



You & Your Lifestyle X-Ray

Client Application Form



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Important: For the drop box options to work correctly please fill this form in using Adobe. Adobe Reader is free and can be downloaded at <https://get.adobe.com/reader/>. Alternatively, please fill it in and then print it out and scan and email it to us.



You & Your Lifestyle X-Ray

Personal Details

	First Client	Second Client						
Title	<input type="text"/>	<input type="text"/>						
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	<table border="1"> <tr> <td>Day</td> <td>Month</td> <td>Year</td> </tr> </table>	Day	Month	Year	<table border="1"> <tr> <td>Day</td> <td>Month</td> <td>Year</td> </tr> </table>	Day	Month	Year
Day	Month	Year						
Day	Month	Year						
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 personal	<input type="text"/>	<input type="text"/>						
Email Address work	<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 previous address history for the last 3 years

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	<input type="text"/>	<input type="text"/>
Status	<input type="text"/>	<input type="text"/>
Gross taxable income	<input type="text"/>	<input type="text"/>
Previous employment <i>* Please provide 3 years employment history</i>	Job Title Employers name Location of role Start date End date	Job Title Employers name Location of role Start date End date
Type	<input type="text"/>	<input type="text"/>
Status	<input type="text"/>	<input type="text"/>
Gross taxable income	<input type="text"/>	<input type="text"/>
	Job Title Employers name Location of role Start date End date	Job Title Employers name Location of role Start date End date
Type	<input type="text"/>	<input type="text"/>
Status	<input type="text"/>	<input type="text"/>
Goss taxable income	<input type="text"/>	<input type="text"/>
	Job Title Employers name Location of role Start date End date	Job Title Employers name Location of role Start date End date
Type	<input type="text"/>	<input type="text"/>
Status	<input type="text"/>	<input type="text"/>
Gross taxable income	<input type="text"/>	<input type="text"/>

Annual Income - From Paid Sources

	First Client	Second Client
Annual Salary/Wages	<input type="text"/>	<input type="text"/>
Employment Package <small>Vehicle Package/Insurance</small>	<input type="text"/>	<input type="text"/>
Commission <small>Monthly, Quarterly or Annually Paid</small>	<input type="text"/>	<input type="text"/>
Bonus <small>Received This Year</small>	<input type="text"/>	<input type="text"/>
Bonus <small>Received Last Year</small>	<input type="text"/>	<input type="text"/>
Investment Income <small>Dividends/Interest</small>	<input type="text"/>	<input type="text"/>
Benefits <small>WINZ/Working For Families</small>	<input type="text"/>	<input type="text"/>
Other (specify)	<input type="text"/>	<input type="text"/>
Flatmate room rent per week	<input type="text"/>	<input type="text"/>
Boarder income per week	<input type="text"/>	<input type="text"/>

Self employed income

	1 April 2021 - 31 March 2022	1 April 2020 - 31 March 2021
Shareholders salary	\$ <input type="text"/>	\$ <input type="text"/>
Net profit	\$ <input type="text"/>	\$ <input type="text"/>

Income - From Investment Properties

Property address - please provide the full address	Weekly gross rental income
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Living expenses - what are your living costs expected to be in your new home?

Property expenses - Owner occupied home	Frequency paid	Provide company name the account is held with
Council Rates	<input type="text"/>	<input type="text"/>
Body Corporate Levy	<input type="text"/>	<input type="text"/>
Residents Society Levy	<input type="text"/>	<input type="text"/>
House insurance	<input type="text"/>	<input type="text"/>
Lawn mowing / cleaner	<input type="text"/>	<input type="text"/>
Home operating expenses - Owner occupied home		
Power	<input type="text"/>	<input type="text"/>
Gas	<input type="text"/>	<input type="text"/>
Phone - landline	<input type="text"/>	<input type="text"/>
Internet	<input type="text"/>	<input type="text"/>
Water	<input type="text"/>	<input type="text"/>
Insurances		
Contents insurance	<input type="text"/>	<input type="text"/>
Vehicle insurance (1st vehicle)	<input type="text"/>	<input type="text"/>
Vehicle insurance (2nd vehicle)	<input type="text"/>	<input type="text"/>
Life & Income insurances	<input type="text"/>	<input type="text"/>
Medical insurance	<input type="text"/>	<input type="text"/>
Pet insurance	<input type="text"/>	<input type="text"/>
Other insurances	<input type="text"/>	<input type="text"/>
Other living costs		
Food - Groceries, Takeaways, Dining out	<input type="text"/>	<input type="text"/>
Petrol - Public Transport - Ubers/Taxis	<input type="text"/>	<input type="text"/>
Parking costs	<input type="text"/>	<input type="text"/>
Mobile phones	<input type="text"/>	<input type="text"/>
Music streaming service - Spotify...	<input type="text"/>	<input type="text"/>
Netflix, Neon, Sky TV, Apple etc	<input type="text"/>	<input type="text"/>
Other subscriptions - online & offline	<input type="text"/>	<input type="text"/>
Gym memberships	<input type="text"/>	<input type="text"/>
Sports memberships	<input type="text"/>	<input type="text"/>
Donations & Tithing	<input type="text"/>	<input type="text"/>
Childcare / Afterschool care	<input type="text"/>	<input type="text"/>
Child support	<input type="text"/>	<input type="text"/>
Private School Fees	<input type="text"/>	<input type="text"/>
Personal care - clothes, footwear, hairdressers...	<input type="text"/>	<input type="text"/>

If you have, or are purchasing investment properties or a bach please request the separate expense form for these.

