



Personal Loan Application Form

If you need assistance while completing this form, please call into any branch of The National Bank or call 0800 185 185.

Please complete all sections of the form unless otherwise indicated.

Loan Details

How much do you wish to borrow? \$

Application Type: New Loan Top Up Existing Loan

Loan Type: Personal Loan Graduate Loan Tertiary Loan

Loan Purpose

Applicant Details – Section A

For existing National Bank customers, please enter your Customer Number and any recent changes to information in Section A. Then go to Section B. Otherwise, please complete all sections.

National Bank Customer Number

Mr Mrs Miss Ms Other

Residential address – not a P O Box Number

Postal address – if different from residential

Email

Telephone

Mobile

Facsimile

Joint Applicant Details – Section A

For existing National Bank customers, please enter your Customer Number and any recent changes to information in Section A. Then go to Section B. Otherwise, please complete all sections.

National Bank Customer Number

Mr Mrs Miss Ms Other

Residential address – not a P O Box Number

Postal address – if different from residential

Email

Telephone

Mobile

Facsimile

Statement of Position

(current financial position before lending application is assessed, please combine totals for joint applicants)

Liabilities

National Bank Loans	<input type="text" value="\$ TOTAL LIMIT"/>	<input type="text" value="\$ AMOUNT OWING"/>
Other Loans	<input type="text" value="\$ TOTAL LIMIT"/>	<input type="text" value="\$ AMOUNT OWING"/>
National Bank Overdrafts	<input type="text" value="\$ TOTAL LIMIT"/>	<input type="text" value="\$ AMOUNT OWING"/>
Other Bank Overdrafts	<input type="text" value="\$ TOTAL LIMIT"/>	<input type="text" value="\$ AMOUNT OWING"/>
Credit/Store Cards	Number <input type="text"/>	<input type="text" value="\$ TOTAL LIMIT"/> <input type="text" value="\$ AMOUNT OWING"/>
Paid off in full each month	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Credit/Store Cards	Total Number <input type="text"/>	<input type="text" value="\$ AMOUNT OWING"/>
Other Liabilities (please specify) e.g. tax owing, overdue a/cs, private or student loans, guarantees	<input type="text" value="ITEMS"/>	
	<input type="text" value="\$ AMOUNT OWING"/>	
Total Liabilities (A)	<input type="text" value="\$ AMOUNT OWING"/>	

Assets

National Bank Deposits	<input type="text" value="\$"/>
Other Deposits	<input type="text" value="\$"/>
Other Cash Assets (please specify) e.g. share, bonds, managed funds	<input type="text" value="ITEMS"/> <input type="text" value="\$ CURRENT VALUE"/>
Number of Vehicles	<input type="text"/> <input type="text" value="\$ CURRENT VALUE"/>
Total Property Assets	<input type="text" value="\$ APPROX MARKET VALUE"/>
Other Assets (excluding personal and household effects) e.g. boat, caravan, jetski, superannuation	<input type="text" value="\$ TOTAL CURRENT VALUE"/>
Total Assets (B)	<input type="text" value="\$"/>
Less Total Liabilities (A)	<input type="text" value="\$"/>
Surplus/Deficit (B-A)	<input type="text" value="\$"/>

Proposed Monthly Budget

(as it will be if the loan is approved, please combine totals for joint applicants)

Monthly Expenses

Proposed repayments for this loan	<input type="text" value="\$"/>	<input type="text" value="BANK ONLY"/>
Existing National Bank Loan Repayments	<input type="text" value="\$"/>	<input type="text" value="BANK ONLY"/>
Other Institution Loan Repayments	<input type="text" value="\$"/>	<input type="text" value="BANK ONLY"/>
Credit/Store Cards Repayments	<input type="text" value="\$"/>	<input type="text" value="BANK ONLY"/>
Hire Purchase/Lease Repayments	<input type="text" value="\$"/>	<input type="text" value="BANK ONLY"/>
Other Expenses (please specify) e.g. child care/support, private loans, tax	<input type="text" value="ITEMS"/>	
	<input type="text" value="\$"/>	<input type="text" value="BANK ONLY"/>
Rent/Board	<input type="text" value="\$ WEEKLY"/> x (52 weeks ÷ 12 months)	<input type="text" value="\$ MONTHLY"/> <input type="text" value="BANK ONLY"/>
	<input type="text" value="\$"/>	<input type="text" value="BANK ONLY"/>
Living Expenses (including utilities, car expenses, rates, insurance, food, entertainment, superannuation/retirement savings)	<input type="text" value="\$"/>	<input type="text" value="BANK ONLY"/>
Total Monthly Expenses (C)	<input type="text" value="\$"/>	

