



# Personal Loan Application

If you need assistance while completing this form, please call into any branch of The National Bank or call **0800 661 144**. Please complete all sections of the form unless otherwise indicated.

## Loan Details

How much do you wish to borrow? \$  Loan Purpose

Application Type: New Loan  Top Up Existing Loan

Loan Type: Personal Loan  Graduate Loan  Tertiary Loan

## Applicant Details – Section A

For existing National Bank customers, please enter your Customer Number and any recent changes to information in Section A. Then go to Section B. Otherwise, please complete all sections.

National Bank Customer Number

Mr  Mrs  Miss  Ms  Other

SURNAME

FIRST NAMES

Residential Address – not a P O Box Number

STREET

SUBURB  CITY

POSTCODE

Postal Address – if different from residential

STREET

SUBURB  CITY

POSTCODE

Home Phone

Mobile Phone

Fax

Email Address

## Joint Applicant Details – Section A

For existing National Bank customers, please enter your Customer Number and any recent changes to information in Section A. Then go to Section B. Otherwise, please complete all sections.

National Bank Customer Number

Mr  Mrs  Miss  Ms  Other

SURNAME

FIRST NAMES

Residential Address – not a P O Box Number

STREET

SUBURB  CITY

POSTCODE

Postal Address – if different from residential

STREET

SUBURB  CITY

POSTCODE

Home Phone

Mobile Phone

Fax

Email Address

## Applicant Details – Section B

Are you a NZ citizen or permanent NZ resident? Yes  No

If No advise expiry date of Visa/Work Permit

Where do you live? With Family  Renting  Boarding

Own Home (with home loan)  Own Home (fully paid/freehold)  Time at current address

Other

Previous Residential Address – if at current residential address less than 3 years

Time there

Date of Birth

Number of Dependants  Ages

Current Occupation

Full-time  Part-time  Self-employed  Unemployed

Employer's Name

Employer's Address

Phone

How long have you worked here?

Previous Occupation/Employer

If current employment is less than 3 years

How long did you work there?

## Joint Applicant Details – Section B

Are you a NZ citizen or permanent NZ resident? Yes  No

If No advise expiry date of Visa/Work Permit

Where do you live? With Family  Renting  Boarding

Own Home (with home loan)  Own Home (fully paid/freehold)  Time at current address

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Full-time  Part-time  Self-employed  Unemployed

Employer's Name

Employer's Address

Phone

How long have you worked here?

Previous Occupation/Employer

If current employment is less than 3 years

How long did you work there?

## Statement of Position (current financial position **before lending application is assessed**, please combine totals for joint applicants)

### Liabilities

National Bank Loans

Other Loans

National Bank Overdrafts

Other Bank Overdrafts

Credit/Store Cards Number

Paid off in full each month Yes  No

Hire Purchases Total Number

Other Liabilities (please specify) e.g. tax owing, overdue a/cs, private or student loans, guarantees

**Total Liabilities (A)**

### Assets

National Bank Deposits

Other Deposits

Other Cash Assets (please specify) e.g. share, bonds, managed funds

Number of Vehicles

Total Property Assets

Other Assets (excluding personal and household effects)  
e.g. boat, caravan, jetski, superannuation

**Total Assets (B)**

**Less Total Liabilities (A)**

**Surplus/Deficit (B-A)**

# Proposed Monthly Budget (as it will be if the loan is approved, please combine totals for joint

## Monthly Expenses

Proposed repayments for this loan	\$ <input type="text"/>	<input type="text" value="BANK ONLY"/>
Existing National Bank Loan Repayments	\$ <input type="text"/>	<input type="text" value="BANK ONLY"/>
Other Institution Loan Repayments	\$ <input type="text"/>	<input type="text" value="BANK ONLY"/>
Credit/Store Cards Repayments	\$ <input type="text"/>	<input type="text" value="BANK ONLY"/>
Hire Purchase/Lease Repayments	\$ <input type="text"/>	<input type="text" value="BANK ONLY"/>
Other Expenses (please specify) e.g. child care/support, private loans, tax	<input type="text"/>	
	\$ <input type="text"/>	<input type="text" value="BANK ONLY"/>
Rent/Board		
\$ <input type="text" value="WEEKLY"/> x (52 weeks ÷ 12 months)	\$ <input type="text" value="MONTHLY"/>	<input type="text" value="BANK ONLY"/>
Living Expenses (including utilities, car expenses, rates, insurance, food, entertainment, superannuation/retirement savings)	\$ <input type="text"/>	<input type="text" value="BANK ONLY"/>
<b>Total Monthly Expenses (C)</b>	\$ <input type="text"/>	<input type="text" value="BANK ONLY"/>

<b>Gross Annual Income</b>	Applicant \$ <input type="text"/>	Joint Applicant \$ <input type="text"/>
Paid	Monthly <input type="checkbox"/>	Monthly <input type="checkbox"/>
	Fortnightly <input type="checkbox"/>	Fortnightly <input type="checkbox"/>
	Weekly <input type="checkbox"/>	Weekly <input type="checkbox"/>
Are salaries direct credited?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Government Student Loan	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

