



# Lending Application.

Our aim is to make sure we understand what you want to achieve. Your answers will enable us to help you with your borrowing.

If this is a joint application, one person needs to answer every question. The other person only needs to fill in the parts where any answers are different. If there are more than two of you, just fill in an extra application.



## What do you need lending for?

Select one  Personal needs or  Business needs

Select all that apply

<input type="radio"/> Buy a house/property	<input type="radio"/> For Cashflow
<input type="radio"/> Build a house/property	<input type="radio"/> For Business expansion/acquisition
<input type="radio"/> Renovate	<input type="radio"/> Buy a property
<input type="radio"/> Switch my loan to Westpac	<input type="radio"/> Buy a vehicle
<input type="radio"/> Buy a car	<input type="radio"/> Buy Equipment
<input type="radio"/> Buy a boat	<input type="radio"/> Other DESCRIPTION
<input type="radio"/> Debt consolidation	
<input type="radio"/> Holiday	
<input type="radio"/> Wedding	
<input type="radio"/> Other DESCRIPTION	

Purchase price/cost of project \$ \_\_\_\_\_ Deposit (if applicable) \$ \_\_\_\_\_ Lending required \$ \_\_\_\_\_

### New Property being purchased (if applicable)

Owner Occupied or  Investment Property

Address (if unknown, just write town/city) NUMBER & STREET \_\_\_\_\_ SUBURB \_\_\_\_\_

TOWN/CITY \_\_\_\_\_ POSTCODE \_\_\_\_\_

House  Apartment m2  Farm/Lifestyle hectares

Vacant land – serviced  Vacant land – non serviced  Commercial DESCRIPTION

Other DESCRIPTION \_\_\_\_\_

**A. Your details**

Please confirm your personal details

**First customer**Name FIRST

MIDDLE

LAST

 Mr  Mrs  Miss  Ms  Other PLEASE SPECIFYDate of birth DD / MM / YYYYCurrent Address NUMBER & STREET

SUBURB

TOWN/CITY

POSTCODE

Living arrangement(s)  Owner occupier  
 Renter / Boarder  
 OtherTime at current address YEARS MONTHSTime at previous address  
(if at current address for less than 6 months) YEARS MONTHS

Email

Phone MOBILE

HOME

WORK

NZ Permanent Resident  Yes  No

Occupation

Employer

Time at current employer YEARS MONTHSTime at previous employer  
(if at current employer for less than 6 months) YEARS MONTHS**Second customer**Name FIRST

MIDDLE

LAST

 Mr  Mrs  Miss  Ms  Other PLEASE SPECIFYDate of birth DD / MM / YYYYCurrent Address (if different) NUMBER & STREET

SUBURB

TOWN/CITY

POSTCODE

Living arrangement(s)  Owner occupier  
 Renter / Boarder  
 OtherTime at current address YEARS MONTHSTime at previous address  
(if at current address for less than 6 months) YEARS MONTHS

Email

Phone MOBILE

HOME

WORK

NZ Permanent Resident  Yes  No

Occupation

Employer

Time at current employer YEARS MONTHSTime at previous employer  
(if at current employer for less than 6 months) YEARS MONTHS**B. Guarantees**

If you are a guarantor for any other loans, please complete this section.

Borrower Name

Type of guarantee  Unlimited  Limited

Guarantee amount (if limited) \$

**C. Children or Dependants**Name D.O.B. DD / MM / YYYY Name D.O.B. DD / MM / YYYYName D.O.B. DD / MM / YYYY Name D.O.B. DD / MM / YYYY**D. Alternative contact**

not required for home loans or business lending

**Close friend or relative, over the age of 16 and residing separately from you in NZ**

Name

Phone Email

E. Existing Assets	Property or land address			Owner	Value
	NUMBER & STREET	SUBURB	TOWN/CITY		
	NUMBER & STREET	SUBURB	TOWN/CITY		\$
	NUMBER & STREET	SUBURB	TOWN/CITY		\$
	NUMBER & STREET	SUBURB	TOWN/CITY		\$
	NUMBER & STREET	SUBURB	TOWN/CITY		\$
	Vehicle(s)/Boat			Owner	Value
	DESCRIPTION E.G. YEAR / MAKE / MODEL				
	DESCRIPTION E.G. YEAR / MAKE / MODEL				\$
	DESCRIPTION E.G. YEAR / MAKE / MODEL				\$
	DESCRIPTION E.G. YEAR / MAKE / MODEL				\$
	Investment/Assets (Superannuation, shares, savings, cash)			Owner	Value
	DESCRIPTION				
	DESCRIPTION				\$
	DESCRIPTION				\$
	DESCRIPTION				\$

