



Home Loan Application

Client Name(s)	<input type="text"/>		
Existing Sovereign Home Loan number(s) (if applicable)	<input type="text"/>		
Adviser company	<input type="text"/>		
Adviser	<input type="text"/>		
Adviser code	<input type="text"/>		
Establishment fee	\$	<input type="text"/>	
FAST conveyancing process required	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Add LMI fee to loan amount	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Please indicate source of Mortgage Protection Insurance	Sovereign Freehold policy submitted	<input type="checkbox"/>	Assignment of other cover <input type="checkbox"/>
	Sovereign TotalCare policy submitted	<input type="checkbox"/>	No cover <input type="checkbox"/>
	Existing Sovereign policy utilised	<input type="checkbox"/>	
Finance date (the date by which finance needs to be approved)	<input type="text" value="/ /"/>		
Anticipated draw down date	<input type="text" value="/ /"/>		
Trail commission to be paid?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
I confirm I have identified the applicant(s) for the purpose of the Financial Transactions Reporting Act 1996	<input type="checkbox"/>	I confirm I have personally interviewed the applicant(s)	<input type="checkbox"/>
Signature of Adviser		Date	
<input type="text"/>		<input type="text" value="/ /"/>	

*Identity password

Please select an Identity Password which will enable us to confirm your identity over the telephone. Your Identity Password should include at least six letters and two numbers. Please avoid inclusion of any readily accessible data such as names or date of birth. You must remember this password as it will be used to identify you when you call to register for access to your Go Home Loan.

+Identification requirements

Two forms of identification are required for all applications. At least one of these must come from the primary list.

Primary Identification

Firearms Licence
International Photo Drivers Licence
NZ Photo Drivers Licence
Passport
Photo Credit Card

Secondary Identification

Asian Resident ID card
Bankers Reference
Credit Card
Debit Card
Known to Adviser Personally
New Zealand Drivers Licence
Pre-existing Sovereign Customer
Birth Certificate
Employee ID Card
Tertiary ID Card

Required attachments

Purchase applications

Income confirmation	<input type="checkbox"/>	Wage and salary earners Self employed Rental income	Two recent pay-slips or signed letter from employer Copies of last two years financial accounts Copy of tenancy agreements or Rental appraisal completed by property manager
Deposit confirmation	<input type="checkbox"/>	Bank statements showing 4-6 months history of deposit funds	
Valuation	<input type="checkbox"/>	Registered Valuations should be addressed to "Mortgage Holding Trust Company Limited"	
Agreement for sale and purchase	<input type="checkbox"/>		
Bank Statements	<input type="checkbox"/>	3 months transactional bank account statements for each borrower	

Refinance applications

Income confirmation	<input type="checkbox"/>	Wage and Salary Earners Self Employed Rental Income	Two recent pay-slips or signed letter from employer Copies of last two years financial accounts Copy of tenancy agreements or Rental appraisal completed by property manager
Repayment history for existing facility	<input type="checkbox"/>	6 months loan transaction report or 3 months recent bank statements on account which repayments are sourced from	
Valuation	<input type="checkbox"/>	Registered Valuations should be addressed to "Mortgage Holding Trust Company Limited"	
Bank Statements	<input type="checkbox"/>	3 months transactional bank account statements for each borrower	

Construction loan applications – Additional information required

Copy of fixed price contract	<input type="checkbox"/>		
Copy of plans and specifications	<input type="checkbox"/>		
Registered valuation	<input type="checkbox"/>	Showing value of property upon completion Addressed to "Mortgage Holding Trust Company Limited"	

Company applications

Certificate of Incorporation	<input type="checkbox"/>		
Particulars of Directors and Shareholders	<input type="checkbox"/>		

Please Note:

If you are faxing this application to us, you only need to fax pages 1-7, then send the complete application by post.

Applications being faxed can use our Freefax number 0800 363 565.

1 Personal details – first applicant

Mr/Mrs/Miss/Ms	Last name		First names	
Name to appear on Go Card			*Identity password	<input type="text"/>
Date of birth	/	/	Number of dependants	Ages
Telephone	Mobile ()		Home ()	
	Business ()		Fax ()	
Email address				
Current address				Years at address
Previous address (if you have lived at your current address for less than 3 years)				
*Identification	Primary ID including ID Number		Secondary ID including ID Number	
Ownership arrangements	<input type="checkbox"/> Owner occupied	<input type="checkbox"/> Renting	<input type="checkbox"/> With family	<input type="checkbox"/> Other (Please specify) <input type="text"/>
Job type	<input type="checkbox"/> Full time	<input type="checkbox"/> Part time	<input type="checkbox"/> Self employed	<input type="checkbox"/> Other (Please specify) <input type="text"/>
Occupation title	Years of service			
Employer's name	Phone number ()			
Employer's address				
Previous employer (if less than 3 years with existing employer)	Years of service			