<b>Monthly Income</b>	Applicant	Joint Applicant
Salary/Wages after tax	\$ <input type="text"/>	\$ <input type="text"/>
Net Rental Income		
\$ <input type="text" value="GROSS WEEKLY"/> x (52 weeks ÷ 12 months)	\$ <input type="text" value="MONTHLY"/> x 0.75	\$ <input type="text" value="MONTHLY NET"/>
Other Regular Net Income (e.g. interest, dividends, part-time work)	\$ <input type="text"/>	\$ <input type="text"/>
<b>Total Net Monthly Income (D)</b>		\$ <input type="text"/>
<b>Less Total Monthly Expenses (C)</b>		\$ <input type="text"/>
<b>Uncommitted Income (D-C)</b>		\$ <input type="text"/>

## National Bank Loan Protection Insurance

We offer insurance which can help meet your personal loan repayments or pay off your personal loan should something unexpected happen such as total temporary disability, redundancy/bankruptcy, death (including terminal illness).

I/We would like to apply for National Bank Loan Protection Insurance? Yes  No

## Personal Information and Declaration

- I/We are aware and agree that no claim shall be payable that results (either directly or indirectly) from any illness (including mental illness), bodily injury or condition, whether existing, diagnosed or in remission for which I/we could reasonably have been expected by ANZ National Bank Limited ("Bank") and /or OnePath Insurance Services (NZ) Limited ("OnePath") to have sought or received, medical examination, advice, treatment or hospitalisation before the commencement of the insurance policy.
- I/We understand that the terms, conditions and exclusions applying to The National Bank Loan Protection Insurance are contained in the Policy Document, Policy Schedule and the following declarations. I/We agree to be bound by those terms, conditions and exclusions.
- I/We authorise the Bank/OnePath to debit the Loan Protection Insurance premium from my appropriate funding account.
- I/We acknowledge that National Bank Loan Protection Insurance is underwritten by OnePath and that no member of the ANZ National Bank Limited Group or any other person guarantees OnePath or any of the products issued by it.
- I/We acknowledge that OnePath is entitled to elect and has elected not to have a current rating under the Insurance Companies (Ratings and Inspections) Act 1994. A copy of OnePath's most recent financial statements is available from OnePath, Level 27, ASB Bank Centre, 135 Albert Street, Auckland.
- I/We understand that my/our application for National Bank Loan Protection Insurance will provide me/us with cover commencing from the date on which my/our personal loan is first drawn down.
- I/We are aware that the Bank will receive commission from OnePath in relation to the insurance policy.

### Please provide the following with your completed application

- Confirmation of income, if your income is not going into a National Bank Account (e.g. wage slip, letter from employer, rental income).

### If you are not currently a National Bank Customer, please also provide the following:

- Two certified forms of identification\* and a piece of mail addressed to your residential address e.g. utility bill, previous bank statement
- The last three months of statements from your current bank (Internet banking statements are acceptable).

\*Accepted forms of identification are Birth Certificates, Adoption Papers, Passport, Driver's Licence, Marriage/Divorce Certificate and Firearms Licence

## Application Conditions

I/We understand and authorise that the information received from me/us will be securely held by ANZ National Bank Limited ('Bank'). I/We may access and correct this information under the Privacy Act 1993. The information may be used by the Bank to consider my/our application for facilities, products or services or any future applications for facilities, products or services. The information may be used to administer, manage and monitor any facilities, products or services provided to me/us and conduct market research, data processing and statistical analysis. Unless I/we disagree, the information may also be used to provide me/us with information about other facilities, products or services including selected third party products or services. The Bank may disclose information about me/us to its related companies (as defined by the Companies Act 1993), agents or contractors for the above purposes. The Bank may also disclose information about me/us to credit reference agencies for the purpose of obtaining a credit report on me/us. Those credit reference agencies may retain that information and provide it to their customers who use their credit reporting services. If I/we default in any obligations to the Bank then information about me/us may be disclosed to credit reference or debt recovery agencies and retained by them. Those agencies may provide that information to their customers who use their credit reporting services. The Bank may obtain information and make such enquiries about me/us as the Bank considers warranted from any source including its related companies (as defined by the Companies Act 1993) and credit reference agencies for the above purposes. I/We certify that I am/we are not an undischarged bankrupt, or liable under any proceedings under the Insolvency Act 1967 or the Insolvency Act 2006 and their amendments.

## Application Declaration

I/We have read the terms and the information I/we have provided on this application is true, correct and complete

Signature of Applicant

Date

Signature of Joint Applicant

Date

### For Bank use only

I confirm I have identified the applicant and verified income

Recommendation for approval  Declined  Approved with discretion

Branch No  Banking Consultant

Signature

OUR LENDING CRITERIA AND AN APPLICATION FEE OF UP TO \$200 APPLY. ELIGIBILITY CRITERIA APPLY. THE NATIONAL BANK OF NEW ZEALAND, PART OF ANZ NATIONAL BANK