



The National Bank

Lending Application

1. Applicant Details

Existing National Bank Customer Number (if applicable)

Mr Mrs Miss Ms Other

 SURNAME

 FIRST NAMES

Are you a NZ citizen or permanent NZ resident? Yes No

If no, please supply work permit expiry date DAY / MONTH / YEAR

Residential address

 STREET

 SUBURB

 CITY POSTCODE

Time there YEARS / MONTHS

Own home (with home loan) Own home (fully paid/freehold)
 Renting Boarding With parent(s) Caravan

Other

Previous Address – if at above address less than 3 years

 STREET

 SUBURB

 CITY POSTCODE

Time there YEARS / MONTHS

Your Postal Address – if different from residential

 STREET

 SUBURB

 CITY POSTCODE

Home Phone

Business Phone

Facsimile

Mobile

Email

Date of Birth DAY / MONTH / YEAR

Number of dependants Ages

Employer's Name

Employer's Address

 STREET

 SUBURB

 CITY POSTCODE

Current Occupation

Full-time Part-time Self-employed

How long have you worked here? YEARS / MONTHS

Previous Occupation/Employer (If current employment is less than 3 years)

Full-time Part-time Self-employed

How long did you work there? YEARS / MONTHS

IRD Number

2. Joint Applicant Details

Existing National Bank Customer Number (if applicable)

Mr Mrs Miss Ms Other

 SURNAME

 FIRST NAMES

Are you a NZ citizen or permanent NZ resident? Yes No

If no, please supply work permit expiry date DAY / MONTH / YEAR

Residential address

 STREET

 SUBURB

 CITY POSTCODE

Time there YEARS / MONTHS

Own home (with home loan) Own home (fully paid/freehold)
 Renting Boarding With parent(s) Caravan

Other

Previous Address – if at above address less than 3 years

 STREET

 SUBURB

 CITY POSTCODE

Time there YEARS / MONTHS

Your Postal Address – if different from residential

 STREET

 SUBURB

 CITY POSTCODE

Home Phone

Business Phone

Facsimile

Mobile

Email

Date of Birth DAY / MONTH / YEAR

Number of dependants Ages

Employer's Name

Employer's Address

 STREET

 SUBURB

 CITY POSTCODE

Current Occupation

Full-time Part-time Self-employed

How long have you worked here? YEARS / MONTHS

Previous Occupation/Employer (If current employment is less than 3 years)

Full-time Part-time Self-employed

How long did you work there? YEARS / MONTHS

IRD Number

If you do not receive all pages please telephone or fax immediately

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3. Statement of Position (current financial position before loan is assessed)

Liabilities (Please note beside each if owned by another entity, e.g. Trust)

National Bank Overdraft	\$	LIMIT	\$	AMOUNT OWING
Other Bank Overdraft	\$	LIMIT	\$	AMOUNT OWING
Credit Card	BANK/CARD TYPE			
	\$	LIMIT	\$	AMOUNT OWING
Paid off in full each month	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Credit Card	BANK/CARD TYPE			
	\$	LIMIT	\$	AMOUNT OWING
Paid off in full each month	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Store Card	CARD TYPE			
	\$	LIMIT	\$	AMOUNT OWING
Paid off in full each month	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Hire Purchase	COMPANY			
	EXPIRY DATE	\$	AMOUNT OWING	
Hire Purchase	COMPANY			
	EXPIRY DATE	\$	AMOUNT OWING	
National Bank Personal Loan(s)			\$	AMOUNT OWING
National Bank Home Loan(s)			\$	AMOUNT OWING
Fixed, Floating, Interest Only			\$	AMOUNT OWING
Flexible	\$	TOTAL LIMIT	\$	AMOUNT OWING
Other Home Loan(s)			\$	AMOUNT OWING
Fixed, Floating, Interest Only	INT. RATE % P.A.	REMAINING TERM	\$	AMOUNT OWING
Revolving Loans	INT. RATE % P.A.	REMAINING TERM	\$	AMOUNT OWING
Other Finance <small>(e.g. Personal Loan, Government Student Loan, Family Loan)</small>			\$	AMOUNT OWING
Total Liabilities (A)			\$	AMOUNT OWING

Assets (Please note beside each if owned by another entity, e.g. Trust)

National Bank Deposits	\$	
Other Bank Deposits	\$	
Motor Vehicles	MAKE / MODEL / YEAR	\$ CURRENT VALUE
	MAKE / MODEL / YEAR	\$ CURRENT VALUE
	MAKE / MODEL / YEAR	\$ CURRENT VALUE
Real Estate/Property	ADDRESS	\$ APPROX. MARKET VALUE
	ADDRESS	\$ APPROX. MARKET VALUE
	ADDRESS	\$ APPROX. MARKET VALUE
Superannuation	\$	CURRENT VALUE
Bonds and Shares	\$	CURRENT VALUE
Other (e.g. Investments, Boats, Caravans, Antiques)	ITEM	\$ CURRENT VALUE
	ITEM	\$ CURRENT VALUE
	ITEM	\$ CURRENT VALUE
Total Assets (B)	\$	
Less Total Liabilities (A)	\$	
Surplus/Deficit (B-A)	\$	

