



You & Your Lifestyle X-Ray

Client Application Form



Phone: 09 377 4433 Mob: 027 540 8900
139 Stonefields Ave, Stonefields, Auckland 1072
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Personal Details

	First Client	Second Client
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr
Surname	<input type="text"/>	<input type="text"/>
First Name	<input type="text"/>	<input type="text"/>
Middle Name(s)	<input type="text"/>	<input type="text"/>
Preferred Name	<input type="text"/>	<input type="text"/>
Date of Birth	<div>Day</div> <div>Month</div> <div>Year</div>	<div>Day</div> <div>Month</div> <div>Year</div>
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Country of Birth	<input type="text"/>	<input type="text"/>
New Zealand Residency Held	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Marital Status	<input type="text"/>	<input type="text"/>
Work/Business Phone	<input type="text"/>	<input type="text"/>
Mobile Phone	<input type="text"/>	<input type="text"/>
Email Address 1	<input type="text"/>	<input type="text"/>
Email Address 2	<input type="text"/>	<input type="text"/>
Current Residential Address	<input type="text"/>	<input type="text"/>
Suburb	<input type="text"/>	<input type="text"/>
City/Town	<input type="text"/>	<input type="text"/>
Date moved in	<input type="text"/>	<input type="text"/>
I am currently	<input type="text"/>	<input type="text"/>
Postal Address	<input type="text"/>	<input type="text"/>
Suburb	<input type="text"/>	<input type="text"/>
City/Town	<input type="text"/>	<input type="text"/>
Post Code	<input type="text"/>	<input type="text"/>

Address Details

Please provide all past addresses you have lived at in the last 3 years

I was

First Client

Street name and no
Suburb
Town
Country
Date moved in
Date moved out

Street name and no
Suburb
Town
Country
Date moved in
Date moved out

Street name and no
Suburb
Town
Country
Date moved in
Date moved out

Street name and no
Suburb
Town
Country
Date moved in
Date moved out

Second Client

Street name and no
Suburb
Town
Country
Date moved in
Date moved out

Street name and no
Suburb
Town
Country
Date moved in
Date moved out

Street name and no
Suburb
Town
Country
Date moved in
Date moved out

Street name and no
Suburb
Town
Country
Date moved in
Date moved out

Dependants

First Name

Surname

Gender

☐ Male

☐ Female

Date of Birth

Date	Month	Year
------	-------	------

First Name

Surname

Gender

☐ Male

☐ Female

Date of Birth

Date	Month	Year
------	-------	------

First Name

Surname

Gender

☐ Male

☐ Female

Date of Birth

Date	Month	Year
------	-------	------

First Name

Surname

Gender

☐ Male

☐ Female

Date of Birth

Date	Month	Year
------	-------	------

Employment

	First Client	Second Client
Current role	Job Title Employers name Location of role Start date	Job Title Employers name Location of role Start date
Type		
Status		
What is your gross taxable income		
Please provide all employment details for roles you have had for the last 3 years	Job Title Employers name Location of role Start date End date	Job Title Employers name Location of role Start date End date
Type		
Status		
What was your gross taxable income		
	Job Title Employers name Location of role Start date End date	Job Title Employers name Location of role Start date End date
Type		
Status		
What was your gross taxable income		
	Job Title Employers name Location of role Start date End date	Job Title Employers name Location of role Start date End date
Type		
Status		
What was your gross taxable income		

Annual Income - From Paid Sources

	First Client	Second Client
Salary/Wages	\$	\$
Employment Package Vehicle Package/Insurance	\$	\$
Commission Monthly, Quarterly or Annually Paid	\$	\$
Bonus Received This Year	\$	\$
Bonus Received Last Year	\$	\$
Investment Income Dividends/Interest	\$	\$
Benefits WINZ/Working For Families	\$	\$
	\$	\$
Boarder/Flat-mate Income	\$	\$
	\$	\$
Self Employed Shareholders Salary	\$	\$
Self Employed Net Profit	\$	\$
Other (specify)	\$	\$
	\$	\$

Income - From Investment Properties

Property Address	Weekly Rent	Or	Annual Rent
1	\$		\$
2	\$		\$
3	\$		\$
4	\$		\$
5	\$		\$
6	\$		\$
7	\$		\$

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Please ensure that you enter numbers only into the calculation fields below eg- 100000 not 100,000