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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	\$		\$	

Are you acting as a guarantor for any other liabilities or guaranteeing a loan for any other person(s)? Yes No

Notes

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 form



I/we give our My Money Adviser express authority to act on my/our behalf with all 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 products associated with this application.

I/we understand that our My Money Adviser does not charge us for these services, unless specifically agreed in writing in advance, but receives a commission from the product provider. The My Money Adviser is not an employee, agent, partner nor any joint venture partner of, nor does the My Money Adviser act on behalf of the lender or insurance provider.

Privacy Act 2020

I/we acknowledge that personal information collected in this form and in the course of my/our dealings with the My Money Adviser named in this application is collected initially for the purpose of assessing my/our application for:

- Home Loan Finance
- Restructure
- Refinance
- Fixed Rate requests
- Interest Only Roll Over requests
- Insurance

may be given to product providers at the recommendation of the My Money Adviser.

If my/our application is successful, I/we accept that the information will be used product providers for the purpose of administering the products, and my/our My Money Adviser for administering any ongoing commission payments to my/our My Money Adviser. If the My Money Adviser has an arrangement with the lenders/insurance providers that the lender will pay ongoing servicing commission over the term of the loan, the lender will periodically disclose the loan balances and loan information to the My Money Adviser.

I/we accept that the My Money Adviser, lenders and or insurance providers 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 lenders and or insurance providers will, from time to time, make the information available to the lenders 'home loan insurer' (if applicable) and to any person with whom the lenders and or insurance providers proposes to enter into contractual arrangements, any security, trustee and any assignee or potential assignee of the lender's rights (the recipients).

I/we accept that My Money Provider will from time to time make my personal information and other information on our records to:

- The Financial Markets Authority in accordance with various Act and Regulations
- Any Government Party who has the right by law to see this
- Any contractor engaged by us for the purposes of Auditing and Compliance.

The name and address of the My Money Adviser that will hold this information is:

Name:	Stephen Robertson – FSP 332966 Registered Financial Adviser
Company Name:	Frontier Services Ltd – 4796459 trading as My Money
Address:	139 Stonefields Ave, Stonefields, Auckland 1072
Contact Details:	stephen@mymoney.net.nz Mob 027 5408900

I/we understand that I/we are not required by law to provide any personal information to the My Money Adviser, but any failure to do so might prejudice any chances of obtaining home loan finance/insurance products.

I/we authorise the Lenders, the Recipients and the Insurance providers:

- 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 My Money Adviser, the Lenders, the Recipients and the Insurance providers.
- To disclose my/our personal information to the My Money Adviser 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.
- 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 My Money Adviser, the Lenders, the Recipients and the Insurance providers 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 My Money Adviser, the Lenders, the Recipients and the Insurance providers to provide my/our personal information to its customers using their credit reporting services.
- To use the services of their credit reporting agencies in the 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.
- To give information to credit reporting agencies about my/our default in any payment obligations.
- The credit reporting agencies of the My Money Adviser, the Lenders, the Recipients and the Insurance providers 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 2020 I/we have the right to request access to and correction of any personal information held by the My Money Adviser.

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

- I/we confirm the I/we will be able to meet all legal and registered valuation costs.
- I/we are **not** registered for GST and will **not** be with respect to any of the security properties.
- 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 have been offered the option to review my/our **personal risk insurance situation** by my/our My Money Adviser and have decided to **(please tick accept or decline):**

- I/we acknowledge that as part of the intended financing/insurance transaction that I/we should review my/our personal risk insurance plan.
- Accept** a Personal Risk Insurance review
- Decline** a Personal Risk Insurance review

If you have chosen to decline a review, please provide the reason why:

I/we have been offered the option to review my/our **personal asset insurance situation** (House, Contents, Vehicles...) by my/our My Money Adviser and have decided to **(please tick accept or decline):**

- Accept** an Asset Insurance review
- Decline** an Asset Insurance review

If you have chosen to decline a review, please provide the reason why:

I/we understand that should my/our circumstances change before the loans are repaid; I/we are responsible for continuing to make the 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 Acknowledgment: I/we acknowledge that I/we have been provided a copy of my/our My Money Advisers Personal Disclosure Statement dated 17 June 2015 and my/our Adviser has completed a Scope of Service & Engagement document for me/us.

Clients Name:	Clients Name:
Signature:	Signature:
Dated:	Dated:

IMPORTANT:

- **Please print out all three pages.**
- **This form needs to be completed using a pen to tick the applicable boxes on page two and to sign and date it above.**
- **The Banks do not accept digital signatures or copy & paste signatures. You must use an actual pen to sign the paper form.**
- **All applicants must sign this form.**