



General Finance Limited    638 Great South Rd,    t 09 526 5000  
 Ellerslie, Auckland    f 09 579 7795  
 PO Box 74-212,    e info@general.co.nz  
 Market Rd, Auckland    w www.general.co.nz

## HOME LOAN APPLICATION FORM

### Your personal details (First Applicant)

Title Mr/Mrs/Miss/Ms/Dr/other \_\_\_\_\_

First name(s) \_\_\_\_\_

Last name \_\_\_\_\_

Is this application in your  personal capacity or in your capacity as  the trustee of a trust \_\_\_\_\_

Date of birth (for I.D. purposes) \_\_\_\_\_

Marital Status     Married     Separated     Divorced  
     De facto     Single     Widowed

New Zealand residency?  Yes     No

Current address \_\_\_\_\_

\_\_\_\_\_

How long have you been there? \_\_\_\_\_

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

\_\_\_\_\_

Previous address (if less than 2 years) \_\_\_\_\_

\_\_\_\_\_

Home phone \_\_\_\_\_

Mobile \_\_\_\_\_

Work phone \_\_\_\_\_

Fax \_\_\_\_\_

Email \_\_\_\_\_

Number of dependants    Age(s) \_\_\_\_\_

### Occupation (First Applicant)

Your occupation \_\_\_\_\_

Full-time     Part-time     Permanent     Casual     Contract

Your employer \_\_\_\_\_  Self

Address \_\_\_\_\_

Contact \_\_\_\_\_ Phone \_\_\_\_\_

How long have you been there? \_\_\_\_\_

Your previous employer \_\_\_\_\_

Address \_\_\_\_\_

Contact \_\_\_\_\_ Phone \_\_\_\_\_

How long were you there? \_\_\_\_\_

### How much do you earn annually?

Gross income    \$ \_\_\_\_\_

(Your income including wages/salary, excluding overtime)

Self employed    \$ \_\_\_\_\_

Other income    \$ \_\_\_\_\_

Bonuses or commission    \$ \_\_\_\_\_

Rental income    \$ \_\_\_\_\_

Total    \$ \_\_\_\_\_

### Your personal details (Joint Applicant)

Title Mr/Mrs/Miss/Ms/Dr/other \_\_\_\_\_

First name(s) \_\_\_\_\_

Last name \_\_\_\_\_

Is this application in your  personal capacity or in your capacity as  the trustee of a trust \_\_\_\_\_

Date of birth (for I.D. purposes) \_\_\_\_\_

Marital Status     Married     Separated     Divorced  
     De facto     Single     Widowed

New Zealand residency?  Yes     No

Current address \_\_\_\_\_

\_\_\_\_\_

How long have you been there? \_\_\_\_\_

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

\_\_\_\_\_

Previous address (if less than 2 years) \_\_\_\_\_

\_\_\_\_\_

Home phone \_\_\_\_\_

Mobile \_\_\_\_\_

Work phone \_\_\_\_\_

Fax \_\_\_\_\_

Email \_\_\_\_\_

Number of dependants    Age(s) \_\_\_\_\_

### Occupation (Joint Applicant)

Your occupation \_\_\_\_\_

Full-time     Part-time     Permanent     Casual     Contract

Your employer \_\_\_\_\_  Self

Address \_\_\_\_\_

Contact \_\_\_\_\_ Phone \_\_\_\_\_

How long have you been there? \_\_\_\_\_

Your previous employer \_\_\_\_\_

Address \_\_\_\_\_

Contact \_\_\_\_\_ Phone \_\_\_\_\_

How long were you there? \_\_\_\_\_

### How much do you earn annually?

Gross income    \$ \_\_\_\_\_

(Your income including wages/salary, excluding overtime)

Self employed    \$ \_\_\_\_\_

Other income    \$ \_\_\_\_\_

Bonuses or commission    \$ \_\_\_\_\_

Rental income    \$ \_\_\_\_\_

Total    \$ \_\_\_\_\_

## Corporate Borrower / Trust

Company name or Trust name

Business address

Principal activity

Names of trustees

Does your company / trust require account access via Telephone or Internet?  Yes  No

