



## LOAN APPLICATION

Name of Customer: \_\_\_\_\_

Account Number (if  
known at the time of  
application): \_\_\_\_\_

**Borrowing Purpose:**

- To go on holiday
- Special occasion (e.g. wedding)
- To purchase an owner occupied property
- To purchase an investment property
- To purchase vacant land
- Construction
- To purchase a vehicle
- Business (please provide short summary of intended business):  
\_\_\_\_\_  
\_\_\_\_\_
- To refinance from another bank/to consolidate debts
- Other (please specify) \_\_\_\_\_

**Borrowing entity:**

- Personal/Individual
- Sole proprietor
- Company
- Partnership
- Limited Partnership
- Trust
- Other (please specify) \_\_\_\_\_

Purchase price/Cost of project:                   \$ \_\_\_\_\_

Less your contribution:                           \$ \_\_\_\_\_

Loan requested:                                   \$ \_\_\_\_\_

(Please include further information about the loan(s) requested under "Proposed Security for Loan" below.)

## Proposed Security for Loan

Asset	Owner	Location of asset	Market value

### Personal Details *(all applicants must complete this section)*

	First Applicant/Authorised Signatory	Second Applicant/Authorised Signatory (if any)
Full customer name	First names: Last name:	First names: Last name:
Preferred title	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Ms <input type="radio"/> Miss <input type="radio"/> Other (please specify)	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Ms <input type="radio"/> Miss <input type="radio"/> Other (please specify)
Date of birth	/    /	/    /
Existing customer	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Customer address		
Living arrangement(s)	<input type="radio"/> Owner Occupier <input type="radio"/> Renter/boarder <input type="radio"/> Living with parents/guardian <input type="radio"/> Other	<input type="radio"/> Owner Occupier <input type="radio"/> Renter/boarder <input type="radio"/> Living with parents/guardian <input type="radio"/> Other
Time at current address	____ Years ____ Months	____ Years ____ Months
Previous address and time at previous address, if at current address for less than 6 months	<u>Address:</u> ____ Years ____ Months	<u>Address:</u> ____ Years ____ Months
Contact numbers and email	Home: Work: Mobile: Email:	Home: Work: Mobile: Email:
New Zealand resident	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
IRD number & tax rate	IRD number:                      Rate:	IRD number:                      Rate:
Occupation		
Type of employment	<input type="radio"/> Full time <input type="radio"/> Casual <input type="radio"/> Part-time <input type="radio"/> Other <input type="radio"/> Seasonal <input type="radio"/> Self-employed	<input type="radio"/> Full time <input type="radio"/> Casual <input type="radio"/> Part-time <input type="radio"/> Other <input type="radio"/> Seasonal <input type="radio"/> Self-employed
Name of Employer		
Length of time at current employer/length of time you have been self-employed	For: ____ Years ____ Months	For: ____ Years ____ Months

Time at previous employer, and previous occupation. if at current employer for less than 6 months	For: _____ Years _____ Months Occupation:	For: _____ Years _____ Months Occupation:
Solicitor details	Solicitor firm: Solicitor name: Address:  Phone number: _____ Fax: _____	
Next of kin details	Name: Address:  Phone:	Name: Address:  Phone:
Other relative	Name: Address:  Phone:	Name: Address:  Phone:

**Business Details** *(please complete this section if you are applying for a business loan or if you are applying for a home loan in a capacity other than in your personal capacity)*

Full customer name (e.g. ABC Limited as trustee of the ABC Trust)	
Entity number, if applicable (e.g. company number)	
Date of incorporation/registration/existence (please state which applies)	
Existing customer	<input type="radio"/> Yes <input type="radio"/> No
Correspondence and (if different) postal address and registered office (please state which apply/applies)	
Time at current address(es)	_____ Years _____ Months
Previous address(es) and time at previous address(es), if at current address(es) for less than 6 months	
Contact number(s) and email of main contact person(s)/business	
New Zealand resident	<input type="radio"/> Yes <input type="radio"/> No
IRD number & tax rate	IRD number: _____ Rate: _____
Principal business activity	
Date business started	
Solicitor details	Solicitor firm: Solicitor name: Address:  Phone number: _____ Fax: _____

**Assets and Liabilities** (all applicants for personal loans and any individual guarantors of business loans must complete this section)

**Assets**

<b>Property or land address</b>		Owner	\$	<b>Market value</b>
			\$	\$
			\$	\$
			\$	\$
<b>Vehicle(s)</b>	Make	Model	Year	<b>Market value</b>
				\$
				\$
				\$
<b>Investment</b> (Superannuation, shares, savings, cash)	Company	Maturity date	Owner	<b>Market value</b>
				\$
				\$
				\$
<b>Life cover</b>	Insured by	Owner of policy		<b>Surrender value</b>
				\$
				\$
<b>Household contents/furniture</b>	Description	Insured by		<b>Market value</b>
		Total insured value		\$
		\$		\$
<b>Other assets</b>	Description	Owner		<b>Market value</b>
				\$
				\$
<b>Total assets</b>				\$