2 Personal details – joint applicant

Mr/Mrs/Miss/Ms	Last name		First names	
Name to appear on Go Card			*Identity password	<input type="text"/>
Date of birth	/	/	Number of dependants	Ages
Telephone	Mobile ()		Home ()	
	Business ()		Fax ()	
Email address				
Current address				Years at address
Previous address (if you have lived at your current address for less than 3 years)				
*Identification	Primary ID including ID Number		Secondary ID including ID Number	
Ownership arrangements	<input type="checkbox"/> Owner occupied	<input type="checkbox"/> Renting	<input type="checkbox"/> With family	<input type="checkbox"/> Other (Please specify) <input type="text"/>
Job type	<input type="checkbox"/> Full time	<input type="checkbox"/> Part time	<input type="checkbox"/> Self employed	<input type="checkbox"/> Other (Please specify) <input type="text"/>
Occupation title	Years of service			
Employer's name	Phone number ()			
Employer's address				
Previous employer (if less than 3 years with existing employer)	Years of service			

3 Trusts and Companies (To be completed if borrower is a Trust or Company)

Name of Trust/Company

4 Statement of assets and liabilities as at today

Assets

Cash	\$
Cheque account	\$
Savings account	\$
Other bank accounts	\$
Deposit on property	\$
Present property	\$
Other properties*	\$
*Address	
Motor vehicle(s)	\$
Company shares	\$
Superannuation	\$
Life Insurance - surrender value	\$
Sum assured	\$
Company	
Business owned - market value	\$
Furniture/Personal effects (insured value)	\$
Other investments (specify)	\$
Total assets	\$

Liabilities

	Company	Amount owing	
Overdraft limit		\$	
Personal loans		\$	
Car loan		\$	
	Details	Amount owing	
Hire purchases		\$	
		\$	
		\$	
	Company	Limit	Amount owing
Credit cards/ Store cards			\$
			\$
			\$
			Amount owing
Family loans			\$
	Lender	Amount owing	
Mortgages		\$	
		\$	
	Details	Amount owing	
Other liabilities		\$	
		\$	
		\$	
Total liabilities		\$	

Surplus

Total assets less total liabilities

\$

5 Income and expenditure schedule as at today

Income

First applicant	Annual
Gross wage/Salary	\$
Regular overtime	\$
Bonus/Commission	\$
Self-employed	\$
Other income (specify)	\$
Second applicant	Annual
Gross wage/Salary	\$
Regular overtime	\$
Bonus/Commission	\$
Self-employed	\$

Expenditure

	Monthly
Current mortgage payments	\$
Personal loans	\$
Car loans	\$
Family loan	\$
Student loan	\$
Hire purchase	\$
Credit cards	\$
Other loans	\$
Rent/Board	\$
Child care costs	\$

Other income (specify)	\$
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Rental income

Address of property	Weekly rental
	\$
	\$
	\$
	\$

Child maintenance costs	\$
Student loan	\$
Body Corporate Fee	\$
Ground Rent on Leasehold Property	\$
Other Regular Financial Obligations	\$
Other (specify)	\$

Total monthly expenditure \$

6 Home loan purpose

Loan purpose

	If refinancing, name the institution to be repaid	
1.		\$
2.		\$
3.		\$
4.		\$
	Total	\$

Floating amount

7 Home loan details

Loan Structure

	Amount	Loan Term (years)	Interest Rate	Fixed Rate Term (months)	Interest Only Period if Required (months)
First Floating Portion	\$		%		
Second Floating Portion	\$		%		
First Fixed Portion	\$		%		
Second Fixed Portion	\$		%		
Third Fixed Portion	\$		%		

Payment method

<input type="checkbox"/> Salary Credit	<input type="checkbox"/> Direct Debit	Payment Amount (If other than minimum required)	\$
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Note:

- Salary Credit is available on floating rate loans only.
- If you choose a fixed rate loan, or choose to pay by Direct Debit into a floating rate loan, you must complete a Sovereign Direct Debit Authority.