*Personal particulars of directors/shareholders/adult beneficiaries acting as guarantors to be completed within the above section for personal particulars (please attach details if necessary)*

## Loan Details

This is a  New loan  Top-up to  Purchase  Refinance

Residential dwelling for owner occupation  Residential investment property  Holiday home for private use

Rural lifestyle property for private use  Renovations / improvements  Other (give details)

Details

Loan amount required \$

Loan term in years  10  15  20  25  30

Loan type  Variable rate principal and interest \$

Variable rate interest only \$

Fixed rate principal and interest \$

Fixed rate interest only \$

Construction \$

No financials \$

Line of credit \$

Other \$

Fixed rate period in years  1  2  3  5

Interest only period in years  1  2  3  5  10

Payment frequency  Weekly  Fortnightly  Half monthly  Monthly

## Funds Position

FUNDS REQUIRED

Purchase price or refinance \$

Refinance other debts \$

Legal fees (est) \$

Application fees \$

Mortgage insurance fees (est) \$

Valuation fees \$

Other fees (if applicable) \$

Total \$

FUNDS AVAILABLE

Deposit paid\* \$

Own funds (other than deposit) \$

Gift/Other borrowings \$

Other (detail) \$

Total available \$

Plus loan amount requested \$

Total \$

\*Please provide information to confirm your deposit, e.g. the last 3 months bank statements.

## Security Details (one)

Address

Suburb City

Type of property  Owner occupied  Rental investment

Date of settlement (if known)

Purchase price/offer \$

Valuation \$

Expected rental (Investment property) \$

(Please enclose current tenancy agreement or a supporting letter from your Real Estate Agent showing expected rental)

## Security Details (two)

Address

Suburb City

Type of property  Owner occupied  Rental investment

Date of settlement (if known)

Purchase price/offer \$

Valuation \$

Expected rental (Investment property) \$

## Insurance Details

Property insured with

Income protection  Trauma protection  Disability  Life  Health  Mortgage protection  Other

### What do you own?

(For joint applicants, combine assets)

Total cash and savings	\$
Deposit paid (if new purchase)	\$
Shares, superannuation and other managed funds	\$
Life insurance – surrender	\$
Property (address)	
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
Vehicles (how many?)	\$
Personal/household items	\$
Other (specify)	\$
Total	\$

### What do you spend? (monthly)

(For joint applicants, combine outgoings)

Other home loan repayments (specify lender) Include loans being refinanced by this application	
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
Student loan	\$
Other loans/Hire purchase	\$
Rates	\$
Insurance - Life	\$
- Home and contents	\$
- Motor vehicle	\$
- Medical	\$
Superannuation	\$
Rent payable	\$
Child care	\$
Child support / family support	\$
Other non-discretionary expenditure (specify)	\$
Total	\$

### Who is your Accountant?

Accountant	
Firm	
Telephone	
Fax	
Email	

### What do you owe?

(For joint applicants, combine liabilities)

Other home loans (specify lender and address)	
1. Lender	\$
Address	
2. Lender	\$
Address	
3. Lender	\$
Address	
4. Lender	\$
Address	
5. Lender	\$
Address	
Bank overdraft	\$
Bank loans	\$
Student loan	\$
Credit cards (state card issuer)	
1.	\$
Limit	
2.	\$
Limit	
3.	\$
Limit	
4.	\$
Limit	
Taxation liability	\$
Lease/Hire purchase	
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
Other (specify)	\$
(contingent liabilities or guarantees given to other parties)	\$
Total	\$

