

## FACT FIND & HOME LOAN APPLICATION

Welcome to Zest

Name/s: .....

As part of the Six Step Zest Advice Process, we like to ensure you have been provided with our Disclosure Document.

Disclosure Document received: YES  NO

We then like to establish the areas in which you would like our assistance.

### AREAS OF ADVICE REQUIRED:

#### Risk Insurance

- Life  
 Trauma  
 Income/Mortgage Protection  
 Health  
 Key Person/Business Protection

#### Mortgage

- Home Loans  
 Preapprovals  
 Interest Rate Negotiations  
 Refinancing

#### General Insurance (Referral)

- House  
 Contents  
 Car/Boat  
 Business

### PRIVACY ACT

This statement relates to the personal information that you provide to Zest 2008 Ltd now and in the future. The personal information will be held by Zest 2008 Ltd and will be used in providing financial adviser services to you.

The personal information may be disclosed to providers of financial products to assist Zest 2008 Ltd to provide financial adviser services to you and to enable any financial product you have, or propose to have, to be processed and administered.

The personal information may also be used by Zest 2008 Ltd, providers of financial products and government regulators for quality control purposes and for the management of complaints. You have the right to request access to, and to seek correction of, any personal information held about you.

### I/WE AUTHORIZE

- The Broker, the Lender and the Recipients to disclose my personal information to credit reporting agencies and also to any third party making an authorised enquiry about me.
- The Broker, the Lender and the Recipients to collect personal information about me from third parties including, but not restricted to, credit reporting agencies, banks and employers, and for those third parties to disclose information to the Broker, the Lender and the Recipients

### IF APPLICABLE

I /We will pay an establishment fee advised by the Banks and/or Financial Institutions which may be deducted from the advance

I/We have read and understood the above and have received the Primary Disclosure Document of .....

Signed:..... Date:.....

Signed:..... Date:.....

### DECLARATION - HOME LOAN

I /We would like to apply for finance using Zest 2008 Ltd

YES  NO

I/We ("the applicants") declare as follows:

- The information contained in this application is true and correct
- 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 Banks and/or Financial Institutions in respect to this application
- I/We will pay the fee for a valuation if required by the Banks and/or Financial Institutions for this application
- I /We will pay an establishment fee advised by the Banks and/or Financial Institutions which may be deducted from the advance
- I am/We are at least 18 years of age



# brokers HOME LOAN APPLICATION

INSURANCES | MORTGAGES

Date: ..... Finance date .....

## APPLICANT 1 PERSONAL DETAILS

Surname.....

First Names.....

Date of Birth.....

Number of Dependants.....

• Name ..... DOB .....

• Name ..... DOB .....

• Name ..... DOB .....

• Name ..... DOB .....

Street Address.....

Suburb.....

City/Town.....

Number of Years at this Address.....

Previous Address.....

Phone (Hm).....

Phone (Wk).....

Mobile.....

Email.....

Postal Address (if different from above)  
.....  
.....

Are you a New Zealand Resident  YES  NO

If not please state.....

## APPLICANT 2 PERSONAL DETAILS

Surname.....

First Names.....

Date of Birth.....

Number of Dependants.....

• Name ..... DOB .....

• Name ..... DOB .....

• Name ..... DOB .....

• Name ..... DOB .....

Street Address.....

Suburb.....

City/Town.....

Number of Years at this Address.....

Previous Address.....

Phone (Hm).....

Phone (Wk).....

Mobile.....

Email.....

Postal Address (if different from above)  
.....  
.....

Are you a New Zealand Resident  YES  NO

If not please state.....



## APPLICANT 1 EMPLOYMENT HISTORY

Employer.....  
 Your Position.....  
 Length of time with this Employment.....  
 Previous Employer.....  
 Your Position.....  
 Length of time with this Employment.....

## INCOME DETAILS Please select income type:

<input type="checkbox"/>	Before Tax (Gross)	<input type="checkbox"/>	After Tax (Net)
		<b>Applicant 1</b>	<b>Applicant 2</b>
Wage / Salary	\$.....	\$.....	\$.....
Self Employment	\$.....	\$.....	\$.....
Other	\$.....	\$.....	\$.....
<b>TOTAL (ANNUAL)</b>	\$.....	\$.....	\$.....
Rental Income per week @.....		\$.....	\$.....
Rental Income per week @.....		\$.....	\$.....
Rental Income per week @.....		\$.....	\$.....
Other Income (details)			
.....		\$.....	\$.....
.....		\$.....	\$.....

## APPLICANT 2 EMPLOYMENT HISTORY

Employer.....  
 Your Position.....  
 Length of time with this Employment.....  
 Previous Employer.....  
 Your Position.....  
 Length of time with this Employment.....

## MONTHLY EXPENDITURE AFTER LOAN SETTLEMENT

Mortgage Repayments	\$.....
Other Loan Repayments	\$.....
Credit Cards	\$.....
Overdraft	\$.....
Childcare/ day care/support	\$.....
Education Cost/school fees	\$.....
Transportation/vehicle expenses	\$.....
Entertainment/Pay TV/ General Insurances	\$.....
Electricity/water rates/ Gas/Rates/Phone/Internet	\$.....
Clothing	\$.....
Food	\$.....
Life Insurance Payments	\$.....
Medical Insurance/Health Care	\$.....
Other Specify	\$.....

### APPLICANT 1

KiwiSaver/  
Superannuation  
 Student Loan

### APPLICANT 2

KiwiSaver/  
Superannuation  
 Student Loan

## SOLICITOR DETAILS

Company.....  
 Name.....  
 Address.....  
 .....  
 Phone.....  
 Mobile.....  
 Email.....

## ACCOUNTANT DETAILS

Company.....  
 Name.....  
 Address.....  
 .....  
 Phone.....  
 Mobile.....  
 Email.....

## NOTES

.....  
 .....  
 .....  
 .....

## MORTGAGE CHECK LIST

- ZEST APPLICATION FORM
- INCOME CONFIRMATION 3 x (Pay slips, Financial Accounts etc)
- BANK STATEMENTS (6 months for new purchases or refinances)
- SALE and PURCHASE AGREEMENT (Only required for a new house purchase)
- REGISTERED VALUATION (If required)
- CLIENT IDENTIFICATION (Only required if new to the bank)
- PROOF OF DEPOSIT (Only required if making a new purchase)
- GIFT CERTIFICATE (Only required if receiving a gifted deposit)
- TRUST DETAILS (Required if borrowing through a trust)
- CERTIFICATE OF INCORPORATION (Required if borrowing through a company)

zest