F. Existing Liabilities	Loan amount/credit facility/overdraft	To Cease	Repayments	Frequency	Balance	Limit
	DESCRIPTION	<input type="radio"/> No <input type="radio"/> Yes	\$		\$	\$
	DESCRIPTION	<input type="radio"/> No <input type="radio"/> Yes	\$		\$	\$
	DESCRIPTION	<input type="radio"/> No <input type="radio"/> Yes	\$		\$	\$
	DESCRIPTION	<input type="radio"/> No <input type="radio"/> Yes	\$		\$	\$
	DESCRIPTION	<input type="radio"/> No <input type="radio"/> Yes	\$		\$	\$
	Credit card/store card	To Cease	Repayments	Frequency	Balance	Limit
	DESCRIPTION	<input type="radio"/> No <input type="radio"/> Yes	\$		\$	\$
	DESCRIPTION	<input type="radio"/> No <input type="radio"/> Yes	\$		\$	\$
	DESCRIPTION	<input type="radio"/> No <input type="radio"/> Yes	\$		\$	\$
	Other (Hire purchase, student loans, tax, etc)	To Cease	Repayments	Frequency	Balance	Limit
	DESCRIPTION	<input type="radio"/> No <input type="radio"/> Yes	\$		\$	\$
	DESCRIPTION	<input type="radio"/> No <input type="radio"/> Yes	\$		\$	\$

G. Income	Please circle the option	Income	First customer			Second customer			
			Amount	Before Tax	After Tax	Frequency	Amount	Before Tax	After Tax
		Salary/Wages	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>
		Benefits	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>
		Self-employed/business income	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>
		Overtime and allowances	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>
		Commissions	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>
		Pension/Super/Regular Annuity	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>
		Interest/Dividends/Other Investment	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>
		Child Maintenance/Support	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>
		Rental Income	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>
		Boarders/Flatmates	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>

<b>H. Expenses</b>	<b>Fixed commitments</b>	<b>Amount</b>	<b>Frequency</b>
	Rent/Board	\$	
	Child/Support Maintenance	\$	
	Rates/Property Insurance/Body Corporate	\$	
	Superannuation contributions	\$	
	Other	\$	
	<b>Essential Living Costs</b>	<b>Amount</b>	<b>Frequency</b>
	Food and Groceries	\$	
	Transport/Vehicle Running costs	\$	
	Power/Gas/Water/Internet/Phone	\$	
	State Education/Childcare	\$	
	Required Medical costs	\$	
	Other	\$	
	<b>Discretionary Living Costs</b>	<b>Amount</b>	<b>Frequency</b>
	Private School/Education	\$	
	Life/Health/Income/Contents/Car/other insurances	\$	
	Entertainment	\$	
	Regular Donations	\$	
	Other	\$	

**I. Insurance** As part of your banking solution it's important to consider how you will protect yourself, your assets and your family, if the unexpected happens. Westpac can discuss this with you and provide you with information, to help you protect what's important.

I would like to discuss my insurance needs

I already have adequate cover in place to protect my assets and family.

**J. Your statement**

**I/We understand that:**

- I/we authorise Westpac and its related companies to use all information that they hold about me/us now or in the future to make available to me/us the full range of financial services offered by them.
- I/we have the right to access and correct this information subject to the provisions of the Privacy Act 1993. This information will also be referred to as a record of the interview with me/us during which this information is collected.
- Westpac may communicate with me/us by fax, phone, electronically and may accept telephone, facsimile, electronic or other instructions in the course of the banker/customer relationship. However, Westpac:
  - is not obliged to accept them; and
  - will not be liable to you or any other party if the instructions are unauthorised, forged or fraudulently given and Westpac could not have reasonably detected that from the instructions received.
- I/we have the permission of the alternative contact named in section D to disclose their personal details to Westpac. I/we acknowledge that this person may be asked to provide contact information for me.
- I/we can get a copy of the current disclosure statement for Westpac New Zealand Limited from any Westpac branch in New Zealand free of charge.

**Where I/we wish to apply for finance:**

- I/we acknowledge that all applications for finance are subject to Westpac's applicable lending criteria.
- I/we certify that all information supplied in this application is true, correct and complete in every respect.
- I/we authorise Westpac to make all necessary enquiries (now or throughout the life of any account 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 credit to me/us, from whatever source Westpac considers appropriate, including any credit reporting agency and I/we authorise any party approached to provide such information to Westpac.
- I/we authorise Westpac to disclose my/our relevant personal information (including default information) to such credit reporting agencies and I/we also understand that such credit reporting agencies will use the information provided to them by Westpac, to update their credit reporting databases and may disclose any information they hold on me/us to their own customers.
- Westpac may also use the credit reporting agency's monitoring service to receive updates, if any, of the information it holds about me/us.
- I/we authorise Westpac to disclose my/our relevant personal information (including default information) to any person Westpac may appoint to collect any outstanding debt.
- I/we acknowledge that if I/we apply for a Westpac credit card that earns rewards Westpac may disclose and exchange any information held about me/us now or in the future to any party associated with a rewards programme for the purposes of administration of the applicable rewards programme, provision of related services and for marketing and research purposes.

**K. Signature**

Signature first customer Date DD / MM / YYYY

Signature second customer Date DD / MM / YYYY