

LOAN APPLICATION FORM

Have you borrowed from CFML Loans before? Yes* No

* If yes, Please advise the Borrower Number: _____

1 Applicants Details (CAPITAL BLOCK LETTERS PLEASE)

Your Details (First Applicant)	
Title	Surname

Given Name[s]	

Date of Birth	Country of Birth

NZ Residency Held?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Age of Dependants	Relationship Status?
____/____/____	
IRD or Local Tax Number	

Please Attach Proof of IRD or Local Tax Number (Letter from IRD or local tax authority)	
Country of Citizenship and/or Residence	

CURRENT ADDRESS AND CONTACT DETAILS	
Current Accommodation type:	
<input type="checkbox"/> Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Other _____	
Residential Address (Not a PO Box)	

_____ Post Code: _____	
Home Phone	Work Phone

Email	

Previous Residential Address (if current less than 3 years) (Not a PO Box)	

_____ Post Code: _____	

TAX DETAILS (FATCA)
Are you a US Person*? <input type="checkbox"/> Yes <input type="checkbox"/> No
<small>* You will be a US Person if you were born in the US or have acquired US citizenship, unless you have formally renounced your US citizenship.</small>

Your Details (Joint Applicant)	
Title	Surname

Given Name[s]	

Date of Birth	Country of Birth

NZ Residency Held?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Age of Dependants	Relationship Status?
____/____/____	
IRD or Local Tax Number	

Please Attach Proof of IRD or Local Tax Number (Letter from IRD or local tax authority)	
Country of Citizenship and/or Residence	

CURRENT ADDRESS AND CONTACT DETAILS	
Current Accommodation type:	
<input type="checkbox"/> Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Other _____	
Residential Address (Not a PO Box)	

_____ Post Code: _____	
Home Phone	Work Phone

Email	

SOLICITOR DETAILS
Name

Email

Company

2 Trust / Company Details (If Applicable)

Name of Trust	Date of Est.
_____	_____
Names and Addresses of all Trustees	
Please attach IDs and Proof address of trustees	

Names and DOBs of all Beneficiaries	

Please attach Trust Deed and Establishment Deed	
Trust IRD Number	

Please Attach Proof of IRD Number (Letter From IRD)	
Complete details on a separate page if necessary and attach as required	

Name of Company	Company Number
_____	_____
Address of Company Please attach proof of address	

Names of all Directors	

Names of all Shareholders and % ownership	

Please attach Certificate of registration, Certificate of Incorporation and/or Partnership Deed/Agreement	
Company IRD Number	

Complete details on a separate page if necessary and attach as required	

3 Loan details

Loan Details <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance**	
Purchase Price	\$ _____
Legal Costs	\$ _____
Other Loan Costs	\$ _____
Other Costs	\$ _____
Total	\$ _____
<i>Less:</i>	
Cash Deposit	\$ _____
Other Funds	\$ _____
<i>Equals:</i>	
Loan Required	\$ _____
Type of Loan Required:	
<input type="checkbox"/> Interest Only	
<input type="checkbox"/> Principal and Interest	
Nature* and Purpose** of Loan:	

*Nature refers to what, you, the client will bring to the relationship. **Purpose is why you require the loan.	

Security
<input type="checkbox"/> 1 st Mortgage
<input type="checkbox"/> New <input type="checkbox"/> Existing
Property Address

_____ Postcode: _____
Type of Property:
<input type="checkbox"/> Apartment
<input type="checkbox"/> Residential House
<input type="checkbox"/> Unit <input type="checkbox"/> Other: _____
Tenure
<input type="checkbox"/> Freehold <input type="checkbox"/> Cross Lease
<input type="checkbox"/> Leasehold <input type="checkbox"/> Unit/Strata
Status:
<input type="checkbox"/> New Development
<input type="checkbox"/> Existing Developed Property
<input type="checkbox"/> Section, new house to be built
Intention:
<input type="checkbox"/> Owner Occupied
<input type="checkbox"/> Investment <input type="checkbox"/> Other: _____
<input type="checkbox"/> Further Information about Property attached?

4 Combined, Proposed Monthly Income and Expenditure

	Gross	Monthly Net
Income		
Salary / Wage:		
Applicant 1*	\$ _____	\$ _____
Applicant 2*	\$ _____	\$ _____
Other Business:		
Applicant 1	\$ _____	\$ _____
Applicant 2	\$ _____	\$ _____
Investment Income:		
Applicant 1	\$ _____	\$ _____
Applicant 2	\$ _____	\$ _____
Other Income	\$ _____	\$ _____
Total Rental Income (See Below)		\$ _____
Total Monthly Income		\$ _____

A

B

*Employment Details
Current Employer: _____
Time at Current employer: _____
Previous Employer: _____

Rental Income
Address 1:

_____ Post Code _____
Rent Per Month \$ _____
Address 2:

_____ Post Code _____
Rent Per Month \$ _____
Total \$ _____

A

Expenses	
All Current Mortgages	Monthly Payment
\$ _____ @ _____%, _____ years	\$ _____
\$ _____ @ _____%, _____ years	\$ _____
\$ _____ @ _____%, _____ years	\$ _____
Total Monthly Mortgage Repayments	
	\$ _____
All Other Loans, Debts and Expenses	
	Monthly Payments
Credit Cards	\$ _____
Store Cards	\$ _____
Student Loans	\$ _____
Hire Purchase	\$ _____
Child Support	\$ _____
Life Insurance	\$ _____
Income Insurance	\$ _____
House Insurance	\$ _____
Medical Insurance	\$ _____
Motor Vehicle Costs	\$ _____
Superannuation	\$ _____
Power / Telephone / Gas	\$ _____
Food / Clothing / General	\$ _____
Total Monthly Expenses	\$ _____

C

Calculations	
Total Monthly Income (B)	\$ _____
Minus	
Total Monthly Expenses (C)	\$ _____
Equals	
Net Monthly Surplus	\$ _____

5 Applicant's assets (What you own) and Liabilities (What you Owe)

Assets

Bank and Branch _____

Bank Balances 1 \$ _____
 2 \$ _____
 3 \$ _____

Property:

Address: _____

 Value: \$ _____

Address: _____

 Value: \$ _____

Address: _____

 Value: \$ _____

Address: _____

 Value: \$ _____

Share in Business: \$ _____
 Share in Business: \$ _____
 Share in Business: \$ _____

Superannuation

1 Value: \$ _____
 2 Value: \$ _____

Life Insurance

1 Value: \$ _____
 2 Value: \$ _____

Motor Vehicles

Car 1 Value: \$ _____
 Car 2 Value: \$ _____
 Boat Value: \$ _____

Other Assets

_____ Value: \$ _____
 _____ Value: \$ _____
 _____ Value: \$ _____
 _____ Value: \$ _____

Total Value of Assets: \$ _____ **A**

Is any Applicant currently a guarantor of any other person's obligations?: No Yes (please provide details)

Liabilities

Overdraft Facility \$ _____

Mortgages

Bank: _____ \$ _____
 Bank: _____ \$ _____
 Bank: _____ \$ _____
 Bank: _____ \$ _____

Personal Loan

Bank: _____ \$ _____
 Bank: _____ \$ _____

Hire Purchase

From: _____ \$ _____
 From: _____ \$ _____

Student Loan \$ _____

Credit / Store Cards

From: _____
 Limit: \$ _____
 Balance: \$ _____

From: _____
 Limit: \$ _____
 Balance: \$ _____

Other Liabilities

Description: _____
 Balance \$ _____

Description: _____
 Balance \$ _____

Description: _____
 Balance \$ _____

Total Value of Liabilities: \$ _____ **B**

Total Value of Assets (A) \$ _____

Minus

Total Value of Liabilities(B) \$ _____

Equals

Approx. Net Worth \$ _____

6 GST

I/we confirm that (tick ✓ the relevant box):

- I/we am/are each not registered for GST and the property to be provided for security is not and will not be used for a taxable activity.
- I/we am/are/will be registered for GST but the property to be provided for security is not and will not be used for the purpose of a taxable activity.
- I/we am/are/will be registered for GST and the property to be provided for security is/will be used for the purpose of a taxable activity.

7 Identification and proof of address

Identity verification must be completed in all cases (in accordance with the Anti-Money Laundering and Countering Financing of Terrorism Act 2009). A certified ID and Proof of Address must be provided. ID must be valid for a minimum of 6 months from the date of expiration. The Proof of Address must be in the Applicant's own name and dated within the last 3 months. An updated ID must be provided once it is expired. An updated Proof of Address must be provided once the address is changed.

1. Proof of Identification – To confirm Names, Dates of Birth & Places of Birth

Select ONE option from this section only

	Applicant 1	Applicant 2
Current Passport (including photo and including the signature page)	<input type="checkbox"/>	<input type="checkbox"/>
New Zealand Firearms licence	<input type="checkbox"/>	<input type="checkbox"/>
New Zealand Drivers licence & IRD Letter	<input type="checkbox"/>	<input type="checkbox"/>

2. Proof of Residential Address (Physical address – No P.O. Boxes)

Select ONE option from this section only

	Applicant 1	Applicant 2
Bank statement in your own name showing your current residential address	<input type="checkbox"/>	<input type="checkbox"/>
New Zealand Utility Bill (i.e. Power or telephone bill - not mobile phone bill)	<input type="checkbox"/>	<input type="checkbox"/>
New Zealand IRD letter with evidence of your New Zealand IRD number	<input type="checkbox"/>	<input type="checkbox"/>

Other documents to provide:

1. Proof of your own tax identification number
2. Proof of your deposit funds – balance to pay
3. Proof of income:
 - a. A copy of your current employment contract or letter of employment on company letterhead showing a) income b) title and c) length of service and three months of bank statements confirming income paid to your account.
4. Existing loan repayment details
 - a. Including statements and repayments for the last 6 months

CFML Loans may request additional information. Note: if you are a director/shareholder of a company, including if the company pays you a salary, additional information will be asked for including – Company Profit and Loss statements/Tax Statements for the last 2-3 years (signed by a tax accountant).

