



MY MONEY

MORTGAGE & FINANCIAL ADVISERS

You & Your Lifestyle X-Ray

Client Application Form



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You & Your Lifestyle X-Ray

Personal Details

	First Client	Second Client
Title	Please select title	Please select title
Surname		
First Name		
Middle Name(s)		
Preferred Name		
Date of Birth	Day Month Year	Day Month Year
Gender	☐ Male ☐ Female	☐ Male ☐ Female
Country of Birth		
New Zealand Residency Held	☐ Yes ☐ No	☐ Yes ☐ No
Marital Status	Choose-	Choose-
Work/Business Phone		
Mobile Phone		
Email Address personal		
Email Address work		
Current Residential Address		
Suburb		
City/Town		
Date moved in		
I am currently	Choose-	Choose-
Rent amount & frequency		
Postal address if different		
from physical address		

Address Details

Previous address history for no less than 3 years

First Client	Second Client
Street name and no Suburb Town Country Date moved in Date moved out Choose-	Street name and no Suburb Town Country Date moved in Date moved out Choose-
Street name and no Suburb Town Country Date moved in Date moved out Choose-	Street name and no Suburb Town Country Date moved in Date moved out Choose-
Street name and no Suburb Town Country Date moved in Date moved out Choose-	Street name and no Suburb Town Country Date moved in Date moved out Choose-
Street name and no Suburb Town Country Date moved in Date moved out Choose-	Street name and no Suburb Town Country Date moved in Date moved out Choose-

Dependants - please enter each child 's details once

First Name	Dependant 1	First Name	Dependant 2
Surname		Surname	
Gender	☐ Male ☐ Female	Gender	☐ Male ☐ Female
Date of Birth	Date Month Year	Date of Birth	Date Month Year
First Name	Dependant 3	First Name	Dependant 4
Surname		Surname	
Gender	☐ Male ☐ Female	Gender	☐ Male ☐ Female
Date of Birth	Date Month Year	Date of Birth	Date Month Year

Employment

First Client

Current job title

Employers name

Start date

Location of role

Gross taxable income \$

Bonus paid last 12 months? \$

Bonus paid previous year? \$

Income type Choose from the list

Status Choose from the list

Do you have a work vehicle available for personal use?

☐ Yes ☐ No

Does work provide you with a mobile phone that you can use for personal use?

☐ Yes ☐ No

Do you get reimbursed for expenses?

☐ Yes ☐ No

We must provide the banks with three years worth of employment history.

Previous role

Job title

Employers name

Start date

End date

Location of role

Gross taxable income

Income type Choose from list

Status Choose from list

Previous role

Job title

Employers name

Start date

End date

Location of role

Gross taxable income

Income type Choose from list

Status Choose from list

Previous role

Job title

Employers name

Start date

End date

Location of role

Gross taxable income

Income type Choose from list

Status Choose from list

Second Client

Current job title

Employers name

Start date

Location of role

Gross taxable income \$

Bonus paid last 12 months? \$

Bonus paid previous year? \$

Do you have a work vehicle available for personal use?

☐ Yes ☐ No

Does work provide you with a mobile phone that you can use for personal use?

☐ Yes ☐ No

Do you get reimbursed for expenses?

☐ Yes ☐ No

We must provide the banks with three years worth of employment history.

Previous role

Job title

Employers name

Start date

End date

Location of role

Gross taxable income

Income type Choose from list

Status Choose from list

Previous role

Job title

Employers name

Start date

End date

Location of role

Gross taxable income

Income type Choose from list

Status Choose from list

Previous role

Job title

Employers name

Start date

End date

Location of role

Gross taxable income

Income type Choose from list

Status Choose from list

Annual Income - From Paid Sources

	First Client	Second Client
Annual 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		
Other (specify)		
Flatmate room rent per week		
Boarder income per week		

Self employed income

	1 April 2025 - 31 March 2026	1 April 2024 - 31 March 2025
Shareholders salary	\$	\$
Net profit	\$	\$

Income - From Investment Properties

Property address - please provide the full address	Weekly gross rental income

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	Monthly	
Body Corporate Levy	Monthly	
Residents Society Levy	Monthly	
House insurance	Monthly	
Lawn mowing / cleaner	Monthly	