Payment frequency
(Direct debit only)

<input type="checkbox"/> Monthly	<input type="checkbox"/> Fortnightly
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8 Security details

Property one

Address of property offered as security

Proposed use of property

Owner occupied
 Investment
 Holiday home

Type of property

Existing home
 New home
 Lifestyle block
 Vacant land
 Home or unit apartment

Property to be in the name of

Property value

\$
 Registered valuation
 Government valuation

Yes
 No
 Will this be your postal address after settlement?
 Yes
 No

Property two

Address of property offered as security

Proposed use of property

Owner occupied
 Investment
 Holiday home

Type of property

Existing home
 New home
 Lifestyle block
 Vacant land
 Home or unit apartment

Property to be in the name of

Property value

\$
 Registered valuation
 Government valuation

Yes
 No
 Will this be your postal address after settlement?
 Yes
 No

Property three

Address of property offered as security

Proposed use of property

Owner occupied
 Investment
 Holiday home

Type of property

Existing home
 New home
 Lifestyle block
 Vacant land
 Home or unit apartment

Property to be in the name of

Property value

\$
 Registered valuation
 Government valuation

Yes
 No
 Will this be your postal address after settlement?
 Yes
 No

Property four

Address of property offered as security

Proposed use of property

Owner occupied
 Investment
 Holiday home

Type of property

Existing home
 New home
 Lifestyle block
 Vacant land
 Home or unit apartment

Property to be in the name of

Property value

\$
 Registered valuation
 Government valuation

Yes
 No
 Will this be your postal address after settlement?
 Yes
 No

9 Solicitor's details

Solicitor's firm

Acting solicitor

Address

Telephone

Fax

10 Privacy Act 1993

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

- (a) This Application collects personal information about you;
- (b) This Application is received on behalf of the Lender. Any reference in this Application to the Lender means Mortgage Holding Trust Company Limited. Any reference to the Lender's Administrator includes a reference to Sovereign Financial Services Limited;
- (c) The information is being collected to determine your eligibility for the credit you seek, a transaction account and any related insurance;
- (d) The information will also be made available to the Lender, the Lender's Administrator, the Lender's mortgage insurer (if any), the underwriter of Freehold (if applicable), any security trustee, the Adviser and any future assignee of the Lender's rights (the Recipients);
- (e) The information is being collected and held by the Lender and the Lender's Administrator;
- (f) Failure to provide this information or the provision of incorrect information may result in your application for credit being declined or approval being subsequently withdrawn;
- (g) You have certain rights relating to access to, and to the correction of, this information under the Privacy Act 1993;
- (h) In making this application I/we (the Applicants) authorise:
 - The use of personal information and the disclosure of such information to the Recipients for the purpose of administering any mortgage which results from this Application.
 - 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 one of them.
 - The release at any time to the Recipients of all my/our personal information held by: a) any other credit providers and credit reference agencies and b) by our previous or current employer(s) regarding my/our employment history and income.
 - The Recipients to disclose to their credit reference and collection agencies and any other party expressly authorised by me/us the Applicant(s) at any time, personal information held by the Recipients.
 - The Recipients' 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.
 - The Recipients to use their credit reference agency in the future for purposes related to the provision of credit to me/us.
 - The Recipients to give their credit reference agency information about any default in my/our payment obligations.
 - The Recipients' credit reference agency to give information about my/our default to their other customers.
 - Any of the Recipients, (as applicable) and any other person or organisation to collect from the Lender and the Lender's Administrator information about me/us which is connected with and is necessary for the evaluation by such party of my/our borrowing or any security or insurance risk.
 - A credit and or fraud check.
 - 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 purposes are disclosed in this authorisation.
 - The Recipients to supply upon request details of this Application or the outstanding mortgage balance owed to the Lender, to a guarantor or a proposed guarantor.
 - In respect of personal information obtained in the course of administering the mortgage, or a Freehold Insurance Policy or claim or any transaction account provided by the ASB Bank Limited, which is held by the Recipients or the ASB Bank Limited, I/we consent to the Recipients and/or ASB Bank Limited using such information.
- (i) If this application is accepted, I/we authorise the Recipients to disclose personal information held by the Recipients to ASB Bank Limited in order for ASB Bank Limited to open and maintain a transaction account.

11 Declaration - home loan

I/We (the Applicants) declare as follows:

- The information contained in this Application is true and correct, and the provision of this information is an essential term of this application.
- I/We have not been declared bankrupt.
- I/We have not had any judgments entered against me/us.
- I/We have not withheld any information on my/our financial position or commitments that might affect the decision of the Recipients specified above in respect of this Application.
- The Application is the property of the Recipients.
- The valuation remains the property of the Recipients.
- I/We will pay an establishment fee advised by the Recipients which may be deducted from the advance.
- I am/We are at least 18 years of age
- I/We acknowledge and agree that my/our failure to give true and complete information will result in my/our application being declined, or if this application is approved and the Lender reasonably believes that any information given by me/us is incorrect or false then the Lender will forthwith withdraw its approval.

Should you be unable to declare as above, please advise us with full details.

Applicant's signature

Joint applicant's signature

Date

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Your accredited Sovereign adviser