### Who is your Solicitor?

Solicitor	
Firm	
Telephone	
Fax	
Email	

**Privacy Act 1993**

**Declaration and GST Undertakings**

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

- (a) This application collects personal information about you, initially for the purpose of assessing your application for finance, and may be given to a number of lenders. Any reference to a lender ("Lender") includes a reference to any nominee or trustee for the Lender and any person providing administration services to the Lender;
- (b) The personal information may be made available to the Lender's mortgage insurer (if any), any person with whom the Lender enters into contractual arrangements, and any person providing administration services to the Lender, any security trustee and any assignee of the Lender's rights ("the Recipients");
- (c) The personal information is being collected and held by the Lender. Where the information may be readily retrieved you have the right to access to it (to the extent it is not evaluative material pursuant to section 29(1)(b) of the Privacy Act 1993) and the right to request correction;
- (d) You are not required by law to provide any personal information, but your failure to do so may prejudice your chances of obtaining finance;
- (e) In making this application you authorise:
  - the Lender and the Recipients to send you details of any other products or services provided, managed or promoted by them;
  - the Lender and the Recipients to make all necessary enquiries and receive information concerning your credit rating, residence and employment from other credit providers, credit reporters, your employer, solicitor, accountant and other named persons as is necessary for the purposes of considering this application, your insurance requirements, and the administration and protection of any credit provided. You agree that this authority may be provided to such parties for these purposes;
  - the Lender to utilise any credit reporters' monitoring services to receive updates if the information held about you changes;
  - the Lender to give your personal information (including without limitation, payment default information) to credit reporters for the above purposes and for those credit reporters to hold the information on their systems and disclose it to authorised users of the credit reporters' services;
  - the Lender to disclose to any credit provider named in a credit report relating to you information about your creditworthiness and credit history;
  - the Lender to disclose (if necessary) your information to any person appointed to assist in the enforcement of any agreement between you and the Lender;
  - the Lender and the Recipients to supply to any guarantor or proposed guarantor upon request, details of this application, your personal information, and payment details including your outstanding loan balance.

I/we undertake to you as follows:

a) The Property

The property at \_\_\_\_\_ is used or is to be used for:

- residential purposes - owner occupied dwelling only
- residential purposes - rental investment only
- (other) \_\_\_\_\_

(please delete those not relevant - add extra confirmations for all security properties).

b) The Borrower

- I/we are not registered for GST.
- I/we are registered for GST but the security property is not used for the purposes of a taxable activity
- I/we are registered for GST and the property is used for the purposes of a taxable activity, namely \_\_\_\_\_ and we are claiming / have claimed GST

(please delete those not relevant).

c) General Declarations

- I/We have not been declared bankrupt.
- I/We have not had any judgments entered against me/us.
- 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.
- The application is the property of the Recipients.
- I/We will pay the fee for a valuation report on the property if required.
- The valuation remains the property of the Recipients.

Should you be unable to declare as above, please advise full details.

Proposed First Applicant

Signature \_\_\_\_\_

Proposed Joint Applicant/Guarantor

Signature \_\_\_\_\_

Guarantor

Signature \_\_\_\_\_

Date \_\_\_\_\_

## CHECK LIST

### Evidence of Income

#### Wage and salary earners

- Letter from your employer or
- Three consecutive current payslips (originals)

#### Commission earners

- Last 12 months commissions detailed and signed by person paying them and
- Tax statements for the last two years

#### Self Employed or Companies/Trusts

- Balance sheet and income statement for the last two years or
- Tax statements for the last two years

### Identification

#### Please attach one of the following

- Drivers licence or
- Passport or
- Credit card (signed and with name embossed)

### Evidence of deposit when purchasing

- Such as your latest three months bank statements / investments certificates

### Copy of signed sale and purchase agreement

- For property being purchased
- For properties being sold (if applicable)

### If you are refinancing

- Most recent statement of Loan Account (covering the previous 6 months) for all debts being refinanced

### For rental properties

- Current tenancy agreement or
- Letter from real estate agent showing expected rental

### Copy of valuation report

- This should be from a registered valuer or
- Government valuation

### Please check

- Is the application form complete and signed by all applicants?
- Has the Privacy Act form been dated and signed by all applicants?
- Have you sent you application by fax? If you have, please send the original to General Finance before settlement date.
- Is your house insured?\*

\*Before the loan can be drawn down, your house must be insured.

Please forward completed Application Form to

General Finance Limited  
PO Box 74-212, Market Road, Auckland  
Level 1, 638 Great South Road, Ellerslie, Auckland  
Facsimile 09 579-7795  
Telephone 09 526-5000  
[www.general.co.nz](http://www.general.co.nz)  
[loans@general.co.nz](mailto:loans@general.co.nz)