**Liabilities**

<b>Loan amount/credit facility</b>	Financial Institution	<b>To cease</b>	Limit	Balance
		No/Yes	\$	\$
		No/Yes	\$	\$
		No/Yes	\$	\$
		No/Yes	\$	\$
<b>Credit card/store card</b>	Financial Institution	<b>To cease</b>	Limit	Balance
		No/Yes	\$	\$
		No/Yes	\$	\$
		No/Yes	\$	\$
		No/Yes	\$	\$
<b>Other</b> (Hire purchase, student loans)	Financial Institution	<b>To cease</b>	Limit	Balance
		No/Yes	\$	\$
		No/Yes	\$	\$
		No/Yes	\$	\$
		No/Yes	\$	\$
<b>Total liabilities</b>				\$

## Income/Revenue

Name of Customer	First Applicant/Business		Second Applicant (if any)	
	Income/revenue source (From all sources)	Amount	Frequency	Amount
Salary or wage (earned)	\$ Before tax/After tax		\$ Before tax/After tax	
Commission/Bonus	\$ Before tax/After tax		\$ Before tax/After tax	
Investment income (eg: interest, dividends, etc)	\$ Before tax/After tax		\$ Before tax/After tax	
Business – Income (please provide further details of business income e.g. monthly product sales, monthly services rendered)	\$ Before tax/After tax		\$ Before tax/After tax	
Rental Income	\$ Before tax/After tax		\$ Before tax/After tax	
Boarders/flatmates	\$ Before tax/After tax		\$ Before tax/After tax	
Other	\$ Before tax/After tax		\$ Before tax/After tax	

## Monthly Expenses

Proposed Loan		\$
Child Support/Maintenance		\$
Credit card/Store card		\$
Current loan repayment		\$
Hire purchase		\$
Overdraft		\$
Rates/Insurance		\$
Rent/board		\$
Student loan repayments		\$
Salary or wages (paid)		
Other		

## Guarantees

Are you a guarantor for any other loans?  Yes  No

Debtor name	Type of guarantee	Guarantee amount (if limited)
	<input type="radio"/> Limited <input type="radio"/> Unlimited	\$

Dependants (if applicable)  Yes  No

Dependant(s) name	Relationship to Applicant	Age

**Authorisations and acknowledgments**

I/We understand and authorise that the information received from me/us will be securely held by Bank of India (New Zealand) Limited (the "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.

**Certifications and declarations**

I/We certify that the information contained in this application is true and complete. I/We acknowledge that the Bank may cancel my loan or decline my loan application if any of the information provided by me/us is incorrect. I/We understand that this application is subject to the conditions set out in this application, any of the Bank's General Terms and Conditions and any other terms and conditions which may be imposed by the Bank from time to time. I/We understand that if this application is accepted, the terms and conditions of any relevant loan agreement, any relevant security agreement, any relevant General Terms and Conditions, and any other terms and conditions which may be imposed by the Bank from time to time will apply (each of which will be sent to me/us and/or obtainable from any branch of the Bank or on the Bank's website at www.bankofindia.co.nz), and I/we agree to be bound by such terms and conditions. I/We certify that, if I am/we are making this loan application in my/our personal capacity/capacities, I/we am/are at least 18 years of age. I/We certify that I/we am not an undischarged bankrupt, insolvent or liable under any proceedings under any insolvency legislation.

**Signed**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Full name

\_\_\_\_\_  
Full name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

*[If the customer is applying for a loan in a capacity other than in his/her personal capacity, please **also** sign the below.]*

**Signed for and on behalf of the customer by:**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Full name

\_\_\_\_\_  
Full name

\_\_\_\_\_  
Designation (eg, Proprietor / Partner /  
Director / Trustee / Member)

\_\_\_\_\_  
Designation (eg, Proprietor / Partner /  
Director / Trustee / Member)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

**Please provide the following with your completed application:**

- Confirmation of income (eg. last 3 consecutive payslips, IRD Tax Summary).
- The last 6 months of statements from your current bank.
- Proof of your identity and address, in accordance with pages 6 to 8 of Bank of India (New Zealand) Limited's General Terms and Conditions. (Please note that a current valid passport containing your name, date of birth, photograph and signature is sufficient as to your identity. An electricity bill, telephone bill or bank statement containing your address and issued within the last three months is sufficient as to your address. For other methods to satisfy us as to your identity and address, please refer to pages 6 to 8 of our General Terms and Conditions which are available at any of our branches and on our website at [www.bankofindia.co.nz](http://www.bankofindia.co.nz).)
- If you are a company: copies of the certificate of incorporation, memorandum of association, and articles of association/constitution (as applicable)
- If you are a partnership or limited partnership: copies of the certificate of registration, partnership agreement/limited partnership agreement (as applicable)
- If you are a society or club: copies of the certificate of incorporation and rules of society (as applicable)
- If you are a trust: copy of the deed of trust

Home Loan and Business Loan applicants will also need to bring:

- Confirmation of deposit and/or equity (e.g. bank statement showing savings).
- Signed sale and purchase agreement if property is being purchased.
- Valuation by a Registered Valuer of any material assets, if available.
- If building, a copy of the Building Contract/Fixed Price Contract and the Building Consent.
- Last 3 years' financial statements (if applicable)

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**OUR LENDING CRITERIA AND AN APPLICATION FEE MAY APPLY. PLEASE SEE OUR FEES AND CHARGES BROCHURE (INCLUDING ANY SCHEDULES TO IT) FOR ADDITIONAL FEES THAT MAY APPLY TO YOUR LOAN.**



**Bank Notes** *(For Bank use only)*