



Adviser No.

# Loan Application Form

Home Loan  
  Top-Up  
  Revolving Credit (Interest Only)

## Conditions

Pursuant to the PRIVACY ACT 1993 the following is brought to your attention :

- a) This application collects personal information about you;
- b) The information is being collected to determine your eligibility for the credit you seek;
- c) The intended recipients of the information are Prosper Group Ltd and other providers of credit, credit reference agencies and previous and current employers;
- d) The information is being collected and held by Prosper Group Ltd;
- e) Failure to provide this information or provision of incorrect information may result in your application for credit being declined;
- f) You do have rights of access to, and correction of, this information to the extent that it is not evaluative material pursuant to S.29 (1) (b) Privacy Act 1993.

\* If the above information is being provided by someone other than the Applicant, I am authorised to provide personal information on behalf of the Applicant and evidence of this authority is provided.

\*\* I/We authorise the release at any time of all personal information held by;

- a) any other credit providers and credit reference agencies; and
- b) any previous or current employer regarding my employment history and income; and I/We authorise Prosper Group Ltd to disclose to their credit providers, credit reference agencies and any other party expressly authorised by me/us/the Applicant, at any time, personal information held by Prosper Group Ltd.

\*\*\* **Lenders Mortgage Insurance:** I/We authorise Prosper Group Ltd to disclose to the Mortgage Insurer any personal information about me/us which is connected with and necessary for the evaluation by the Mortgage Insurer, of my/our borrowing from any lending institution, its security and insurance risk and I/We also authorise the Mortgage Insurer to disclose personal information about me/us to any credit information organisation where I/we am/are in breach of my/our borrowing arrangements with any lending institution.

I/We authorise the Mortgage Insurer to collect from any lending institution, and any other person or organisation any personal information for the reasons mentioned above.

- The information contained in this application is true and complete.
- I/We have not withheld any information on my/our financial position or commitments that might affect the Bank's decision on this application.
- The Bank may supply upon request details of this application or the outstanding balance to a guarantor or proposed guarantor.
- I am not/Neither of us is an undischarged bankrupt nor am/are I/We liable under any proceedings under the Insolvency Act 1967 or its amendments.
- I/We am/are the Borrower(s) as stated in this Loan Application and have authorised the Adviser to be my/our authorised agent, with full authority to do all things in connection with giving and receiving information relevant to this Loan Application. This may include, without limitation, receiving any notice or communication from the Bank on my/our behalf and receiving personal information or reports on my/our behalf and receiving personal worthiness. This authority will not be revoked unless I/we have first given the Bank seven days notice in writing.
- The Adviser has no authority to act on behalf of the Bank in any capacity.
- The Bank may, in its absolute discretion, communicate or otherwise deal with me/us directly in relation to any matter concerning the Loan Application or in the future to make available to me/us the full range of financial services offered by the Bank and its related companies unless I/we advise the Bank that I/we do not wish to receive any further information or services.
- I/We also understand that the Bank will pay the Adviser a commission if the Loan Application is approved and the loan drawn, and that such commission has no relevance to any fees that may be charged by the Bank for this Loan Application.

Applicant's Signature:

Date:

Joint Applicant's Signature:

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## Personal Details of Applicant 1

Surname: \_\_\_\_\_  
 Mr  Mrs  Ms  Miss  Dr

First Name(s): \_\_\_\_\_

Date of Birth:   :   :

Country of Birth: \_\_\_\_\_

NZ residency Held?  Yes  No

Marital Status:  Married  Defacto  Single

Sex:  Male  Female

Age of Dependants: \_\_\_\_\_

Current Residential Address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Postal Address (if different from above) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Time there:  Years  Months

If less than 3 years what was your previous address? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Are you currently?  Renting  Boarding  
 Living at home  Other

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Mobile Phone: \_\_\_\_\_

Email Home: \_\_\_\_\_  
 \_\_\_\_\_

### Employment

Main Source of Income:  Salary/Wages  Self Employed  
 Other

Note: \_\_\_\_\_

Occupation: \_\_\_\_\_

Employer: \_\_\_\_\_

How long:  Years  Months

Gross Income (\$) \_\_\_\_\_

If less than 3 years \_\_\_\_\_  
 \_\_\_\_\_

## Personal Details of Applicant 2

Surname: \_\_\_\_\_  
 Mr  Mrs  Ms  Miss  Dr

First Name(s): \_\_\_\_\_

Date of Birth:   :   :

Country of Birth: \_\_\_\_\_

NZ residency Held?  Yes  No

Marital Status:  Married  Defacto  Single

Sex:  Male  Female

Age of Dependants: \_\_\_\_\_

Current Residential Address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Postal Address (if different from above) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Time there:  Years  Months

