

# Personal Loan application

If you have any questions or need help completing this, please call 0800 177 277. Once completed, please take this together with proof of your employment and income details, address details, and proof of identity to your nearest Westpac branch.

## A: Loan amount

How much would you like to apply for? \$ \_\_\_\_\_

What are you planning to do with the money from your personal loan? \_\_\_\_\_

## B: Your personal details

(Applicant 1)

Mr  Mrs  Ms  Miss  Other (please specify) \_\_\_\_\_

Given name(s) \_\_\_\_\_ Surname \_\_\_\_\_

Preferred name \_\_\_\_\_ Date of birth DAY / MONTH / YEAR \_\_\_\_\_

Home address NUMBER & STREET \_\_\_\_\_ SUBURB \_\_\_\_\_ TOWN/CITY \_\_\_\_\_

Phone number: home 0- \_\_\_\_\_ mobile \_\_\_\_\_

How long have you lived at your current address? \_\_\_\_\_ years \_\_\_\_\_ months

Please tick the one which best describes your living arrangements:  
 Own my/our own home  Pay rent  Pay board  Live with parents/guardians

If you've lived at your current address for less than six months, what was your previous address?  
 NUMBER & STREET \_\_\_\_\_ SUBURB \_\_\_\_\_ TOWN/CITY \_\_\_\_\_

Number of years at your previous address \_\_\_\_\_

Postal address (if different from above) NUMBER & STREET/BOX NUMBER \_\_\_\_\_  
 SUBURB \_\_\_\_\_ TOWN/CITY \_\_\_\_\_ POSTCODE \_\_\_\_\_

Are you a permanent resident of New Zealand?  Yes  No

What is the name of your nearest living relative, not living with you? \_\_\_\_\_

What is their address? NUMBER & STREET \_\_\_\_\_ SUBURB \_\_\_\_\_ TOWN/CITY \_\_\_\_\_

What is their phone number? \_\_\_\_\_

## C: Joint applicant's personal details

(Applicant 2)

Mr  Mrs  Ms  Miss  Other (please specify) \_\_\_\_\_

Given name(s) \_\_\_\_\_ Surname \_\_\_\_\_

Relationship with principal/joint applicant \_\_\_\_\_

Preferred name \_\_\_\_\_ Date of birth DAY / MONTH / YEAR \_\_\_\_\_

Home address NUMBER & STREET \_\_\_\_\_ SUBURB \_\_\_\_\_ TOWN/CITY \_\_\_\_\_

Phone number: home 0- \_\_\_\_\_ mobile \_\_\_\_\_

How long have you lived at your current address? \_\_\_\_\_ years \_\_\_\_\_ months

Please tick the one which best describes your living arrangements:  
 Own my/our own home  Pay rent  Pay board  Live with parents/guardians

If you've lived at your current address for less than six months, what was your previous address?  
 NUMBER & STREET \_\_\_\_\_ SUBURB \_\_\_\_\_ TOWN/CITY \_\_\_\_\_

Number of years at your previous address \_\_\_\_\_

Postal address (if different from above) NUMBER & STREET/BOX NUMBER \_\_\_\_\_  
 SUBURB \_\_\_\_\_ TOWN/CITY \_\_\_\_\_ POSTCODE \_\_\_\_\_

Are you a permanent resident of New Zealand?  Yes  No

## D: Financial details

(Applicant 1)

What is your yearly income before tax? \$ \_\_\_\_\_ a year

What is your yearly income before tax from other sources (eg. investments)? \$ \_\_\_\_\_ a year

How much are your home loan, board or rent payments? \$ \_\_\_\_\_ a month

If you own your own home, how much do you pay for rates and insurance? \$ \_\_\_\_\_ a month

If you have other loans, eg. car, hire purchase or personal loans, how much are your payments? \$ \_\_\_\_\_ a month

How many dependents do you have responsibility for? \_\_\_\_\_

If applicable, how much do you pay for child support/maintenance? \$ \_\_\_\_\_ a month

## E: Joint applicant's financial details

(Applicant 2)

What is your yearly income before tax? \_\_\_\_\_ \$ \_\_\_\_\_ a year

What is your yearly income before tax from other sources (eg. investments)? \_\_\_\_\_ \$ \_\_\_\_\_ a year

How much are your home loan, board or rent payments? \_\_\_\_\_ \$ \_\_\_\_\_ a month

If you own your own home, how much do you pay for rates and insurance? \_\_\_\_\_ \$ \_\_\_\_\_ a month

If you have other loans, eg. car, hire purchase or personal loans, how much are your payments? \_\_\_\_\_ \$ \_\_\_\_\_ a month

