

# Loan Application Form

## Personal Statement of Financial Position



Loan purpose

Loan amount

### 1. Customer Details - this information will be treated in the strictest confidence

This confidential statement is given in support of an application/review for a loan by (borrower):

First names and surname

Date of birth

Number of dependants and ages

Residential address (if less than 2 years please provide previous address)



Duration at address

Previous address



Duration at address

Occupation

Years in industry

Telephone Home

Work

Mobile

Email

First names and surname

Date of birth

Number of dependants and ages

Residential address (if less than 2 years please provide previous address)



Duration at address

Previous address



Duration at address

Occupation

Years in industry

Telephone Home

Work

Mobile

Email

### 2. Liabilities and assets

Liabilities

Home 1st to

Repayments \$  Term  Yrs

Other mortgages and loans to

Repayments \$  Term  Yrs

Other to

Repayments \$  Term  Yrs

Other to

Repayments \$  Term  Yrs

Hire purchase/Personal loans/Credit cards etc from:




Bank overdraft limit \$

Secured by

Loans from



Loans from company/business

Other (specify)

**TOTAL LIABILITIES \$**

Surplus (ASSETS - LIABILITIES)

**TOTAL \$**

Current market value NZ\$























Assets

Home at

(Gvt Valn: \$)

Other property at

1.

2.

Furniture and personal effects

Motor vehicles (not leased)

Other vehicles (caravan, boat, etc)

Miscellaneous

Bank accounts - A/C No.

- A/C No.

Other

Shares

Loans to

Life Insurance Cover \$

Surrender value

Other (specify)

**Sub Total \$**

Equity in own company or business

- Shareholders funds

- Shareholders loans

**TOTAL ASSETS \$**

**2. Liabilities and assets - continued**

1. Are you currently in arrears on any credit commitment?  Yes  No

2. Do you have any other undrawn credit facilities, e.g. credit cards, revolving credit facilities, etc. If so, please provide details

3. Please give full details of any guarantees executed (amount, purpose, guarantee in favour of):

**3. Income and Expenditure statement**

Average monthly income (NET)		Average monthly expenditure	
Salary - Individual 1	<input type="text"/>	Mortgage repayments	<input type="text"/>
Source <input type="text"/>	<input type="text"/>	First	<input type="text"/>
Salary - Individual 1	<input type="text"/>	Second	<input type="text"/>
Source <input type="text"/>	<input type="text"/>	Other	<input type="text"/>
Regular Overtime: Individual 1	<input type="text"/>	Other loans to: <input type="text"/>	<input type="text"/>
Individual 2	<input type="text"/>	Hire purchase payments to <input type="text"/>	<input type="text"/>
Business Income:	<input type="text"/>	Credit cards	<input type="text"/>
Source <input type="text"/>	<input type="text"/>	Business Income:	<input type="text"/>
Drawings	<input type="text"/>	Overdraft payments	<input type="text"/>
Net Profit after tax	<input type="text"/>	Lease payments	<input type="text"/>
Dividends	<input type="text"/>	Taxation (if not deducted from income)	<input type="text"/>
Rent received	<input type="text"/>	Child care/Child support	<input type="text"/>
Interest received	<input type="text"/>	Life Assurance Premiums	<input type="text"/>
Other Income Tax Paid Income	<input type="text"/>	Car insurance, registration and running expenses	<input type="text"/>
<input type="text"/>	<input type="text"/>	Rates	<input type="text"/>
<input type="text"/>	<input type="text"/>	Fuel, lights and power	<input type="text"/>
<input type="text"/>	<input type="text"/>	Education and fares	<input type="text"/>
<input type="text"/>	<input type="text"/>	Living expenses (food, clothing and personal)	<input type="text"/>
<input type="text"/>	<input type="text"/>	Insurance (house, personal effects, health etc)	<input type="text"/>
<input type="text"/>	<input type="text"/>	Telephone, tolls	<input type="text"/>
<input type="text"/>	<input type="text"/>	Club subscriptions	<input type="text"/>
<input type="text"/>	<input type="text"/>	Savings: Bank/Building Society	<input type="text"/>
<input type="text"/>	<input type="text"/>	Other	<input type="text"/>
<b>TOTAL MONTHLY INCOME \$</b>	<input type="text"/>	Other (Detail) <input type="text"/>	<input type="text"/>
LESS TOTAL MONTHLY OUTGOINGS \$	<input type="text"/>	<b>TOTAL MONTHLY OUTGOINGS</b>	<input type="text"/>
<b>UNCOMMITTED MONTHLY INCOME \$</b>	<input type="text"/>		

**4. Privacy Act 2020**

Pursuant to the Privacy Act 2020 the following is brought to your attention:

- The personal information will be collected and held by WBS for the purpose of enabling WBS to consider your application for credit, or to review your current credit.
- You have rights of access to and correction of the personal information pursuant to the Privacy Act 2020.

**5. Customers authorisation and agreement**

- I/We authorise the collection and release of any personal information relevant to my/our credit application (including a credit and fraud check) and held by credit providers, credit reference agencies and any previous or current employer regarding my/our employment history and income.
- I/We authorise WBS's credit reference agency to:
  - hold my/our personal information on its systems and use my/our personal information to provide its credit reporting services;
  - provide my/our personal information to its customers when they use its credit reporting services.
- I/We authorise WBS to use its credit reference agency in the future for purposes related to the provision of credit to me/us.
- I/We authorise:
  - WBS to give its credit reference agency information about any default in my/our payment obligations;
  - WBS's credit reference agency to give information about my/our default to its other customers.
- I/We are not, I/we have not been an undischarged bankrupt and will advise WBS should I/we be adjudicated bankrupt.
- I/We understand that the information provided within this Statement of Position and Income and Expenditure Statement may be used as the basis of a credit application and it is warranted that true and complete disclosure has been made for confidential consideration by WBS.
- I/We acknowledge that if I/we provide incorrect information it may result in this application being declined.

Dated at  this  day of  20

Signature  Signature  Date stamp

Name  Date  Name  Date