

# PERSONAL LOAN APPLICATION

## Applicant Details – Section A

If you are an existing National Bank customer, please enter your Customer Number and any recent changes to information in Section A. Then go to Section B. Otherwise, please complete all sections.

Customer Number:

Mr  Mrs  Miss  Ms  Other

First Name:

Last Name:

Residential Address – not a P O Box Number

Street:

Suburb:  City:

Postcode:

Postal Address – if different from residential

Street:

Suburb:  City:

Postcode:

Home Phone:

Mobile Phone:

Fax:

Email Address:

## Applicant Details – Section B

Are you a NZ citizen or permanent NZ resident? Yes  No

If No advise expiry date of Visa/Work Permit:

Where do you live? With Family  Renting  Boarding

Own Home (with home loan)  Own Home (fully paid/freehold)  Time at current address:

Other:

Previous Residential Address – if at current residential address less than 3 years

Street:

Suburb:  City:

Postcode:  Time there:

Date of Birth:

Number of Dependents:  Ages:

Current Occupation:

Full-time  Part-time  Self-employed

Employer's Name:

Employer's Address:

Suburb:  City:

Phone:

How long have you worked here?:

Previous Occupation/Employer:

If current employment is less than 3 years:

How long did you work there?:

## Joint Applicant Details – Section A

If you are an existing National Bank customer, please enter your Customer Number and any recent changes to information in Section A. Then go to Section B. Otherwise, please complete all sections.

Customer Number:

Mr  Mrs  Miss  Ms  Other

First Name:

Last Name:

Residential Address – not a P O Box Number

Street:

Suburb:  City:

Postcode:

Postal Address – if different from residential

Street:

Suburb:  City:

Postcode:

Home Phone:

Mobile Phone:

Fax:

Email Address:

## Joint Applicant Details – Section B

Are you a NZ citizen or permanent NZ resident? Yes  No

If No advise expiry date of Visa/Work Permit:

Where do you live? With Family  Renting  Boarding

Own Home (with home loan)  Own Home (fully paid/freehold)  Time at current address:

Other:

Previous Residential Address – if at current residential address less than 3 years

Street:

Suburb:  City:

Postcode:  Time there:

Date of Birth:

Number of Dependents:  Ages:

Current Occupation:

Full-time  Part-time  Self-employed

Employer's Name:

Employer's Address:

Suburb:  City:

Phone:

How long have you worked here?:

Previous Occupation/Employer:

If current employment is less than 3 years:

How long did you work there?:

**Statement of Position** (current financial position before lending application is assessed, please combine totals for joint applicants)

**Liabilities**

National Bank Loans	\$		\$	
Other Loans	\$		\$	
National Bank Overdrafts	\$		\$	
Other Bank Overdrafts	\$		\$	
Credit/Store Cards	Number	<input type="text"/>	\$	
Paid off in full each month	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Hire Purchases	Total Number	<input type="text"/>	\$	
Other Liabilities (please specify) e.g. tax owing, overdue a/cs, private or student loans, guarantees				
<input type="text"/>			\$	
<b>Total Liabilities (A)</b>			\$	

**Assets**

National Bank Deposits	\$	
Other Deposits	\$	
Other Cash Assets (please specify) e.g. share, bonds, managed funds		
<input type="text"/>		\$
Number of Vehicles	<input type="text"/>	\$
Total Property Assets		\$
Other Assets (excluding personal and household effects) e.g. boat, caravan, jetski, superannuation		
<input type="text"/>		\$
<b>Total Assets (B)</b>		\$
<b>Less Total Liabilities (A)</b>		\$
<b>Surplus/Deficit (B-A)</b>		\$

**Proposed Monthly Budget** (as it will be if the loan is approved, please combine totals for joint applicants)

**Monthly Expenses**

Proposed repayments for this loan	\$		PAID PERIOD
Existing National Bank Loan Repayments	\$		PAID PERIOD
Other Institution Loan Repayments	\$		PAID PERIOD
Credit/Store Cards Payments	\$		PAID PERIOD
Hire Purchase/Lease Payments	\$		PAID PERIOD
Other Expenses (please specify) e.g. child care/support, private loans, tax			
<input type="text"/>			\$
<b>Rent/Board</b>			
\$		x (52 weeks ÷ 12 months)	\$
<b>Living Expenses</b> (including utilities, car expenses, rates, insurance, food, entertainment, superannuation/retirement savings)			
<input type="text"/>			\$
<b>Total Monthly Expenses (C)</b>			\$

	Applicant	Joint Applicant
Gross Annual Income	\$	\$
Paid	Monthly	<input type="checkbox"/>
	Fortnightly	<input type="checkbox"/>
	Weekly	<input type="checkbox"/>
Are salaries direct credited?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Government Student Loan	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

	Applicant	Joint Applicant
Monthly Income		
Salary/Wages after tax	\$	\$
Net Rental Income		
\$	x (52 weeks ÷ 12 months)	\$ x 0.75
Other Regular Net Income (e.g. interest, dividends, part-time work)	\$	\$
<b>Total Net Monthly Income (D)</b>		
<b>Less Total Monthly Expenses (C)</b>		
<b>Uncommitted Income (D-C)</b>		

The information that I have provided on and with this application is true, correct and complete

\_\_\_\_\_  
Applicant 1  
Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Applicant 2  
Signature

Date: \_\_\_\_\_