

LendingApplication

The purpose of this application is to understand your objectives and borrowing requirements. The information you provide will be used to assess your application and may be verified as part of our lending process. For joint applications, both applicants must provide the information requested. If there are more than two applicants, please complete an additional application form for the additional applicant(s).

1 What do you need lending for?

Purpose for loan

Loan amount required \$ Loan term (months)

Proposed drawdown date DD / MM / YYYY Letter of offer required date DD / MM / YYYY

2 Property Details

Security offered: ☒ New purchase ☐ Refinance existing loan ☐ Equity release

Property 1: NUMBER & STREET TOWN/CITY POSTCODE

Property 2: NUMBER & STREET TOWN/CITY POSTCODE

Property 3: NUMBER & STREET TOWN/CITY POSTCODE

☐ House ☐ Townhouse ☒ Lifestyle property ☐ Vacant land/Commercial ☐ Apartment ____m²

Purchase price/Property value \$ ☐ GST inclusive ☐ GST exclusive

Deposit amount \$ Rent income (if any) \$

Ownership of the property ☒ Individual(s)/Personal ☐ Company ☐ Trust

3 Borrower Details

Borrower name

Guarantors/Directors

Type of business GST Registered? ☐ Yes ☒ No

4 Solicitor Details

Firm name

Acting solicitor

Email Phone number

5 Your details (individual borrowers(s) or guarantor(s))

Borrower/Guarantor 1

First name

Middle name

Last Name

☒ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Number of dependents under 18

Date of birth / /

Current address

Living arrangement(s) ☐ Owner occupier ☐ Rent/boarder

Time at current address

Previous address (if at current address for less than 3 years)

Email

Phone

New Zealand permanent resident/citizen ☒ Yes ☐ No

Details

Occupation

☐ Employed ☐ Self employed

Name

Time at current employer

If at current employer for less than 6 months:
Previous employer

Time at previous employer

Prior employment details

Any other relevant details

Borrower/Guarantor 2

First name

Middle name

Last Name

☐ Mr ☐ Mrs ☒ Miss ☐ Ms ☐ Other

Number of dependents under 18

Date of birth / /

Current address

Living arrangement(s) ☒ Owner occupier ☐ Rent/boarder

Time at current address

Previous address (if at current address for less than 3 years)

Email

Phone

New Zealand permanent resident/citizen ☐ Yes ☐ No

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Occupation

☐ Employed ☐ Self employed

Name

Time at current employer

If at current employer for less than 6 months:
Previous employer

Time at previous employer

Prior employment details

Assets

	Borrower/Guarantor 1		Borrower/Guarantor 2	
Properties:	Value	Address/details	Value	Address/details
Your home	\$		\$	
Property #1	\$		\$	
Property #2	\$		\$	
Property #3	\$		\$	
Vehicle #1	\$	Make/Model	\$	Make/Model
Vehicle #2	\$	Make/Model	\$	Make/Model
Bank savings	\$	Bank	\$	Bank
Other assets #1 <i>(e.g. trusts)</i>	\$	Details	\$	Details
Other assets #2 <i>(e.g. trusts)</i>	\$	Details	\$	Details
Total assets	\$		\$	

Liabilities

	Borrower/Guarantor 1		Borrower/Guarantor 2	
	Loan amount	Lender/details	Loan amount	Lender/details
Your home mortgage	\$		\$	
Mortgage #1	\$		\$	
Mortgage #2	\$		\$	
Mortgage #3	\$		\$	
Personal loans	\$		\$	
Business loans	\$		\$	
Vehicle loans	\$		\$	
Bank overdrafts	\$		\$	
Credit card/s	\$		\$	
IRD debts	\$		\$	
Other liabilities #1	\$		\$	
Other liabilities #2	\$		\$	
Total liabilities	\$		\$	

Net asset position \$

\$

Explanation of credit profile (i.e. credit score, IRD debts, any default details)

7 Monthly Income

Income	Borrower/Guarantor 1		Borrower/Guarantor 2	
	Value	Address/details	Value	Address/details
Rental income #1	\$		\$	
Rental income #2	\$		\$	
Rental income #3	\$		\$	
Rental income #4	\$		\$	
Boarder/flatmates	\$		\$	
Salary/wages	\$		\$	
Benefits	\$		\$	
Self-employed/ business income	\$		\$	
Dividends	\$		\$	
Commissions/bonus	\$		\$	
Child Maintenance/ support	\$		\$	
Offshore income	\$		\$	
Other	\$		\$	
Total Income	\$		\$	