4. Proposed Monthly Budget (as it will be if the loan is approved)

Monthly Expenses

Repayments

National Bank existing Home Loan Repayments	\$	BANK ONLY
Other Bank existing Home Loan Repayments	\$	BANK ONLY
Proposed New National Bank Repayments	\$	BANK ONLY
Government Student Loan <small>(incl. IRD deductions/voluntary repayments)</small>	\$	BANK ONLY
Personal Loan Repayments	\$	BANK ONLY
Credit/Store Card Payments	\$	BANK ONLY
Hire Purchase	\$	BANK ONLY
Total Repayments	\$	BANK ONLY

Living Expenses

Motor Vehicle (e.g. Fuel, Registration, WOF)	\$	BANK ONLY
Utilities (e.g. Phone, Gas, Power)	\$	BANK ONLY
Rates	\$	BANK ONLY
Home Insurance	\$	BANK ONLY
Household <small>(e.g. Food, clothing, travel, health, entertainment)</small>	\$	BANK ONLY
Education	\$	BANK ONLY
Total Living Expenses	\$	BANK ONLY

Other Expenses

Other Insurance (e.g. Contents, Medical, Life)	\$	BANK ONLY
Superannuation	\$	BANK ONLY
Other (e.g. Child Care, Child Support)	\$	BANK ONLY
Total Other Expenses	\$	BANK ONLY
Rent/Board Paid <small>(only if paid after loan is drawn)</small>	\$	BANK ONLY
Total Monthly Expenses (C)	\$	BANK ONLY

Gross Annual Income

	1st Individual	2nd Individual
	\$	\$
Paid	<input type="checkbox"/> Monthly	<input type="checkbox"/> Monthly
	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Fortnightly
	<input type="checkbox"/> Weekly	<input type="checkbox"/> Weekly
Are salaries direct credited?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Government Student Loan	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Monthly Income

	1st Individual	2nd Individual
Salary/Wages after tax	\$	\$
Gross Rental Income		
Existing	\$ WEEKLY x (52 weeks ÷ 12 months)	\$ MONTHLY
Proposed	\$ WEEKLY x (52 weeks ÷ 12 months)	\$ MONTHLY
Other Net Income (e.g. Dividend, Interest)	ITEM	\$
	ITEM	\$
	ITEM	\$

Total Combined Monthly Income (D)

Total Combined Monthly Income (D)	\$
Less Total Monthly Expenses (C)	\$
Uncommitted Income (D-C)	\$

5. Personal Details

Please tick your application type: New Loan Top-up to an existing loan

Total Application Amount

\$	LVR	BANK ONLY	%
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Loan Purpose

Loan Type: Home Loan Personal Loan Graduate Loan
 Tertiary Loan Credit Card

Full Name of Account

6. Credit Card

Please tick the credit card you would like:

Thoroughbred Card (Circle one: MasterCard/Visa)
 National Bank Visa Freestyle Low Interest Visa

Tick your preferred card:

Standard Gold (Min \$5,000 credit limit. Not available on Freestyle or Low Interest Visa.)

Credit Card Limit

Individual Applicant Details

Name to appear on your card:

Name and address of nearest relative, or close friend, in New Zealand **not living with you**

Mr Mrs Miss Ms Other

SURNAME

FIRST NAMES

Address

STREET

SUBURB

CITY POSTCODE

Home Phone

Their relationship to you

Joint Applicant Details

Name to appear on your card:

7. Credit Card Options

Transfer your debit balance

Tick here if you would like to transfer a credit card balance from another bank/financial institution to your new card

If approved, please transfer the debit balance below from my non-National Bank card to my new National Bank credit card account. I understand that The National Bank may choose to transfer less than the nominated amount if it is greater than 95% of the credit limit approved by The National Bank. I understand that if I wish to close the account below, I will need to contact the issuer of the card and arrange closure. For full balance transfer terms and conditions refer to the Conditions of Use.

Amount to transfer

Card number

Name on card

Card Provider (e.g. ASB, BNZ, Westpac)

Link your accounts

Tick here if you would like your National Bank accounts linked to your Thoroughbred, Gold Thoroughbred Card or Low Interest Visa.

8. Credit Card Repayment Insurance

Protect your monthly repayments with Credit Card Repayment Insurance, provided by OnePath Insurance Services (NZ) Limited.

