

Statement of Position



Please note that where there is more than one applicant but the applicants are not a couple (married/engaged/defacto etc), Person 2 must complete a separate form.

Section one - Please complete for all requests

Personal details (Person 1)

Borrower Guarantor

Name

First
Middle (if applicable)
Last

Email address*

Number of dependants in your care

*By providing your email address, you consent to the BNZ Group contacting you electronically (e.g. by email, text, website link) from time to time with information about our products, services, and promotions, and without an unsubscribe facility.

Personal details (Person 2)

Borrower Guarantor

Name

First
Middle (if applicable)
Last

Email address*

Number of dependants in your care

*By providing your email address, you consent to the BNZ Group contacting you electronically (e.g. by email, text, website link) from time to time with information about our products, services, and promotions, and without an unsubscribe facility.

Section two - Complete this section only if you are a new BNZ customer, or your details have changed since your last application. Otherwise go to section 3.

Person 1

Date of birth

D	D	M	M	Y	Y
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Gender

Male Female

Relationship status

Single Married De facto Divorced

Residential address

Street address	
Suburb	
Town/City	Postcode

How long have you lived here?

Years	Months
-------	--------

If you have lived at the above address for less than 3 years, what was your previous address?

Street address	
Suburb	
Town/City	Postcode

How long did you live there?

Years	Months
-------	--------

Postal address

(if different from current residential address above)

Residence type

Own your own home Rent Board Live with relatives
 Supplied by employer Other

Telephone

Work	0	Mobile	02
Home	0		

Country of Citizenship

If you are not an NZ Citizen:

Do you have permanent New Zealand residency status? Yes No

Have you lived in NZ for at least 6 of the last 12 months? Yes No

Person 2

Date of birth

D	D	M	M	Y	Y
---	---	---	---	---	---

Gender

Male Female

Relationship status

Single Married De facto Divorced

Residential address

Street address	
Suburb	
Town/City	Postcode

How long have you lived here?

Years	Months
-------	--------

If you have lived at the above address for less than 3 years, what was your previous address?

Street address	
Suburb	
Town/City	Postcode

How long did you live there?

Years	Months
-------	--------

Postal address

(if different from current residential address above)

Residence type

Own your own home Rent Board Live with relatives
 Supplied by employer Other

Telephone

Work	0	Mobile	02
Home	0		

Country of Citizenship

If you are not an NZ Citizen:

Do you have permanent New Zealand residency status? Yes No

Have you lived in NZ for at least 6 of the last 12 months? Yes No

Section three - Please complete for all requests

3a. Your employment and income

Person 1

Type of employment

Full-time Part-time Self employed Retired Other

Employer

Position Years

If less than 3 years, who was your previous employer/s?

Employer Years

Employer Years

Person 2

Type of employment

Full-time Part-time Self employed Retired Other

Employer

Position Years

If less than 3 years, who was your previous employer/s?

Employer Years

Employer Years

Your income

Please detail all income types e.g. Working for Families, investment income, bonus, boarder income. For Rental income, please refer to section 3b.

Personal income

Please circle:
W = Weekly, F = Fortnightly,
M = Monthly, A = Annually

Salary/Wages Gross Net Amount \$ Frequency W F M A

Other income type Gross Net Amount \$ Frequency W F M A

Gross Net Amount \$ Frequency W F M A

Do you contribute to KiwiSaver? Yes No

If yes, what percentage? %

Business income

Net profit after tax \$

Annual current business debt commitments \$

Business income to be used for personal debt servicing \$

Is business tax up to date? Yes No

Personal income

Please circle:
W = Weekly, F = Fortnightly,
M = Monthly, A = Annually

Salary/Wages Gross Net Amount \$ Frequency W F M A

Other income type Gross Net Amount \$ Frequency W F M A

Gross Net Amount \$ Frequency W F M A

Do you contribute to KiwiSaver? Yes No

If yes, what percentage? %

Business income

Net profit after tax \$

Annual current business debt commitments \$

Business income to be used for personal debt servicing \$

Is business tax up to date? Yes No

3b. Your residential property

To assist BNZ in meeting its regulatory obligations this section must be completed for all residential properties owned or to be owned. If you do not own residential property please proceed to 3c.

Address	Value	Rental income gross amount	Rental income frequency	Occupancy type*:
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A	<input type="radio"/> Owner occupied <input type="radio"/> Investment <input type="radio"/> Secondary residence
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A	<input type="radio"/> Owner occupied <input type="radio"/> Investment <input type="radio"/> Secondary residence
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A	<input type="radio"/> Owner occupied <input type="radio"/> Investment <input type="radio"/> Secondary residence
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A	<input type="radio"/> Owner occupied <input type="radio"/> Investment <input type="radio"/> Secondary residence
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A	<input type="radio"/> Owner occupied <input type="radio"/> Investment <input type="radio"/> Secondary residence

*** Definition of occupancy types:**

- Owner occupied:** This is your principal place of residence. You are confirming you or a related party** currently occupy or intend to occupy the property.
- Investment:** This is a property which is not occupied by you or a related party.
- Secondary residence:** This is a property that you or a related party** use as a secondary place of residence (including as a holiday home), which earns no or minimal rental income (e.g. it generates income for less than 6 weeks per year).

