

**Section ONE - Please complete for all requests**

**Personal Details Person 1**

First Name

Middle

Last Name

Gender Male  Female

Date of Birth

No. of Dependents

Country of Citizenship

Marital Status Single  Married

**Residential Address**

Street address -

Suburb -

Town -  Post Code

Home Phone

Mobile Number

Email Address

How long have you lived there?

**Residence Type**

Own Home  Renting  Live with relatives

*Last address if you lived at the current address for less than 3 years*

Street address -

Suburb -

Town -

**Section TWO - Your Employment Details**

Full Time  Part Time  Self-Employed

Employer Name

Employer Address

**Occupation**

Number of Years in current Employment

*Last Employment if Current one is less than 3 Years*

IRD No.

**Personal Details Person 2**

First Name

Middle

Last Name

Gender Male  Female

Date of Birth

No. of Dependents

Country of Citizenship

Marital Status Single  Married

**Residential Address**

Street address -

Suburb -

Town -  Post Code

Home Phone

Mobile Number

Email Address

How long have you lived there?

**Residence Type**

Own Home  Renting  Live with relatives

*Last address if you lived at the current address for less than 3 years*

Street address

Suburb -

Town -

**Your Employment Details**

Full Time  Part Time  Self-Employed

Employer Name

Employer Address

**Occupation**

Number of Years in current Employment

*Last Employment if Current one is less than 3 Years*

IRD No.

# Mortgage Pundit www.mortgagepundit.co.nz.

## Section THREE - Snapshot of your Assets and Liabilities

Assets		Liabilities	
<b>Property Address</b>		<b>Market Value</b>	
Owner occupied	\$	<b>Home / Business Loan - Provide Lenders name</b>	
Invest-	\$	Amount & interest rate	\$
Invest-	\$	Amount & interest rate	\$
Invest-	\$	Amount & interest rate	\$
Invest-	\$	Amount & interest rate	\$
Invest-	\$	Amount & interest rate	\$
Invest-	\$	Amount & interest rate	\$
<b>Motor Vehicle</b>		<b>Car Loan / Personal Loan</b>	
Make & model	\$	Amount & interest rate	\$
Make & model	\$	Amount & interest rate	\$
Make & model	\$	Amount & interest rate	\$
<b>Contents</b>		<b>Store Cards</b>	
	\$	Limit	\$
	\$	Limit	\$
<b>Bank deposit</b>		<b>Credit card</b>	
Amount	\$	Limit	\$
Amount	\$	Limit	\$
Amount	\$	Limit	\$
<b>Superannuation / Kiwisaver</b>		<b>Hire Purchase</b>	
	\$	Amount & interest rate	\$
	\$	Amount & interest rate	\$
	\$	Amount & interest rate	\$
<b>Total</b>		<b>Total</b>	
	\$		\$
<b>Monthly Income from all Sources</b>		<b>Monthly Financial Commitments</b>	
Income Person 1	\$	Loan Repayment	\$
Income Person 2	\$	Loan Repayment	\$
Income Person 3	\$	Loan Repayment	\$
Other income	\$	Loan Repayment	\$
Other income	\$	Loan Repayment	\$
<b>Rental Incomes</b>		<b>Monthly Living Expense</b>	
Rental income Gross per week	\$	Childcare	\$
Rental income Gross per week	\$	Sports	\$
Rental income Gross per week	\$	Superannuation	\$
Rental income Gross per week	\$	Rates	\$
Rental income Gross per week	\$	Vehicle (Fuel, WOF, Registration)	\$
<b>Total Income</b>		<b>Utilities (Internet,Electricity,Phone)</b>	
	\$		\$
<b>Guarantor</b>		<b>Food</b>	
Are you guaranteeing any loans? <input type="checkbox"/>			\$
If Yes, Please provide details: <input type="text"/>		<b>Clothing</b>	
			\$
		<b>Insurance - Life/Medical</b>	
			\$
		<b>Insurance - General</b>	
			\$
		<b>Other</b>	
			\$
		<b>Total</b>	
			\$

# Declaration Form

<b>Financial Advice Provider</b>	
<b>Address</b>	
<b>Financial Adviser</b>	
<b>Lender</b>	means a lender (including their associated parties)
<b>Insurer</b>	means an insurance product provider (including their associated parties)

Please **complete and review** this Declaration Form carefully. By signing this Declaration Form you are acknowledging that you understand and agree to each of the statements set out in Sections A - I below.

## Section A: Authority to act

I/we give the Financial Advice Provider express authority to act on my/our behalf with all Lenders and Insurers in respect of:

- obtaining a loan
- insurance products associated with my/our Loan Application.

## Section B: Commission Arrangements

I/we confirm that I/we have been provided with and have read and understood the Financial Adviser's Disclosure Guide. I understand that the Financial Adviser's Disclosure Guide details, amongst other things, the commission, fees and expenses that may be received by, or payable to, the Financial Adviser / Financial Advice Provider.

## Section C: Relationship of Financial Advice Provider

I/we understand that:

- the Financial Adviser is a director, employee and/or contractor of the Financial Advice Provider and acts on behalf of the Financial Advice Provider.
- the Financial Adviser and the Financial Advice Provider are members of NZ Financial Services Group Limited. NZ Financial Services Group Limited provides services which can include a client management system, facilitating payment of commission, training, and access to the Lenders and/or Insurers.
- the Financial Adviser and the Financial Advice Provider are **not** employees, agents, partners or joint venture partners of the Lender(s)/Insurer(s) or NZ Financial Services Group Limited.
- the Financial Adviser and the Financial Advice Provider do **not** act on behalf of the Lender(s)/Insurer(s) or NZ Financial Services Group Limited.