If less than 3 years what was your previous address? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Are you currently?  Renting  Boarding  
 Living at home  Other

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Mobile Phone: \_\_\_\_\_

Email Home: \_\_\_\_\_  
 \_\_\_\_\_

### Employment

Main Source of Income:  Salary/Wages  Self Employed  
 Other

Note: \_\_\_\_\_

Occupation: \_\_\_\_\_

Employer: \_\_\_\_\_

How long:  Years  Months

Gross Income (\$) \_\_\_\_\_

If less than 3 years \_\_\_\_\_  
 \_\_\_\_\_

### Finance Details

Purpose of Loan: \_\_\_\_\_

Loan amount required: \_\_\_\_\_

Solicitor's Name: \_\_\_\_\_

Company Name: \_\_\_\_\_

Solicitor's Address: \_\_\_\_\_

Solicitor's Telephone No: \_\_\_\_\_

Solicitor's Fax No: \_\_\_\_\_

### Additional Properties:

Address: \_\_\_\_\_ Value:  RV  QV Rent: \_\_\_\_\_

1. \$: \_\_\_\_\_ \$: \_\_\_\_\_

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Address: \_\_\_\_\_ Value:  RV  QV Rent: \_\_\_\_\_

2. \$: \_\_\_\_\_ \$: \_\_\_\_\_

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Address: \_\_\_\_\_ Value:  RV  QV Rent: \_\_\_\_\_

3. \$: \_\_\_\_\_ \$: \_\_\_\_\_

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Address: \_\_\_\_\_ Value:  RV  QV Rent: \_\_\_\_\_

4. \$: \_\_\_\_\_ \$: \_\_\_\_\_

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Address: \_\_\_\_\_ Value:  RV  QV Rent: \_\_\_\_\_

5. \$: \_\_\_\_\_ \$: \_\_\_\_\_

### Notes:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### Loan Details

Loan Term:  Yrs  Mnths Amount \$: \_\_\_\_\_

Loan Term:  Yrs  Mnths Amount \$: \_\_\_\_\_

Fixed Term:  Yrs  Mnths Amount \$: \_\_\_\_\_

Interest Only:  Yrs  Mnths Amount \$: \_\_\_\_\_

Repayment Method:  Weekly  Fortnightly  Monthly

If applicable, Insurance Fee added on to loan:  Yes  No  N/A

If applicable, Application Fee added on to loan:  Yes  No  N/A

### Security: 1st Mortgage 2nd Mortgage New Existing

Address: \_\_\_\_\_

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**Current Ownership**

Already Owned  To be Purchased

**Status:**

Existing Developed Property

Section, New House to be Built

**Intention:**

Owner Occupied  Rental  Other

**Type of Property:**

STD Residential  Attached Unit  Apartment  Lifestyle

Commercial  Farm

**Zoning**

Residential  Rural  Other

**Value**

Purchase Price \$: \_\_\_\_\_

Total Cost Building \$: \_\_\_\_\_

QV \$: \_\_\_\_\_

RV \$: \_\_\_\_\_

Estimated \$: \_\_\_\_\_

**Combined Value \$:** \_\_\_\_\_

**Proposed Monthly Income & Expenditure**

INCOME	Annual Gross:	Monthly Net:
Salary/Wage (1)	\$: <input type="text"/>	\$: <input type="text"/>
Salary/Wage (2)	\$: <input type="text"/>	\$: <input type="text"/>
Business (1)	\$: <input type="text"/>	\$: <input type="text"/>
Business (2)	\$: <input type="text"/>	\$: <input type="text"/>
Benefits (1)	\$: <input type="text"/>	\$: <input type="text"/>
Benefits (2)	\$: <input type="text"/>	\$: <input type="text"/>
Interest dividends	\$: <input type="text"/>	\$: <input type="text"/>
Other	\$: <input type="text"/>	\$: <input type="text"/>
Rental (as below) Scaled @ _____ %	\$: <input type="text"/>	\$: <input type="text"/>
Boarder/Flatmate \$ _____ Per Week @ _____ %	\$: <input type="text"/>	\$: <input type="text"/>
<b>TOTAL INCOME</b>	\$: <input type="text"/>	\$: <input type="text"/>

