



Mortgage Application Form

General

Bank	Email	From	Mobile

Loan Information

New Loan Amount	Existing Loan Amount	Total Loan Amount	LVR
Application Date	Finance Date	Settlement Date	UMI

Purpose

Security

1st Property			2nd Property		
Property Type	Use	Value	Property Type	Use	Value
3rd Property			4th Property		
Property Type	Use	Value	Property Type	Use	Value

Applicant 1

Title (Mr, Mrs,	Date of Birth	Gender
Last Name	First Name	
No. of Dependants	Age of Dependants	
New Zealand Residency	Marital Status	
Current Residential Address (Address you are currently residing)		
Time Stayed:	Year(s)	Month(s)
Previous Residential Address (If you have stayed at your current address for less than 3 years)		
Time Stayed:	Year(s)	Month(s)
Postal Address (If different from residential address)		
Current Living Situation		

Contact Details

Mobile	Home
Work	WeChat
Personal Email	
Work Email	

Employment

Source of Income (Salary, Wage, Self-employed)	
Occupation	Company
Duration	Gross Income
Previous Employment (If you were employed for less than 3 years at your current company)	
Company Name	Time Stayed
Company Name	Time Stayed

Applicant 2

Title (Mr, Mrs,	Date of Birth	Gender
Last Name	First Name	
No. of Dependants	Age of Dependants	
New Zealand Residency	Marital Status	
Current Residential Address (Address you are currently residing)		
Time Stayed:	Year(s)	Month(s)
Previous Residential Address (If you have stayed at your current address for less than 3 years)		
Time Stayed:	Year(s)	Month(s)
Postal Address (If different from residential address)		
Current Living Situation		

Contact Details

Mobile	Home
Work	WeChat
Personal Email	
Work Email	

Employment

Source of Income (Salary, Wage, Self-employed)	
Occupation	Company
Duration	Gross Income
Previous Employment (If you were employed for less than 3 years at your current company)	
Company Name	Time Stayed
Company Name	Time Stayed

Assets & Liabilities

Assets	Description	Value
Cash		
Cheque/Saving		
Term Deposit		
Other Currency Account		
Motor Vehicles		
Furniture/Personal Effects		
Deposit on Property		
Present Property		
Property 2		
Property 3		
Property 4		
Business Owned		
KiwiSaver/Superannuation		
Other Assets (Specify)		
Total Assets		\$

Liabilities	Description	Value
Mortgage(s)		
Car Loan(s)		
Personal Loan(s)		
Student Loan(s)		
Other Loan(s)		
Provider		Limit
		Balance
Revolving Facilities		
Credit Card		
Overdraft		
Store Card		
Hire Purchase		
Total Liability		\$
Equity		\$

Income & Expenses

Applicant 1	Description	Monthly /M
PAYE Income		
Regular Overtime/Bonus		
Business Income		
Other Income (Specify)		

Applicant 2	Description	Monthly /M
PAYE Income		
Regular Overtime/Bonus		
Business Income		
Other Income (Specify)		

Rental Income	Weekly /W	Monthly /M

Total Monthly Income \$

Total Monthly Expenses	Description	Monthly /M
New Mortgage(s)		
Existing Mortgage(s)		
Credit Card		
Overdraft		
Personal Loan(s)		
Hire Purchase		
Other Loan(s)		
Rent/Board		
Childcare & Education		
KiwiSaver/Superannuation		
Motor Vehicle		
Rates		
Insurance		
Utilities		
Food		
Other Regular PMT (Specify)		

Total Monthly Expenses \$

Surplus \$

Privacy Act 1993

Pursuant to the Privacy Act 1993 the following is brought to your attention:

- 1) This application collects personal information about;
- 2) This application is received on behalf of the Lender. Any reference in this application to the "the lender" means Mortgage Holding Trust Company Ltd. Any reference to the Lender's Administrator includes a reference to Star Mortgage.]
- 3) The information is being collected to determine your eligibility for the credit you seek, a transaction account and any related insurance;
- 4) The information will also be made available to the Lender, the Lender's administrator, the Lender's mortgage insurer(if any), the under writer of Freegold(if applicable), any security trustee, the Adviser and any future assignee of the Lender's rights("the Recipients")
- 5) The information is being collected and held by the Lender and the Lender's assigned Administrator
- 6) If you are required to take Lender's mortgage insurance, the name and address of the Lender's mortgage insurer will be provided to you by the recipients.
- 7) Failure to provide this information or provision of incorrect information may result in your application for credit being declined or approval subsequently withdrawn
- 8) You have certain rights of access to, and correction of, this information under the Privacy Act 1993
- 9) In making this application I/We("the applicants") authorize:
 - a) The use of personal information or disclosure of such information to the recipients for the purpose of the administering any mortgage which results from this application
 - b) The use of the personal information held by the recipients for the purpose of mailing to me/us advice of any other products or services managed by or promoted by the recipients, or any of them
 - c) The release at any time to the recipients of all my/our personal information held by: (i) any other credit providers and credit reference agencies and (ii) by our previous or current employer(s) regarding my/our employment history and income.
 - d) The recipients to disclose their credit reference and collection agencies and any other party expressly authorized by me/us the Applicant(s) at any time, personal information held by the Recipients.
 - e) Any of the recipients, as applicable and any other person or organization to collect from the lender and the lender's administrator information about me/us which is connected with and is necessary to the evaluation
 - f) The recipients to use personal information about me/us (including details of this application and subsequent loan experience) for purposes other than that for which it was originally collected so long as those purpose are disclosed in this authorization.
 - g) The recipients to supply upon request details of this application or the outstanding balance to a guarantor or proposed guarantor.
- 10) If this application is accepted, I/we authorize the recipients to disclose personal information held by the recipients to Star Mortgage. In order for Star Mortgage. To arrange to open account.

Declaration

- I/We("the applicants") declare as follows;
- The information contained in this application is true and correct.
 - I/we have not been declared bankrupt
 - I/we have not had any judgements entered against me/us
 - I/we have no withheld any information on my/our financial position or commitments that might affect the decision of the recipients specified above in respect to this application.
 - I am/we are at least 18 years of age.
 - If a loan is repaid or refinanced by a customer within 27 months of it being drawn down, then the mortgage adviser is required by the bank to repay any commission paid by the bank. The amount of claw back will be payable by the clients.

First Applicant's Signature

Date: (DD/MM/YY)

Second Applicant's Signature

Date: (DD/MM/YY)