Expenses

	Amount Weekly	Amount Fortnightly	Amount Monthly
Child Support	\$	\$	\$
Child Care	\$	\$	\$
Private Schooling Fees	\$	\$	\$
KiwiSaver Contributions	\$	\$	\$
Voluntary Superannuation	\$	\$	\$
Rent to Pay	\$	\$	\$
Dwelling Rates - owner occupied	\$	\$	\$
Body Corporate Fees – all properties	\$	\$	\$
Life & Income Protection Insurance	\$	\$	\$
Medical/Health Insurance	\$	\$	\$
House & Contents Insurance	\$	\$	\$
Vehicle Insurance	\$	\$	\$
Vehicle Running Costs (petrol, rego)	\$	\$	\$
Power/Gas	\$	\$	\$
Telephones/Internet	\$	\$	\$
Food	\$	\$	\$
Clothing	\$	\$	\$
Other (specify)	\$	\$	\$
Totals	\$	\$	\$

Are you acting as a guarantor for any other liabilities or guaranteeing a loan for any other person(s)

☐ Yes

☐ No

Specify

Related Parties

	Contact Person	Firm Name	Phone	Email
Lawyer				
Accountant				

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Please ensure that you enter numbers only into the calculation fields below eg- 100000 not 100,000



Assets

Property Address	Value RV/GV/S&P/Market	Ownership Individual's name or Entity name
1	\$	
2	\$	
3	\$	
4	\$	
5	\$	

Cash Funds Bank/Branch/Savings/Transactional	Value	Ownership Individual's name or Entity name
1	\$	
2	\$	
3	\$	

Shares Type/Provider/Details	Value	Ownership Individual's name or Entity name
1	\$	
2	\$	
3	\$	

Vehicles Year/Make/Model	Value	Ownership Individual's name or Entity name
1	\$	
2	\$	
3	\$	

Boat/Caravan/Motorbike/Other Year/Make/Model	Value	Ownership Individual's name or Entity name
1	\$	
2	\$	
3	\$	

Furniture & Personal Effects/Other Household Contents/Tools/Equipment/Jewellery/Art Collections	Value	Ownership Individual's name or Entity name
1	\$	

Superannuation/Kiwisaver Superannuation Provider/Kiwisaver Provider Name	Value	Ownership Individual's name or Entity name
1	\$	
2	\$	

Business Name	Value Net	Ownership Individual's name or Entity name
1	\$	

Total Assets	\$

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Please ensure that you enter numbers only into the calculation fields below eg- 100000 not 100,000



Liabilities

Overdraft Bank/Branch	Limit	Outstanding Balance	Monthly Repayments	Ownership Individual's name or Entity name
1	\$	\$	\$	
2	\$	\$	\$	

Credit Cards Bank/Branch	Limit	Outstanding Balance	Monthly Repayments <small>Write 'FULL' if paid off in full monthly</small>	Ownership Individual's name or Entity name
1	\$	\$	\$	
2	\$	\$	\$	
3	\$	\$	\$	
4	\$	\$	\$	

Hire Purchases Finance Company Name	Limit	Outstanding Balance	Monthly Repayments	Ownership Individual's name or Entity name
1	\$	\$	\$	
2	\$	\$	\$	

Student Loan	Limit	Outstanding Balance	Monthly Repayments	Ownership Individual's name or Entity name
1	\$	\$	\$	
2	\$	\$	\$	

Other Liabilities IRD/Family Loan (provide details)	Limit	Outstanding Balance	Monthly Repayments	Ownership Individual's name or Entity name
1	\$	\$	\$	
2	\$	\$	\$	

Mortgages Bank/Branch	Limit	Outstanding Balance	Monthly Repayments	Ownership Individual's name or Entity name
1	\$	\$	\$	
2	\$	\$	\$	
3	\$	\$	\$	
4	\$	\$	\$	
5	\$	\$	\$	

Total Liabilities	\$		\$	
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Notes

Supporting Documents

→ Verification of Identification Anti Money Laundering Act requirements

ONE of the following:

- ☐ Copy of NZ Passport
- ☐ Copy of Firearms Licence
- ☐ Copy of Passport (ex NZ) with New Zealand residency visa

Or TWO of the following:

- ☐ NZ Drivers Licence
- ☐ Credit Card or Debit Card – with name embossed
- ☐ Bank Statement – showing full name
- ☐ Government agency statement i.e IRD tax assessment

Other acceptable verification if you are not able to provide any of the above may be acceptable, your advisor will discuss these options with you.

NOTE: All Identification must be valid and signed.

→ Evidence of Income

If you are a Wage or Salary Earner:

- ☐ 3 Recent consecutive payslips
- or
- ☐ IRD tax summary (covering the last two years)

If you are Self Employed:

- ☐ Financial accounts prepared by a Chartered Accountant (covering the last two years)
- or
- ☐ IRD tax summary (covering the last two years)

If you have Rental Income:

- ☐ Current tenancy agreement/s confirming rental income
- or
- ☐ Letter from real estate agent showing expected rental

→ Bank Statements

- ☐ 3 months transactional bank account statements (showing income and expenses)
 - ☐ 3 months statements for savings and business accounts (where relevant)
- * Please supply these in PDF format only**