**** A person is a related party of another person if:**

- one person is a trust, or a trustee of a trust and the other person is a beneficiary of the trust; or
- one person is a company or an unincorporated body of persons and the other person is a shareholder of, or otherwise controls, the first person; or
- one person is a natural person and the other person is the spouse, civil union, or de facto partner of the first person or is the administrator of the estate of the deceased spouse, civil union partner, or de facto partner of the first person.

Please note that, for the purposes of residential property occupancy, children/parents of the owners are not considered related parties.

3c. Other assets

	Value	Non-BNZ	Provider	Balance
Other property (e.g. commercial)	\$	Day to day account(s)		\$
Motor vehicle(s)	\$	Savings account(s)		\$
Furniture & personal effects	\$	KiwiSaver/Other Superannuation		\$
		Term investments		\$
		Other assets		\$

3d. Liabilities - Non-BNZ

Please circle: W = Weekly, F = Fortnightly, M = Monthly, A = Annually

Housing loans*

Provider: Current balance: \$ Payment amount: \$ Frequency: W F M A To be repaid

Housing loan: Interest rate: Loan start date: Loan documented term: Interest only end date (if applicable):

If this loan is to be fully repaid, please do not complete this row

Provider: Current balance: \$ Payment amount: \$ Frequency: W F M A To be repaid

Housing loan: Interest rate: Loan start date: Loan documented term: Interest only end date (if applicable):

If this loan is to be fully repaid, please do not complete this row

Provider: Limit: \$ Current balance: \$ Payment amount: \$ Frequency: W F M A To be repaid

Revolving home loan: Interest rate: Loan start date: Loan documented term:

If this loan is to be fully repaid, please do not complete this row

Provider: Limit: \$ Current balance: \$ Payment amount: \$ Frequency: W F M A To be repaid

Revolving home loan: Interest rate: Loan start date: Loan documented term:

If this loan is to be fully repaid, please do not complete this row

*If there are more than two housing loans or more than two revolving home loans, information relating to these extra loans must be provided on the Supplementary Lending form.

Other loans

	Provider(s)	Limit(s)	Current balance(s)	Payment amount	Frequency	To be repaid
Buy now/pay later arrangements	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A <input type="radio"/>	<input type="radio"/>
Overdraft	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A <input type="radio"/>	<input type="radio"/>
Credit card(s)	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A <input type="radio"/>	<input type="radio"/>
Personal loan	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A <input type="radio"/>	<input type="radio"/>
Store card(s)	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A <input type="radio"/>	<input type="radio"/>
Hire purchase	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A <input type="radio"/>	<input type="radio"/>
Student loan	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A <input type="radio"/>	<input type="radio"/>
Other	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A <input type="radio"/>	<input type="radio"/>

3e. Expenses

Living expenses

Please detail your living expenses as well as any increase to those expenses that will occur if new lending is approved e.g. rates and insurance for a new property, insurance and running costs for a new car, or any major increases to expenditure expected in the next 12 months.

Childcare and education <small>Including school fees, school uniforms, school books, transport to school, extra curricular activities, after school activities, childcare.</small>	Amount: \$ <input type="text"/>	Frequency: <input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A <input type="radio"/>	Utilities <small>Including electricity, gas, water, telephone, TV, mobile, internet, etc.</small>	Amount: \$ <input type="text"/>	Frequency: <input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A <input type="radio"/>
Sports, activities and hobbies <small>Including gym and club memberships, leisure activities, and hobbies.</small>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A <input type="radio"/>	Food and groceries <small>Including groceries, restaurants, cafes, takeaways and meals, food delivery subscriptions, (e)cigarettes, and alcohol.</small>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A <input type="radio"/>
Superannuation <small>(e.g. KiwiSaver) Including KiwiSaver and/or other superannuation deductions (including any additional regular voluntary contributions).</small>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A <input type="radio"/>	Insurances <small>Including general (house, car, contents), health, life, income, pet, etc.</small>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A <input type="radio"/>
Rates <small>Including land rates (Council Rates).</small>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A <input type="radio"/>	Clothing <small>Including clothing and footwear, hair, and beauty.</small>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A <input type="radio"/>
Motor vehicle and transport expenses <small>Including vehicle registration, fuel, WOF, vehicle maintenance, roadside assist, parking, tolls, public transport, taxis, and ride share services.</small>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A <input type="radio"/>	Other regular expenses <small>Including regular doctors/dentist visits, pharmacy costs, optical/physio/remedial/chiro/alternative therapies, tithing/donations, holidays, professional development, and adult education.</small>	\$ <input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M <input type="radio"/> A <input type="radio"/>

Other financial commitments

Rent or board payments	Current payment	Frequency
	\$ <input type="text"/>	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M <input type="checkbox"/> A
Family/child support payments	Current payment	Frequency
	\$ <input type="text"/>	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M <input type="checkbox"/> A

Body corporate fees and leasehold payments	Current payment	Frequency
	\$ <input type="text"/>	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M <input type="checkbox"/> A
Other	Current payment	Frequency
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> W <input type="checkbox"/> F <input type="checkbox"/> M <input type="checkbox"/> A

Section four - Complete this section only if completing this form for a personal borrowing request.