Please tick who you want cover for: Individual Cover Joint Cover

The monthly premium is 79 cents (or \$1.29 for joint cover) per \$100 owing (or part thereof) at the monthly statement date. National Bank Credit Card Repayment Insurance is underwritten by OnePath Insurance Services (NZ) Limited and distributed by The National Bank, both part of the ANZ National Bank Limited Group. Terms, conditions and exclusions apply. For more details, including a copy of the policy document, visit any National Bank branch, part of ANZ National Bank Limited or contact **0800 88 30 14**. No member of the ANZ National Bank Limited Group or any other person guarantees OnePath Insurance Services (NZ) Limited or any of the products issued by it. The National Bank may receive a commission on any policy it arranges.

9. Application Declaration (Loan and/or Credit Card)

The terms that apply to this application for a loan and/or a credit card are listed below. Please read them before you sign the declaration below.

I/We apply to The National Bank of New Zealand for the products/services marked in this application form.

I/We have read the terms listed below, and the information I/we have provided on this application is true, correct and complete.

Signature of Applicant

Date

Signature of Joint Applicant

Date

10. Application Conditions

Information

I/We understand and authorise that the information received from me/us will be securely held by ANZ National Bank Limited ('Bank'). I/We may access and correct this information under the Privacy Act 1993. The information may be used by the Bank to consider my/our application for facilities, products or services or any future applications for facilities, products or services. The information may be used to administer, manage and monitor any facilities, products or services provided to me/us and conduct market research, data processing and statistical analysis. Unless I/we disagree, the information may also be used to provide me/us with information about other facilities, products or services including selected third party products or services. The Bank may disclose information about me/us to its related companies (as defined by the Companies Act 1993), agents or contractors for the above purposes. The Bank may also disclose information about me/us to credit reference agencies for the purpose of obtaining a credit report on me/us. Those credit reference agencies may retain that information and provide it to their customers who use their credit reporting services. If I/we default in any obligations to the Bank then information about me/us may be disclosed to credit reference or debt recovery agencies and retained by them. Those agencies may provide that information to their customers who use their credit reporting services. The Bank may obtain information and make such enquiries about me/us as the Bank considers warranted from any source including its related companies (as defined by the Companies Act 1993) and credit reference agencies for the above purposes.

11. Your declaration conditions

I/We certify that the information contained in this application is true and complete. I/We acknowledge that the Bank may cancel or decline my credit card if any of the information provided by me/us is incorrect. I/We understand that this application is subject to your Loan Agreement and the Bank's Credit Card Conditions of Use, a copy of which will be sent if this application is accepted or I/we can obtain from any branch, and I/we agree to be bound by the terms and conditions in your Loan Agreement or those Conditions of Use. I/We certify the applicants have reached 18 years of age. I/We certify that I/we am not an undischarged bankrupt, or liable under any proceedings under the Insolvency Act 1967 and its amendments.

12. Please provide the following with your completed application:

- Confirmation of income (e.g. wage slip, letter from employer, rental income).
- The last three months of statements from your current bank (new National Bank customers only).
- One form of photo identification (e.g. driver's licence, passport, photo credit card) or two forms of non-photo identification (e.g. full New Zealand Birth Certificate, Certificate of New Zealand Citizenship, credit card, debit card, immigration papers).
- A piece of mail addressed to your residential address e.g. utility bill, bank statement from last two months, (new National Bank customers only).

Home Loan applicants will also need to bring:

- Confirmation of deposit and/or equity (e.g. statement showing savings).
- Signed sale and purchase agreement if purchase property located.
- Valuation by a Registered Valuer, only in certain circumstances. Please discuss with your consultant.
- Name and address of solicitor if you have located a property to purchase.
- For a Family Trust/LTC (Look Through Company) a copy of the Trust Deed/ Company Certificate of Incorporation.
- If building, a copy of the Building Contract/Fixed Price Contract and the Building Consent.

13. Ask us about:

- A National Bank current account to make your loan payments
- Touchtone phone banking
- Online Banking
- Home and contents insurance

A current disclosure statement and full details (including terms and conditions) may be obtained through any branch of The National Bank of New Zealand (part of ANZ National Bank Limited).

For more information call **0800 185 185**, visit any branch of The National Bank, or our website at **nationalbank.co.nz**

For Bank use only

Primary RM

Primary ID

Joint RM

Joint ID

I confirm I have identified the applicant and verified income

Employer verified? (for applications over \$10k)

Part of Package?

- No
- Freedom Years
- Home Ambition
- Tertiary
- Graduate
- WorkStart
- International Student

Other

IN Number

Branch Number

Banking Consultant

Signature

National Bank Staff, fax form to 0800 222 520 – only for Credit Card.

Lending criteria and an application fee apply. Conditions apply to home loan pre-approvals. A low equity premium may apply where a loan amounts to over 85% of the property's value. A registered valuer's report will also be required for lending over 80% of the property's value.