→ Credit Card Statements

- ☐ 3 months statements for all credit cards and store cards in PDF format only (to confirm balances and credit limits)

→ Proof of Address Anti Money Laundering Act requirements

ONE of the following (to be dated no older than 12 months, and showing our name and residential address. A PO Box address is cannot be used as address verification):

- | | | |
|--|----|---|
| <input type="checkbox"/> Utility Bill (water bill or power bill is perfect, otherwise a mobile phone bill or vehicle insurance confirmation) | or | <input type="checkbox"/> Government agency statement i.e. IRD tax summary |
| <input type="checkbox"/> Rates/water rates | or | <input type="checkbox"/> Insurance Policy |
| <input type="checkbox"/> Current Vehicle registration | | |

→ Evidence of Deposit and Source

- ☐ Evidence of deposit funds (e.g. bank statements, KiwiSaver statements etc – covering the most recent 6 month period savings history)

→ A Copy of Signed Sale & Purchase Agreement

- ☐ For property being purchased
- ☐ For property being sold (if applicable)

→ If You're Refinancing

- ☐ Home loan statement(s) covering at least the last 6 months (to confirm balances and limits)

→ If a Company is Purchasing the Property

- ☐ Certificate of Incorporation of the Company
- ☐ Confirmation of the shareholders and directors
- ☐ Verification of Identification and Address will be required for all shareholders and directors

→ If a Trust is Purchasing the Property

- ☐ Copy of the Trust Deed
- ☐ All trustees of the trust will need to provide their full name, residential address & date of birth
- ☐ Verification of Identification and Address will be required for all trustees
- ☐ Professional trustees – will need to provide their full name, residential address & date of birth. This information is to be provided by way of letter on company letterhead.

Further information may also be required for the trustees and beneficiaries of the trust and your advisor will discuss with you these requirements.

Please note: This list is an indication only and further information may be required.

Loan Types

Fixed Rate

The interest rate you pay on your loan is fixed for a period of time. Terms are usually 6 months, 18 months and between 1-5 years. At the end of the term, a fixed loan can be negotiated for a further fixed term or it will automatically go on to a floating rate at the end of the fixed term.

Floating Rate

The floating rate is generally lower than the fixed rate terms, however the lenders can lift or lower the actual rate at any time, usually when market conditions change. If this happens your regular repayments will also need to be increased or decreased to compensate. You do however have the option of paying this loan in full or by any amounts whenever you like, you can also set your regular repayment to any level (so loan as it is at least the minimum amount required) This can be done at any time whilst the loan is on a floating rate.

Revolving Credit

Revolving credit loans work like a large overdraft. Your regular income is paid directly in to this account and your regular bills are paid out of the account when they are due. The lender calculates the interest on a daily basis (on the daily outstanding balance), you can pay less interest on this loan by keeping the outstanding balance as low as possible.

Offset Loans

Funds held in savings accounts can be used to offset the balance in your offset mortgage account. You pay interest on the difference. E.g. if your offset mortgage balance is \$50,000 and you have \$10,000 in savings accounts you will pay the loan interest on \$40,000. The offset mortgage is on a

floating or variable interest rate. You can have up to 8 savings accounts balances linked (the cumulative balances of up to 8 accounts excluding term deposit investment accounts). There is no credit interest paid on the savings account balances if they are linked to the offset mortgage account. You can link savings accounts in your name, your partners name and your children's names. Company or business savings accounts are excluded. Offset loans can have either interest only or principal & interest repayment types.

Lending Fees

Loan application / Fixed Rate rollovers / Revolving credit loans / Offset loans usually attract application and or monthly transactional fees. The fee structures differ between the lenders.

Declaration

I/we give my/our MyMoney Advisor express authority to act on my/our behalf with all approved lenders, product providers and associated parties in respect of obtaining home loan eligibility, existing home loan restructures or refinances, fixed rate loan roll overs, and/or insurance/risk insurance products associated with this application.

I/we understand that my/our MyMoney Advisor does not charge me/us for these services, unless specifically agreed in writing in advance, but receives a commission from the lender providing the loan and/or insurance provider which provides insurance products. My/our MyMoney Advisor is not an employee, agent, partner, nor any joint venture partner of, nor does the MyMoney Advisor act on behalf of the lender or insurance provider. I/we acknowledge that personal information collected in this form and in the course of my/our dealings with the MyMoney Advisor named in this application is collected initially for the purpose of assessing my/our application for home loan finance or restructure(s) / refinance / fixed rate or interest only roll over requests and insurance(s) which may be given to a number of lenders or insurance provider(s) at the recommendation of the MyMoney Advisor. If my/our application is successful, I/we accept that the information will be used by the lender(s) and or insurance provider(s) for the purpose of administering the loan(s) and/or insurance product(s) and my/our MyMoney Advisor for administering any ongoing commission payments to my/our MyMoney Advisor. If the MyMoney Advisor has an arrangement with the lender(s) / insurance provider(s) that the lender will pay ongoing servicing commission over the term of the loan, the lender will periodically disclose the loan balance(s) and loan information to the MyMoney Advisor.