Gross Annual Income

	Applicant	Joint Applicant
	<input type="text" value="\$"/>	<input type="text" value="\$"/>
Paid	<input type="checkbox"/> Monthly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Weekly
Are the salaries 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

	Applicant	Joint Applicant
Salary/Wages after tax	<input type="text" value="\$"/>	<input type="text" value="\$"/>
Net Rental Income	<input type="text" value="\$ GROSS WEEKLY"/> x (52 weeks ÷ 12 months)	<input type="text" value="\$ MONTHLY"/> x 0.75 <input type="text" value="\$ MONTHLY NET"/>
Other Regular Net Income (e.g. interest, dividends, part-time work)	<input type="text" value="\$"/>	<input type="text" value="\$"/>
Total Net Monthly Income (D)	<input type="text" value="\$"/>	
Less Total Monthly Expenses (C)	<input type="text" value="\$"/>	
Uncommitted Income (D-C)	<input type="text" value="\$"/>	

National Bank Loan Protection Insurance

We offer insurance which can help meet your personal loan repayments or pay off your personal loan should something unexpected happen such as total temporary disability, redundancy/bankruptcy, death (including terminal illness).

I/We would like to apply for National Bank Loan Protection Insurance?

Yes No

Personal Information and Declaration

- I/We are aware and agree that no claim shall be payable that results (either directly or indirectly) from any illness (including mental illness), bodily injury or condition, whether existing, diagnosed or in remission for which I/we could reasonably have been expected by ANZ National Bank Limited ("Bank") and /or OnePath Insurance Services (NZ) Limited ("OnePath") to have sought or received, medical examination, advice, treatment or hospitalisation before the commencement of the insurance policy.
- I/We understand that the terms, conditions and exclusions applying to The National Bank Loan Protection Insurance are contained in the Policy Document, Policy Schedule and the following declarations. I/We agree to be bound by those terms, conditions and exclusions.
- I/We authorise the Bank/OnePath to debit the Loan Protection Insurance premium from my appropriate funding account.
- I/We acknowledge that National Bank Loan Protection Insurance is underwritten by OnePath and that no member of the ANZ National Bank Limited Group or any other person guarantees OnePath or any of the products issued by it.
- I/We acknowledge that OnePath is entitled to elect and has elected not to have a current rating under the Insurance Companies (Ratings and Inspections) Act 1994. A copy of OnePath's most recent financial statements is available from OnePath, Level 27, ASB Bank Centre, 135 Albert Street, Auckland.
- I/We understand that my/our application for National Bank Loan Protection Insurance will provide me/us with cover commencing from the date on which my/our personal loan is first drawn down.
- I/We are aware that the Bank will receive commission from OnePath in relation to the insurance policy.

Please provide the following with your completed application

- Confirmation of income, if your income is not going into a National Bank Account (e.g. wage slip, letter from employer, rental income).

Identification and address verification (if you are not an existing National Bank customer) is required. Examples of acceptable forms of identification and address verification can be found at nationalbank.co.nz/id or at any National Bank branch.

Application Conditions

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. I/We certify that I am/we are not an undischarged bankrupt, or liable under any proceedings under the Insolvency Act 1967 or the Insolvency Act 2006 and their amendments.

Application Declaration

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

Signature of Applicant

Date

DAY / MONTH / YEAR

Signature of Joint Applicant

Date

DAY / MONTH / YEAR

For Bank Use Only

I confirm I have identified the applicant and verified income

- Recommendation for approval
- Declined
- Approved with discretion

Branch No

Banking Consultant

Signature