

Personal Lending Application



Applicant's Personal Details

Mr Mrs Ms Miss Other

Full Legal Name

First Name

Last Name

Date of Birth

DD	MM	YY
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Marital status

Single Married Defacto Divorced

Number of dependents

Age/s

Residency status

New Zealand Citizen New Zealand Residency

Other

Contact Details

Phone No.

Email

Residential address

How long have you lived here

Residence Type

Own your own home Rent Other

Employment

Employer 's name

Current occupation

Full-time Part-time Self-employed

How long have you worked here

Previous employer/occupation

(if current employment is less than three years)

Employer 's name

Previous occupation

Full-time Part-time Self-employed

How long have you worked here

IRD number

Joint Applicant's Personal Details

Mr Mrs Ms Miss Other

Full Legal Name

First Name

Last Name

Date of Birth

DD	MM	YY
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Marital status

Single Married Defacto Divorced

Number of dependents

Age/s

Residency status

New Zealand Citizen

New Zealand Residency

Other

Contact Details

Phone No.

Email

Residential address

How long have you lived here

Residence Type

Own your own home Rent Other

Employment

Employer 's name

Current occupation

Full-time Part-time Self-employed

How long have you worked here

Previous employer/occupation

(if current employment is less than three years)

Employer 's name

Previous occupation

Full-time Part-time Self-employed

How long have you worked here

IRD number

Personal Lending Application



Statement of position-Current financial position before loan is assessed

Assets

	Property address	Value (NZD)	Rent P.W.
Property1		\$	\$
Property2		\$	\$
Property3		\$	\$
Property4		\$	\$
Property5		\$	\$
Other property (e.g. commercial, holiday)		\$	
Total number of Motor Vehicle(s)		\$	
	Provider	Balance	
Saving account(s)		\$	
Term investments		\$	
KiwiSaver/Superannuation		\$	
Other cash assets		\$	
Personal Effects		\$	

Liabilities

Housing Loan(s)	Provider	Limit	Balance	Repayment/M
Property 1		\$	\$	\$
Property 2		\$	\$	\$
Property 3		\$	\$	\$
Property 4		\$	\$	\$
Property 5		\$	\$	\$
	Provider	Limit	Balance	Repayment/M
Overdraft		\$	\$	\$
		\$	\$	\$
Credit Card(s)		\$	\$	\$
		\$	\$	\$
Store card(s)		\$	\$	\$
Hire purchase		\$	\$	\$
Other loans (Personal loan, Student loan, family loan, etc.)		\$	\$	\$
		\$	\$	\$

Personal Lending Application



Statement of position-Current financial position before loan is assessed

Income Statement	Gross p.a.	Net p.a	Weekly	Fortnightly	Monthly
Applicant 1 Personal Income	\$	\$			
Applicant 2 Personal Income	\$	\$			
Business Income Annual	\$				
Other Income	\$				
Please specify					

Expenditure

Living Expenses	Monthly
1. Food (fruit, vegetables, meat, beverages)	\$
2. Clothing and footwear (clothing, shoes & accessories)	\$
3. Housing and household utilities (property maintenance, council rates, power, water, internet, other housing expenses)	\$
4. Household contents and services (household appliances)	\$
5. Health (medical products, doctor, dentist, pharmacy, hospital services)	\$
6. Transport (private & public transport, petrol, registration, Wof, parking etc.)	\$
7. Communication (postal service, telecommunication services & equipment)	\$
8. Recreation and culture (entertainment, holiday, gym, sport, other health & wellness)	\$
9. Education (early childhood, private & public education, tertiary)	\$
10. Miscellaneous goods and services (personal care & effect)	\$
11. Insurance (house, content, life, income, trauma insurance)	\$
12. Rent/Board	\$
13. Other (Other frequent and material expenses that will continue beyond loan approval - e.g. savings, investments, tithing)	\$
Total	\$

Personal Lending Application

Loan Details

Name of borrower

Loan term

Loan amount requested

Purchase price

Home loan purpose

New Purchase

Refinance

Objectives in refinance

Top-up to an exiting loan

Purpose of top up

Other

Loan type

Table Interest only

Payment frequency

Monthly Fortnightly

Security Details

Address

Ownership type

Owner occupied	<input type="checkbox"/>	Investment	<input type="checkbox"/>
Owner occupied	<input type="checkbox"/>	Investment	<input type="checkbox"/>
Owner occupied	<input type="checkbox"/>	Investment	<input type="checkbox"/>
Owner occupied	<input type="checkbox"/>	Investment	<input type="checkbox"/>

Insurance

Have you arranged insurance protection for your property and assets?

Yes No

***Definition of Ownership Type**

> **Owner occupied:** This is your principal or secondary place of residence. If selecting this ownership type you are confirming you or a related party (spouse, civil union/de facto partner), or beneficiary of a trust (if the property is owned by a trust) or shareholder of a Look Through Company (LTC) (if the property is owned by a LTC) will reside in the property and not receive any rental income from it.

> **Investment:** This is a property that is owned by you or a related party (spouse, civil union/de facto partner, Trust or LTC) from which you receive more than 6 weeks per annum in rental income.

Declaration

I/We certify that all the information supplied is true and complete. I/We hereby authorise the Bank to make any enquiries it considers necessary for confirmation of the above. I/We further give my consent to China Construction Bank (New Zealand) Limited to collect my personal information as retained by any third party locally or overseas for credit reporting purposes and to use that information for approving my application for finance.

You confirm you are not less than 18 years, and have read and understood this declaration and confirm the information supplied is true and complete.

Applicant's
signature

Date

Joint applicant's
signature

Date

China Construction Bank (New Zealand) Limited collects personal information about you for the purposes of assessing the application for finance to which this statement of position relates, and for purposes relating to the on-going relationship between you, the applicant for finance ('Applicant') and China Construction Bank (New Zealand) Limited. This includes the management of the Applicant's accounts and the provision of other financial services to either you or the Applicant. We may disclose information held by us to other organisations, including those that help us run our business, for these purposes if there is a reasonable need to do so. We may share your personal information with credit reporting agencies, may obtain information about you from those agencies, and those agencies may retain your information for credit reporting purposes. China Construction Bank (New Zealand) Limited may also collect your personal information and disclose it to third parties in New Zealand or overseas where there is a reasonable need to do so protect our interests, to help prevent and detect crime, for anti-money laundering and compliance purposes, to prosecute offenders, for national security, or for other legal reasons. Failure to provide the information requested in this statement of position may result in the related application for finance being declined. Pursuant to the Privacy Act 1993, you have the right to access and request the correction of personal information held about you by China Construction Bank (New Zealand) Limited and may do so by contacting the Office Manager, level 29, 48 Shortland Street, Auckland (ph.09-3388298).