I/we accept that our MyMoney Advisor and lender(s) and or insurance provider(s) may use my/our personal information for market research purposes and to notify me/us of products or services that may be of interest to me/us. I/we accept that the lender(s) and or insurance provider(s) will, from time to time, make the information available to the lenders 'home loan insurer' (if applicable) and to any person with whom the lender(s) and or insurance provider(s) proposes to enter into contractual arrangements, any security, trustee and any assignee or potential assignee of the lenders rights (the recipients).

The name and address of the MyMoney Advisor that will hold this information is:

Name: Stephen Robertson - [FSP 332966]
Company Name: Frontier Services Ltd [4796459]
Address: 139 Stonefields Ave, Stonefields, Auckland 1072

I/we understand that I/we are not required by law to provide any personal information to the MyMoney Advisor, but any failure to do so might prejudice any chances of obtaining home loan finance/ insurance product(s).

I/we authorise:

- The MyMoney Advisor, the Lender(s) and the Recipients and the Insurance provider(s) to collect personal information about me/us from third parties including, but not restricted to, credit reporting agencies, banks and employers, and for those third parties to disclose information to the MyMoney Advisor, the Lender and the Recipients and the Insurance provider.
- The Lender(s) and the Recipients and the Insurance provider(s) to disclose my/our personal information to the MyMoney Advisor during the term of the loan in order to answer my/our queries or assist me/us with my/our financial and or insurance arrangements as my/our circumstances change.
- The MyMoney Advisor, the Lender and the Recipients and the Insurance provider(s) to disclose my/our personal information to credit reporting agencies and also to any third party making an authorised enquiry about me/us.
- The credit reporting agencies of the MyMoney Advisor, the Lender(s) and the Recipients and the Insurance provider(s) to hold my/our personal information on their systems and to use my/our personal information held on their systems to provide to credit reporting agencies.
- The credit reporting agencies of the MyMoney Advisor, the Lender(s) and the Recipients and the Insurance provider(s) to provide my/our personal information to its customers using their credit reporting services.
- The MyMoney Advisor, the Lender(s) and the Recipients and the Insurance provider(s) to use the services of their credit reporting agencies in future for the purposes related to the provision of the loan and/or any other credit or insurance products to me. This authorisation shall include the use of any monitoring services to receive updates about me/us if any of the personal information held about me/us changes.
- The MyMoney Advisor, the Lender(s) and the Recipients and the Insurance provider(s) to give information to credit reporting agencies about my/our default in any payment obligations.

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MyMoney is the trading name of Frontier Services Limited Limited



- The credit reporting agencies of the MyMoney Advisor, the Lender(s) and the Recipients and the Insurance provider(s) to provide information about my/our default in any payment obligations to other clients of the credit reporting agencies.

I/we understand that pursuant to the Privacy Act 1993, I/we have the right to request access to and correction of any personal information held by the MyMoney Advisor.

I/we confirm that (please tick the options below which are applicable):

Tick

- ☐ I/we confirm that I/we will be able to meet all legal and valuation(s) costs.
- ☐ I/we are **not** registered for GST and will **not** be with respect to any of the security property(s).
- ☐ I/we am/will be registered for GST but the security property is not/ will **not** be used for the purpose of a taxable activity.
- ☐ I/we am/will be registered for GST and the security property is/will be used for the purposes of a taxable activity.
- ☐ I/we acknowledge that as part of the intended financing/insurance transaction that I/we should review my/our personal risk insurance situation.

I/we have been offered the option to review my/our personal risk insurance situation by my/our MyMoney Advisor and have decided to - (please tick the option below which is applicable):

Tick one only

- ☐ Move forward with a personal risk review or
- ☐ Decline personal risk review. Please provide the reason why you have declined-
-
- ☐ Move forward with fire and general review or
- ☐ Decline this offer. Please provide the reason why you have declined-

I/we understand that should my/our circumstances change before the loan(s) is repaid, I/we am responsible for continuing to make loan repayments.

In the event of my/our death, I/we understand that it will be my/our estates responsibility to make the loan repayments and or to pay off any loan balance.

CLIENT ACKNOWLEDGEMENT: I/we acknowledge that I/we have been provided a copy of my/our MyMoney Advisors Personal Disclosure Statement dated 17 June 2015 and my/our advisor has completed a Scope of Service & Engagement document for me/us.

Client Name:	Client Name:
Signature:	Signature:
Date:	Date:

Please print out these last two pages, use a pen to tick the applicable boxes and sign and date it. The banks do not accept digital signatures. All applicants must sign this form.

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