How many dependents do you have responsibility for? \_\_\_\_\_

If applicable, how much do you pay for child support/maintenance? \_\_\_\_\_ \$ \_\_\_\_\_ a month

## F: Your employment details

(Applicant 1)

What is your occupation? \_\_\_\_\_ Are you self-employed?  Yes  No

Your employer's name or name of your company \_\_\_\_\_

What kind of employment are you in?  Full time  Part time  Seasonal  Casual  Other

Work phone number 0- \_\_\_\_\_

How long have you been employed there, or how long have you been self-employed? \_\_\_\_\_ years \_\_\_\_\_ months

If you have been in this job for less than six months, what was your previous occupation? \_\_\_\_\_

How long were you in this job? \_\_\_\_\_ years \_\_\_\_\_ months

## G: Joint applicant's employment details

(Applicant 2)

What is your occupation? \_\_\_\_\_ Are you self-employed?  Yes  No

Your employer's name or name of your company \_\_\_\_\_

What kind of employment are you in?  Full time  Part time  Seasonal  Casual  Other

Work phone number 0- \_\_\_\_\_

How long have you been employed there, or how long have you been self-employed? \_\_\_\_\_ years \_\_\_\_\_ months

If you have been in this job for less than six months, what was your previous occupation? \_\_\_\_\_

How long were you in this job? \_\_\_\_\_ years \_\_\_\_\_ months

## H: Assets and liabilities summary

### Assets

Total land & buildings	\$ _____
Location if different from home address	_____
Total deposits	\$ _____
Total shares or stocks	\$ _____
Net investments in businesses	\$ _____
Life insurance/superannuation	_____
Total surrender value	\$ _____
Vehicles/machinery/boats etc	\$ _____
Household contents/furniture	\$ _____
Total insured value	\$ _____
Other assets	\$ _____
Total	\$ _____

### Liabilities

Overdraft(s)	\$ _____
with bank/branch	\$ _____
with bank/branch	\$ _____
Total secured loans	\$ _____
Other loans	\$ _____
name of lender	\$ _____
name of lender	\$ _____
Hire purchase/leases	\$ _____
name of lender	\$ _____
name of lender	\$ _____
Store/credit cards	\$ limit \$ _____
name of store/card company	\$ limit \$ _____
name of store/card company	\$ limit \$ _____
Other finance	\$ limit \$ _____
name of finance company	\$ limit \$ _____
Other debts and details	\$ _____
	\$ _____
Total	\$ _____

Do you have any contingent liabilities (guarantees you have given etc)?

Yes  No

If yes, please give details

\_\_\_\_\_  
\_\_\_\_\_

## I: Confirmation of identity

We are required by law to verify the identity of customers. **You and/or any joint applicants** need to provide identification issued in the name(s) of the applicant(s). Please ensure that at least one of your identity documents has a pre-signed signature.

Examples of acceptable identification: drivers' licence ■ other bank's credit card (only one credit card can be used for identification purposes) ■ current passport ■ tertiary institution card ■ community services card ■ citizenship certificate ■ current firearms licence.

## J: Acknowledgement

I/We understand that

- I/we certify that all information supplied in this application is true, correct and complete in every respect and understand that if it is not true, correct and complete, this application may be declined
- I/we authorise Westpac to make all necessary enquiries (now or throughout the life of any account issued as a consequence of this application) concerning my/our credit record, residence, employment, financial status, or any information provided by me/us in this application for purposes related to provision of credit to me/us, from whatever source Westpac considers appropriate, including any credit reporting agency that Westpac has a subscriber agreement with (currently Baycorp Advantage) and I/we authorise any party approached to provide such information to Westpac
- I/we authorise Westpac to disclose my/our relevant personal information (including default information) to such credit reporting agencies and I/we also understand that such credit reporting agencies will use the information provided to them by Westpac, to update their credit reporting database and may disclose any information that they hold on me/us to their own customers
- Westpac may also use the credit reporting agency's monitoring service to receive updates, if any, of the information it holds about me/us
- I/we authorise Westpac to disclose my/our relevant personal information (including default information) to any person Westpac may appoint to collect any outstanding debt
- I/we agree to be bound by any conditions set out in this application in addition to any other conditions which may be imposed by Westpac
- I/we have the right to access and correct my/our personal information held by Westpac subject to the provisions of the Privacy Act 1993
- I/we authorise Westpac and its related companies to use all information that they hold about me/us now or in the future to make available to me/us the full range of financial services offered by them
- I/we confirm that I/we have the permission of the person named in Section B of this application to disclose their personal details.

Your signature applicant (1)	Date DAY / MONTH / YEAR
Signature of joint applicant (2)	Date DAY / MONTH / YEAR

*Westpac use only*

Branch name

Staff member name