8 Privacy statement and other confirmations

ACKNOWLEDGEMENTS : - In making this application, I/we acknowledge each of the following:

I/we request CFML Lending Limited and/or Conrad Funds Management Limited (together, "CFML Loans") to provide a home loan for the purpose requested in this application.

I/we understand this information will also be referred to as a record of the interview with me/us during which this information is collected.

I/we understand the terms, conditions and instructions in this finance application and will be bound by the terms and conditions set out in this application.

I/we acknowledge that the application is the property of the recipients. I/we understand that the terms applying to any home loan will be provided to you separately if your loan is approved.

PRIVACY ACT 1993.

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

This application and other documents you supply us (including any residential land statement) collect personal information about you for the purpose of assessing your application for finance.

You are not required by law to provide any personal information, but your failure to do so may prejudice your chances of obtaining finance. The personal information supplied by you is being collected and held by CFML Loans (Unit 12, Level 1, 114 St Georges Bay Rd, Parnell, Auckland). You have the right to access and correct the information subject to the provisions of the Privacy Act 1993.

In making this application I/we consent to each of the following:

- CFML Loans sending details of any other products, or services, provided, managed or promoted by CFML Loans or any related company or other related entity (including by email to the email address I/we specified in this application form).
- CFML Loans, any related company or other related entity, any assignee or transferee of rights in relation to a relevant loan, and any servicer or contract manager appointed in relation to a relevant loan (together, "CFML") making all enquiries considered necessary or desirable (now or throughout the life of any loan issued as a consequence of this application) concerning my/our credit record, residence, employment, financial status, or any information provided by me/us in this application for purposes related to provision of a loan from CFML, with whatever source CFML considers appropriate, and I/we authorize any party approached to provide such information to CFML and CFML to use such information for the purposes of this application and any loan issued as a consequence of this application.
- CFML credit checking me/us and, as part of that credit check, CFML giving my/our information to credit reporting agencies, and credit reporting agencies giving my/ our information to CFML. Credit reporting agencies will use the information provided by CFML to update their credit reporting databases.

In making this application, I/we confirm I/we understand that:

- CFML may assign or transfer its rights to a third party (including in a securitisation transaction). I/we consent to CFML disclosing my/our information to any assignee or transferee (or potential assignee or transferee) of this loan, and any assignee or transferee using my/our personal information in connection with that assigned loan as described above.
- CFML may disclose my/our personal information to any person appointed to assist in the enforcement of any agreement between you and CFML. I/we consent to CFML and any such appointed person using your personal information for the purpose of such enforcement.

CONSENT TO ELECTRONIC DISCLOSURE

In making this application I/we confirm:

- I/we consent to CFML meeting its disclosure obligations to me/us under the Credit Contracts and Consumer Finance Act 2003 in electronic form and by electronic communication (if applicable). I/we agree that this may include: (a) CFML sending me/us an email, to the email address I/we specified in this application form, that allows a disclosure statement and/or other information, including the terms of the contract and any related product or service, to be accessed from a website or by means of the internet by commonly used internet browsers (including, but not limited to, Internet Explorer, Safari and Google Chrome).
- I/we consent to CFML sending me/us an email, to the email address I/we specified in this application form, with a copy of a disclosure statement and/or other information, including the terms of the contract and any related product or service, attached to the email in PDF form.
- I/we agree that (unless otherwise provided under the Credit Contracts and Consumer Finance Act 2003) any electronic communication is treated as being received by me/us at the time that it leaves CFML's information system provided that CFML has not received a notification that it has not been delivered. Please note that emails are transmitted over the internet which is an insecure public domain. There is a risk that emails could become corrupted, may not be delivered, or delivered to the incorrect email address or intercepted.

GENERAL DECLARATION

In making this application I/we acknowledge that

- I/We declare we are over the age of eighteen years and have never been declared bankrupt, nor had any judgements entered against me/us. I/We further declare I/we are not undischarged bankrupt persons.
- I/We certify that all information provided as part of my/our finance application is true and correct and not misleading in any way.
- I/We have not withheld any information on my/our financial position or commitments that might affect the decision of the recipients specified above in respect of this application.
- I/We are not aware of any present circumstances, or of any likely future changes to my/our circumstances which will affect my/our ability to make repayments without suffering severe hardship.
- I/We will notify CFML Loans immediately if there are any significant changes to my/our circumstances, any change in any Information provided in this application, or if any information is no longer true and correct.

9 Signature

Applicant

Joint Applicant

Signature _____ Date _____

Signature _____ Date _____

Guarantor (If applicable)

Signature _____ Date _____