

Know your options

Answer these quick questions so we can give you information about borrowing options that are likely to suit your needs.

You'll need to provide some more detail when you complete an application.

If you're feeling pressured into borrowing and need confidential support, [find out how we can help](#).

Do you have a home loan?

- ☐ Yes
- ☒ No

Do you own a property without a home loan?

- ☐ Yes
- ☒ No

Reason for borrowing

- ☒ New property and moving
- ☐ Rearranging finances
- ☐ Home improvements and maintenance
- ☐ Everyday expenses
- ☐ Family, health and support
- ☐ Life events and travel
- ☐ Vehicles

Specific reason

- ☐ Buy a home or land (includes investment)
- ☐ Build a home (includes investment)
- ☐ Bridging finance (open – settlement date not known)
- ☐ Bridging finance (closed – settlement date known)
- ☐ Deposit for a home or land (includes investment)
- ☐ Costs related to property purchase (includes legal fees, valuations, and builders and contamination reports)
- ☐ Rental bond
- ☐ Moving costs
- ☐ Insurance, KiwiSaver, or term deposit release (awaiting pay out)
- ☐ Emergency

Student/Graduate account holder?

- ☐ Yes
- ☒ No

Amount, credit limit, or credit limit increase needed

Only enter the amount you need for the borrowing reason selected. Minimum \$100

 Amount, credit limit, or credit limit increase needed is required

When do you plan to repay this amount?

- ☐ Within a set time frame
- ☐ Allow the maximum time available for repayment
- ☐ Credit is needed on an ongoing basis (for example, credit card or overdraft)

Next step: **Choose an option and apply**

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