over the age of 18 years and that I/we have read, understood and agree with each and every part of this application.

I/We acknowledge that in receiving this application, the Manager may be acting as agent for a credit provider and that all references to the Manager in this Declaration shall include a reference to the Credit Provider.

I/We have never been a shareholder or officer of any company of which a manager, receiver, and/or liquidator has been appointed.

I/We have not submitted an application in respect of this loan to any other lender.

I/We do not have any unsatisfied default/judgement entered in any court against me/us or any company of which I/we are a shareholder or officer of.

I/We have disclosed all assets and liabilities.

I/We do not live in a remote area (more than 250km from the nearest urban centre with a population of less than 2,500).

I/We have provided details of any conflicts of interest relating to this application.

Have you experienced any past difficulties repaying any of your debts, or currently experiencing difficulty servicing your existing financial commitments? If Yes, comment below:

Yes No

Do you foresee changes to your current financial situation over the ensuing 12 months and longer term 2-5 years (i.e. employment, income and expenditure commitments etc.)? If Yes, please complete the following:

Yes No

What is the foreseeable change?

When is this likely to occur and for how long?

What is the plan to meet ongoing financial obligations?

Applicant/s declaration (cont'd)

Please list any credit sought/obtained that has been applied for in the last 12 months not already included above liabilities section and/or did not proceed and/or has been repaid in full/facility closed.

Business purpose declaration (required if borrowing in personal names only)

I/We declare that the credit as per above loan purpose to be provided to me/us by Resimac is to be applied wholly or predominantly for:

- Business purposes; or
- Investment purposes

Important - You should only sign this declaration if the loan is wholly or predominantly for business purposes or investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Contracts Act.

Signature (Applicant 1)

Signature (Applicant 2 / Guarantor)

Date:

Date:

Exit strategy

Where the loan term exceeds your expected retirement age, please describe below how you would service the loan (i.e. by sale of another asset, downsizing your principal place of residence, sale of an investment property or the use of your superannuation funds).

Note: If downsizing or selling an investment property or other asset, please also provide details such as expected sale price, when you anticipate to initiate the sale and anticipated funds remaining (post sale). Possible future inheritance is not considered acceptable and can therefore not be considered.

Please ensure you attach any supporting document such as you superannuation balance statement, ownership of assets etc.

Independent legal advice and/or independent financial advice may be requested if any doubt exists to the appropriateness of the above and / or serviceability of the loan past the standard age of retirement. In this event, Resimac may condition the requirement to seek independent legal advice and/or independent financial advice prior to providing you unconditional approval.

Where Resimac considers the above as unacceptable, the loan term will be reduced to within standard retirement age. In this event, serviceability will be assessed against the reduced loan term.

Privacy consent and acknowledgement

Resimac Home Loans Limited ('Resimac') and its related entities are committed to handling personal information responsibly and in accordance with the Privacy Act 2020.

This section provides a summary of how personal information is collected, used, stored, and disclosed in connection with this application and the administration of any existing loan or related arrangement.

This Privacy Statement is intended to inform individuals of matters required to be disclosed under the Privacy Act 2020, including how personal information may be collected, whether directly or indirectly, and the purposes for which it will be used.

How personal information is collected

Personal information may be collected directly from you when you complete this application or otherwise communicate with Resimac.

In some circumstances, Resimac may also collect personal information about you from third parties, where permitted by law. This may include information provided by credit reporting bodies, identity verification or screening service providers, legal or documentation service providers, trustees, insurers, government agencies, or other parties involved in assessing or administering a loan or related arrangement.

How personal information is used and shared

Resimac will only collect, use, and disclose personal information where reasonably necessary and permitted by law, including for purposes such as:

- assessing this application and administering lending arrangements;
- verifying identity and creditworthiness;
- meeting legal and regulatory obligations; and
- responding to requests or enquiries.

For these purposes, Resimac may collect personal information from, or disclose personal information to, third parties where reasonably necessary and permitted by law. These may include:

- **Service providers and systems providers**, including identity verification services, fraud prevention services, watchlist or PEP screening providers, and document processing providers;
- **Credit reporting bodies**, including for credit enquiries (such as Equifax), obtaining credit reports, and exchanging information about repayment history, defaults, or court information where permitted by law;
- **Legal, documentation, and conveyancing service providers**, including those engaged to prepare loan documentation, variations, top-ups, security documentation, or to support settlement or compliance requirements;
- **Trustees, security trustees, or statutory supervisors**, including entities appointed to hold or oversee security, administer trust arrangements, or meet investor or trust

oversight obligations;

- **Insurers**, including mortgage insurers, title insurers, and other insurers relevant to the lending or security arrangements;
- **Funders, securitisation entities, and financial institutions** involved in funding, administering, or managing lending arrangements;
- **Professional advisers**, such as legal, accounting, audit, risk, or compliance advisers;
- **Government agencies, regulators**, and law enforcement bodies, where disclosure is required or authorised by law; and
- **Debt recovery service providers**, where necessary to manage or enforce existing lending arrangements.

Credit reporting

Where permitted by law and reasonably necessary in connection with this application or existing lending arrangements, Resimac may exchange personal information with credit reporting bodies, including information about credit history or defaults. Credit reporting bodies may retain this information and provide it to other organisations that use their services.

Security, retention, and your rights

Resimac takes reasonable steps to protect personal information from misuse, loss, and unauthorised access or disclosure.

Personal information is retained only for as long as required for lawful business purposes or to meet legal obligations, and is securely destroyed or de-identified when no longer required.

You have the right to access your personal information and to request correction if it is incorrect, out of date, or incomplete.

Further information and complaints

If you have questions or concerns about how Resimac handles personal information, you may contact Resimac using the details below. If you are not satisfied with our response, you may raise a complaint with the Office of the Privacy Commissioner.

Full privacy policy

This summary should be read together with Resimac's full Privacy Policy, which contains more detailed information about how personal information is managed and your privacy rights.

The Privacy Policy is available at www.resimac.co.nz/privacy or on request.

Acknowledgement and consent

By signing this application, I/we acknowledge that I/we have been provided with information about how Resimac collects, uses, stores, and discloses personal information, including information collected directly from me/us and indirectly from third parties.

Where required by law, I/we consent to the collection, use, and disclosure of my/our personal information for the purposes described above and in Resimac's Privacy Policy.

<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature (Applicant / Guarantor 1)	Name in print	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature (Applicant / Guarantor 2)	Name in print	Date