RENTAL INCOME	(E) Existing	(P) Proposed	Per Week:
1. Address _____	<input type="checkbox"/>	<input type="checkbox"/>	\$: <input type="text"/>
2. Address _____	<input type="checkbox"/>	<input type="checkbox"/>	\$: <input type="text"/>
3. Address _____	<input type="checkbox"/>	<input type="checkbox"/>	\$: <input type="text"/>
4. Address _____	<input type="checkbox"/>	<input type="checkbox"/>	\$: <input type="text"/>
5. Address _____	<input type="checkbox"/>	<input type="checkbox"/>	\$: <input type="text"/>
<b>TOTAL RENTAL INCOME</b>			\$: <input type="text"/>

**Expenses**

**Proposed Monthly**

RENTAL PROPERTY MORTGAGES	(N) New	(E) Existing	\$:
\$ _____ @ _____ % _____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$: <input type="text"/>
\$ _____ @ _____ % _____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$: <input type="text"/>
\$ _____ @ _____ % _____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$: <input type="text"/>
<b>Other Mortgage Payments (inc revolving credit)</b>			
\$ _____ @ _____ % _____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$: <input type="text"/>
\$ _____ @ _____ % _____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$: <input type="text"/>
\$ _____ @ _____ % _____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$: <input type="text"/>
\$ _____ @ _____ % _____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$: <input type="text"/>
Student Loans:			\$: <input type="text"/>
Hire Purchases:			\$: <input type="text"/>
Lender:			\$: <input type="text"/>
Lender:			\$: <input type="text"/>
Other Loans:			\$: <input type="text"/>
Lender:			\$: <input type="text"/>
Lender:			\$: <input type="text"/>
Credit/Charge Cards Limit (s):			\$: <input type="text"/>
Child Support:			\$: <input type="text"/>
Rent to pay (\$ _____ Per Week):			\$: <input type="text"/>
Compulsory Superannuation:			\$: <input type="text"/>
<b>SUB TOTAL:</b>			\$: <input type="text"/>
Income Protection:			\$: <input type="text"/>
Fire & General Insurance:			\$: <input type="text"/>
Rates:			\$: <input type="text"/>
Medical Insurance:			\$: <input type="text"/>
Motor Vehicle Costs:			\$: <input type="text"/>
Power/Telephone/Gas:			\$: <input type="text"/>
Food/Clothing/General:			\$: <input type="text"/>
<b>SUB TOTAL:</b>			\$: <input type="text"/>
<b>TOTAL MONTHLY EXPENSES:</b>			\$: <input type="text"/>
<b>NET MONTHLY INCOME:</b>			\$: <input type="text"/>
<b>NET MONTHLY SURPLUS:</b>			\$: <input type="text"/>

### Assets (approximately)

**Main Bank/Branch**  
 Money@Bank/Other: 1. \_\_\_\_\_ \$:   
 2. \_\_\_\_\_ \$:   
 3. \_\_\_\_\_ \$:

**Property:**  
 1. \_\_\_\_\_ \$:   
 2. \_\_\_\_\_ \$:   
 3. \_\_\_\_\_ \$:   
 4. \_\_\_\_\_ \$:   
 5. \_\_\_\_\_ \$:

**Shares:**  
 \_\_\_\_\_ \$:

**Vehicles:**  
 1. \_\_\_\_\_ \$:   
 2. \_\_\_\_\_ \$:   
 3. \_\_\_\_\_ \$:

**Life Insurance:**  
 \_\_\_\_\_ \$:

**Business Value:**  
 \_\_\_\_\_ \$:

**Boat/Caravan:**  
 \_\_\_\_\_ \$:

**Other:**  
 1. \_\_\_\_\_ \$:   
 2. \_\_\_\_\_ \$:   
 3. \_\_\_\_\_ \$:

**Furniture & Personal Effects:**  
 \_\_\_\_\_ \$:

**TOTAL ASSETS:** \$:

### Liabilities (approximately)

**Overdraft:**  
 Bank:  \$:   
 Limit: \$:

**Mortgages:**  
 Bank:  \$:   
 Bank:  \$:   
 Bank:  \$:   
 Bank:  \$:   
 Bank:  \$:

**Personal Loan:**  
 From:  \$:   
 From:  \$:

**Hire Purchase:**  
 From:  \$:   
 From:  \$:

**Credit/Store/Charge Cards:**  
 From:  \$:   
 Limit: \$:   
 From:  \$:   
 Limit: \$:   
 From:  \$:   
 Limit: \$:

**Student Loans:**  
 \_\_\_\_\_ \$:

**Other Liabilities**  
 \_\_\_\_\_ \$:

**TOTAL LIABILITIES:** \$:   
**NET SURPLUS:** \$:   
**TOTAL (per total assets):** \$:

Are you guaranteeing a loan for any other persons?

Yes (provide details)  No

\_\_\_\_\_

**DECLARATION** I/We confirm that the above information is true and correct as at the date of application. (All applicants to sign)

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