8 Monthly Expenses

Fixed commitments	Borrower/Guarantor 1	Borrower/Guarantor 2
Total existing mortgage repayments (excluding this new loan)	\$	\$
Rent/board	\$	\$
Child support/childcare	\$	\$
Property rates/insurance/body corporate	\$	\$
Vehicle/boat/other insurance	\$	\$
Other fixed commitments (IRD payments/court fines/judgments)	\$	\$
Transport/vehicle running costs (e.g. petrol, WOF, registration)	\$	\$
Power/gas/water/internet/phone	\$	\$
Living expenses (e.g. food and clothing)	\$	\$
Hire purchases	\$	\$
Credit card payments	\$	\$
Student loan	\$	\$
Insurance premiums (e.g. house, contents, life and health)	\$	\$
Other expenses	\$	\$
Total Expenses	\$	\$

9 Our terms and conditions

In accordance with the requirements of the Credit Reporting Privacy Code 2020, Xceda Finance Limited brings the following to your attention:

1. Xceda Finance Limited's loan application process collects personal information about you.
2. The purpose for collecting this information is to assess your eligibility for the credit you are seeking.
3. The intended recipients of the information are Xceda Finance Limited and other providers of credit, credit reference, debt collection agencies, employer(s) both current and previous, research firms and direct marketing firms engaged by Xceda Finance Limited from time to time.
4. The information is being collected and will be held by Xceda Finance Limited.
5. You do not have to provide the information to us but if you do not provide all or any part of the information requested by Xceda Finance Limited your credit application may be declined.
6. You have rights under the Privacy Act 2020 and the Credit Reporting Privacy Code 2020 to access and correct any personal information about you held by Xceda Finance Limited.

By signing this form:

1. You authorise Xceda Finance Limited to obtain a credit report from a credit reporting agency or obtain such information from any credit providers, government agencies, and/ or employer(s), accountant(s) or other persons (and you authorise such persons to provide to Xceda Finance Limited such information about you as is necessary for Xceda Finance Limited to consider whether to grant you credit, for the purposes of administration and protection of any credit provided and for the purposes of considering any future request from you for credit under any agreement.
2. You authorise Xceda Finance Limited to give a credit reporting agency certain personal information about you including:
 - Information which enables you to be identified;
 - The fact that you have applied for credit and the amount of credit;
 - Any payments which are overdue and for which we have started debt recovery action against you;
 - Information that you have, in our opinion, committed a serious credit infringement; and
 - Advice that you have fully repaid credit provided by Xceda Finance Limited.

3. You acknowledge that Xceda Finance Limited may give to a guarantor or proposed guarantor of your credit contract any information, including information about your credit worthiness, credit standing, credit history and credit capacity in connection with your loan account as is necessary for the enforcement or proposed enforcement of the guarantee.
4. You acknowledge that Xceda Finance Limited may give to a mortgage insurer such information about your credit worthiness, credit standing, credit history and credit capacity as is necessary for the assessment of the risk of defaulting under the mortgage insurance.
5. You authorise Xceda Finance Limited to disclose information about yourself to its related companies, credit reporting agencies and to other parties authorised and/or required by law to collect information and (if necessary) to any person assisting Xceda Finance Limited in the enforcement of any agreement between Xceda Finance Limited and yourself.
6. You authorise Xceda Finance Limited to use and disclose your information to help it provide or to tell you about other products or services which may interest you, for its internal administration processes and for the purpose of market or customer satisfaction research.
7. You acknowledge that any credit facility provided as a result of this application has been made on the basis of the answers and details recorded herein. If subsequently, these have been found to be untrue, you have obtained credit by fraudulent means and may face legal proceedings.
8. You acknowledge that if any subsequent loan is granted in your personal name(s) and as such the loan is for business purposes it shall not be subject to the provisions of the Credit Contracts Consumer Finance Act 2003 (CCCFA).
9. You authorise Xceda Finance or its agent to obtain information relating to your driver licence from the Land Transport NZ Driver Check service.
10. You authorise Xceda Finance or its agent to obtain information about yourself or your company from any Government Department or Authority including Inland Revenue, Ministry of Justice, The Police, and Customs and Excise.

Use of Personal Information:

You understand that Xceda Finance Limited may contact you by mail or telephone from time to time about its products and services and those of its corporate partners that may interest you.

10 Signature

		DD / MM / YYYY
Borrower / Guarantor 1 Signature	Borrower / Guarantor 1 Name	Date
		DD / MM / YYYY
Borrower / Guarantor 2 Signature	Borrower / Guarantor 2 Name	Date