Select a product you think might be suitable

- Home loan Credit card Personal loan Overdraft Credit card limit increase

Amount/limit requested

Purpose

Name of borrower e.g. LTC/Trust (if different from full legal name)

Are you a First Home Buyer?*

- Yes No

*You are a First Home Buyer if you are purchasing or building an owner occupied residential property in NZ for the first time and neither you nor any other borrowing parties have owned an owner occupied property in NZ previously.

For bridging finance requests

Address of existing owner occupied property:

Address of new owner occupied property:

For bridging finance only

- You confirm that the property you currently occupy is your principal place of residence and that you intend to occupy the new property as your principal place of residence after settlement.

Solicitor's details (for new property purchases)

Solicitor's name

Firm

Email address

Consents and Declaration

Lending criteria (including minimum equity requirements), terms and fees apply. A low equity interest rate premium may apply. Please consider whether you have adequate life, disability, and asset (house, contents etc) insurance.

Consent to electronic disclosure

1.1 You consent to us:

- meeting our disclosure obligations to you under the Credit Contracts and Consumer Finance Act 2003; and
- sending you other notices and communications in relation to this facility, in electronic form and by electronic communication (if applicable). You agree that this may include:
 - us sending you an email, to the most recent email address you have provided to us, that allows a disclosure statement and/or other information including the terms of this facility and any related product (for example, insurance) or service, to be accessed from a website or by means of the internet by commonly used internet browsers (including, but not limited to, Internet Explorer, Safari and Google Chrome). You acknowledge that this may include us sending you an email telling you that a disclosure statement and/or other information is available through BNZ internet banking instead of sending you that information by post;
 - us sending you an email, to the most recent email address you have provided to us, with a copy of a disclosure statement and/or other information, including the terms of this facility and any related product (for example, insurance) or service, attached to the email in PDF form; and/or
 - if you have BNZ internet banking, us making available, through BNZ internet banking, ongoing information about this facility (for example, payments you have made during a relevant period) instead of sending you paper statements. You acknowledge that this means you may not receive paper statements.

We will tell you before we stop sending you paper continuing disclosure statements.

1.2 You agree that any electronic communication is treated as being received by you at the time that it leaves our information system.

1.3 Please note that emails are transmitted over the internet which is an insecure public domain. There is a risk that emails could become corrupted, may not be delivered or may be delivered to the incorrect email address or intercepted.

Personal Information Notice

To offer and/or provide you with products or services we need to collect, use and disclose your personal information in accordance with BNZ's Master Privacy Policy. Our Master Privacy Policy sets out the purpose of this collection, details of how the information may be used or disclosed, your rights to that information (such as access and correction), our legal obligations and the consequences of not providing the information.

The Master Privacy Policy covers all our products and services, and all our interactions with you. It is available on our website or you can ask us to send you a copy.

If you go ahead with any BNZ product or service, you may be required to consent to us collecting information about you from credit reporting agencies, which we use to assess your creditworthiness. If we need this, we will ask for your consent in the declarations section.

If you give us, or ask us to collect, information about another person (for example, a guarantor or an additional card holder), you must have their consent to provide this to us. By submitting this form, you agree that you have sought, and that person has granted, their consent.

Your information, your choice

- BNZ and our trusted third parties can offer you information about various products, services and promotions. If you do not want to receive these, please tick here
- We value your opinion and would like to invite you to participate in surveys and research. If you are not willing to receive invitations to participate, please tick here

Declaration

You are not less than 18 years of age, and have read and understood this form. You have read the Personal Information Notice. You confirm that all the information supplied by you is true and complete and understand that it has been given to enable us to consider your request. You authorise BNZ to collect credit information about you from credit reporting agencies for the purposes of assessing your creditworthiness. You certify that you are not undischarged bankrupts, are not subject to any personal insolvency procedure or proceedings under the Insolvency Act 2006 (including but not limited to the No Asset Procedure, a Summary Instalment Order or a Proposal), nor are you in default with any payment under any credit facility. Where you are applying for credit, you believe that you can afford to service the credit you have applied for.

Person 1

Signature

D	D	M	M	Y	Y
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Person 2

Signature

D	D	M	M	Y	Y
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