## Section D: Privacy

### D.1 Privacy Authorisation

- I/we authorise my/our personal information (**client information**) to be collected, used and disclosed in accordance with the Financial Advice Provider's privacy policy (available on the Financial Advice Provider's website or provided with this Declaration Form).
- I/we authorise my/our client information to be shared with the Lender(s)/Insurer(s) and collected and used by them in accordance with their privacy policies available on the Lender(s)/Insurer(s)' website(s).

### D.2 Privacy Summary

The key terms of the Financial Advice Provider's privacy policy are summarised below:

<b>Collection:</b>	The Financial Advice Provider may collect client information from a number of third parties in accordance with its privacy policy. These include credit reporting agencies and, with your authorisation, employers and banks (e.g. through the use of illion BankStatements).
<b>Purpose:</b>	The Financial Advice Provider will collect and hold client information for the purpose of recommending mortgage and/or insurance products to me/us.
<b>Disclosure:</b>	Client information may be disclosed to third parties in accordance with the Financial Advice Provider's privacy policy. These include the following: <ul style="list-style-type: none"> <li>the Lender(s)/Insurer(s)</li> <li>NZ Financial Services Group Limited</li> <li>credit reporting agencies</li> <li>the Financial Markets Authority and other regulators</li> <li>organisations involved in auditing the Financial Advice Provider.</li> </ul>
<b>Further Use &amp; Disclosure:</b>	The third parties referred to above may also use and disclose client information. For example, the Lender(s)/Insurer(s) will use client information in accordance with its own privacy policy. In the case of a Lender, this includes using and sharing the information for the purpose of assessing the

	application and administering the loan – e.g. including a previous or current employer; the lender's credit reporting agency; authorities to assist in fighting fraud; money laundering or other criminal offences; and guarantors. If the Financial Advice Provider has an ongoing commission arrangement in place with the Lender over the term of the loan, the Lender will periodically disclose the loan balance to the Financial Advice Provider and NZ Financial Services Group Limited.
<b>Credit Reporting Agencies:</b>	The client information (including information about default and repayment history) may be exchanged with credit reporting agencies. This information will be used by and held on the systems of those agencies to provide their credit reporting services and may be disclosed to the Financial Advice Provider, the Lender(s)/Insurer(s) and other customers of the credit reporting agencies.
<b>Marketing:</b>	The Financial Advice Provider or Lender(s)/Insurer(s) might use client information for market research purposes and for direct marketing purposes (whether through mail, email or telephone (including SMS/MMS) or other electronic means) to notify me/us of products or services that may be of interest to me/us. You have the right to opt-out of electronic direct marketing.
<b>Consequences:</b>	I/we are not required by law to provide any personal information to the Financial Advice Provider, but any failure to do so might prejudice my/our chances of obtaining finance or insurance.
<b>Rights:</b>	I/we have the right to request access to and correction of my/our personal information held by the Financial Advice Provider and Lender(s)/Insurer(s).
<b>Obligations:</b>	If I/we provide any personal information about anyone else to the Financial Advice Provider or to a Lender/Insurer (or authorise the Financial Advice Provider or Lender/Insurer to collect that information), I/we confirm that such persons consent to and authorise the collection and use of their personal information in accordance with Financial Advice Provider's and Lender/Insurer's respective privacy policies. I/we confirm that I/we have advised such persons of their rights to access and request correction of their personal information.

**Section E: Legal and Valuation Costs**

I/we confirm that **(Please tick if applicable)**

I am/we are to meet legal and valuation costs in relation to obtaining a home loan.

**Section F: GST Matters**

I/we confirm that: **(Please tick the applicable box)**

I am/we are not registered for GST and will not be with respect to the security property.

I am/we are or will be registered for GST, but the security property is not/will not be used for the purpose of a taxable activity.

I am/we are or will be registered for GST and the security property is/will be used for the purposes of a taxable activity.

**Section G: Specialist Insurance Provider**

I/we acknowledge that:

- as part of the intended financing transaction I/we should review my/our personal risk insurance requirement(s).
- I/we have been offered the option to review my/our personal risk insurance requirement(s) by a specialist insurance adviser and have decided to: **(Please tick the applicable box)**
  - have the review completed by an appointed insurance adviser
  - decline the option to review my/our personal risk insurance requirements and exempt the Financial Advice Provider, the Financial Adviser and insurance advisers from any liability or loss caused as a result of this decline.
- the signing of this Declaration Form in no way implies an application for such a review has been made to the Financial Advice Provider.

**Section H: Loan Repayment**

I/we understand that:

- should my/our circumstances change before the loan is repaid, I am/we are responsible for continuing to make loan repayments (subject to applicable laws).
- in the event of my/our death, it will be my/our estate's responsibility to make the loan repayments and/or to pay off any loan balance.

**Section I: Loan Application**

I/we confirm that:

- the information included in the Loan Application, including my/our Asset & Liability Statement, is true and correct.

Signed

Signed

Name

Name

Date

Date