Home operating expenses - Owner occupied home

	Frequency paid	Provide company name the account is held with
Power	Monthly	
Gas	Monthly	
Phone - landline	Monthly	
Internet	Monthly	
Water	Monthly	

Insurances

	Frequency paid	Provide company name the account is held with
Contents insurance	Monthly	
Vehicle insurance (1st vehicle)	Monthly	
Vehicle insurance (2nd vehicle)	Monthly	
Life & Income insurances	Monthly	
Medical insurance	Monthly	
Pet insurance	Monthly	
Other insurances	Monthly	

Other living costs

	Frequency paid	Provide company name the account is held with
Groceries - Cost to eat at home every day only	Weekly	
Pet Food	Fortnightly	
Petrol	Weekly	
Electric Vehicle Charging & RUC	Weekly	
Parking costs related to work	Monthly	
Buses, Trains, Ubers, Taxis to get to work	Monthly	
Mobile phones	Monthly	
Childcare / Afterschool care & Child support	Monthly	
Private School Fees - not voluntary contributions	Monthly	
Personal care - clothes, footwear, hairdressers...	Monthly	
Donations - regular set payments only	Weekly	
Tithing - provide name of organisations Ongoing	Monthly	
fixed expenses - storage shed, boat etc	Monthly	
Subscriptions - Spotify, Netflix, NZ Herald etc	Monthly	

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



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Assets

Properties - please provide the full address	Value - Market, RV or S&P	Ownership Individual's name or Entity name
1	\$	
2	\$	
3	\$	
4	\$	
5	\$	

Cash Funds - Bank name funds held at & accounts open with	Value	Ownership Individual's name or Entity name
1	\$	
2	\$	
3	\$	

Shares - name of provider	Value	Ownership Individual's name or Entity name
1	\$	
2	\$	
3	\$	

Vehicles - include Year, Make & Model	Value	Ownership Individual's name or Entity name
1	\$	
2	\$	
3	\$	

Other Vehicles - Boats, Motorbikes, Caravans etc	Value	Ownership Individual's name or Entity name
1	\$	
2	\$	
3	\$	

Furniture & personal effects - Furniture, Appliances, Clothing, Jewellery, Tools, Art Collections etc	Combined total value	Ownership Individual's name or Entity name
1	\$	

Superannuation & KiwiSaver - Providers name & type	Value	Ownership Individual's name or Entity name
1	\$	
2	\$	

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

Total Assets	\$ 0.00
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Please ensure that you enter numbers only into the calculation fields below eg- 100000 not 100,000



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Liabilities

Overdrafts - Banks	Limit	Outstanding Balance	Monthly Repayments	Ownership Individual's name or Entity name
1	\$	\$	\$	
2	\$	\$	\$	

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

Afterpay, Klarna, Zip etc	Limit	Outstanding Balance	Monthly Repayments	Ownership Individual's name or Entity name
1	\$	\$	\$	
2	\$	\$	\$	

Student Loans (all countries) - Lenders name	Limit	Outstanding Balance	Monthly Repayments	Ownership Individual's name or Entity name
1	\$	\$	\$	
2	\$	\$	\$	

Other Liabilities - Personal loans, Vehicle loans, IRD tax, Family loans, Business loans etc	Limit	Outstanding Balance	Monthly Repayments	Ownership Individual's name or Entity name
1	\$	\$	\$	
2	\$	\$	\$	

Home Loans - Bank or Lender	Limit	Outstanding Balance	Monthly Repayments	Ownership Individual's name or Entity name
1	\$	\$	\$	
2	\$	\$	\$	
3	\$	\$	\$	
4	\$	\$	\$	
5	\$	\$	\$	

Total Liabilities	\$ 0.00	\$ 0.00	\$ 0.00
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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.

I/We confirm that the information we have provided in this application form is correct as at the date noted below.

Clients name:	Clients name:
Signature:	Signature:
Dated:	Dated:

Both applicants are required to sign this document.