



Lending Application

Our aim is to make sure we understand what you want to achieve. Your answers will enable us to help you with your borrowing. Details provided in this form may require further verification.

If this is a joint application, one person needs to answer every question. The other person only needs to fill in the parts where any answers are different. If there are more than two of you, just fill in an extra application.

What do you need lending for?

Select one

☐ Personal needs

☐ Business needs

Select all that apply

☐ Buy a house/property

☐ For cashflow

☐ Build a house/property

☐ For business expansion/acquisition

☐ Renovate

☐ Buy a property

☐ Buy a car

☐ Buy a vehicle

☐ Buy a boat

☐ Buy equipment

☐ Debt consolidation

☐ Other DESCRIPTION

☐ Holiday

☐ Wedding

☐ Switch my home loan to Westpac

☐ Other DESCRIPTION

Purchase price/cost of project \$

Lending required \$

Deposit (if applicable)

☐ Personal savings

☐ KiwiSaver

☐ Subsidy proceeds of sale

☐ Other

New property being purchased (if applicable)

☐ Owner occupied or ☐ Investment property

Address (if unknown, just write town/city) NUMBER & STREET

SUBURB

TOWN/CITY

POSTCODE

☐ House

☐ Apartment

m²

☐ Farm/Lifestyle

hectares

☐ Vacant land – serviced

☐ Vacant land – non serviced

☐ Commercial DESCRIPTION

☐ Other DESCRIPTION

A. Your details

Please confirm your personal details

First customer

Name

FIRST

MIDDLE

LAST

Mr

Mrs

Miss

Ms

Other

PLEASE SPECIFY

Date of birth

DD / MM / YYYY

Current Address

NUMBER & STREET

SUBURB

TOWN/CITY

POSTCODE

Living arrangement(s)

Owner occupier

Renter/boarder

Other

Time at current address

YEARS

MONTHS

Time at previous address (if at current address for less than 6 months)

YEARS

MONTHS

Please confirm you consent to Westpac New Zealand sending you disclosure documents electronically. (e.g. by email).

Yes

No

Email

Phone

MOBILE

HOME

WORK

New Zealand Permanent Resident/Citizen

Yes

No

Occupation

Employer

Time at current employer

YEARS

MONTHS

Time at previous employer (if at current employer for less than 6 months)

YEARS

MONTHS

Second customer

Name

FIRST

MIDDLE

LAST

Mr

Mrs

Miss

Ms

Other

PLEASE SPECIFY

Date of birth

DD / MM / YYYY

Current Address (if different)

NUMBER & STREET

SUBURB

TOWN/CITY

POSTCODE

Living arrangement(s)

Owner occupier

Renter/boarder

Other

Time at current address

YEARS

MONTHS

Time at previous address (if at current address for less than 6 months)

YEARS

MONTHS

Please confirm you consent to Westpac New Zealand sending you disclosure documents electronically. (e.g. by email).

Yes

No

Email

Phone

MOBILE

HOME

WORK

New Zealand Permanent Resident/Citizen

Yes

No

Occupation

Employer

Time at current employer

YEARS

MONTHS

Time at previous employer (if at current employer for less than 6 months)

YEARS

MONTHS

B. Children or dependents

Name

Date of birth

DD / MM / YYYY

Name

Date of birth

DD / MM / YYYY

Name

Date of birth

DD / MM / YYYY

Name

Date of birth

DD / MM / YYYY

A person who has dependents has the responsibility for the part-time or full-time care of a child, children or other dependent adults in a household who are unable to live independently

C. Existing assets

Property or land address

Owner

Value

Property offered as security

NUMBER & STREET

SUBURB

TOWN/CITY

\$

YesNo

NUMBER & STREET

SUBURB

TOWN/CITY

\$

YesNo

NUMBER & STREET

SUBURB

TOWN/CITY

\$

YesNo

NUMBER & STREET

SUBURB

TOWN/CITY

\$

YesNo

Vehicle(s)/boat

Value

DESCRIPTION E.G. YEAR / MAKE / MODEL

\$

DESCRIPTION E.G. YEAR / MAKE / MODEL

\$

DESCRIPTION E.G. YEAR / MAKE / MODEL

\$

Investment/assets (KiwiSaver, shares, savings, personal belongings, employer superannuation schemes)

Owner

Value

DESCRIPTION

\$

DESCRIPTION

\$

DESCRIPTION

\$

DESCRIPTION

\$

DESCRIPTION

\$

DESCRIPTION

\$

D. Existing liabilities

Note: To cease means this loan or expense will no longer continue once the loan has been granted.

Loan provider

To cease

Repayments

Frequency

Balance

Limit

TYPE OF LOAN

NoYes

\$

\$

\$

Interest rate

Interest only term

Loan term

Loan provider

To cease

Repayments

Frequency

Balance

Limit

TYPE OF LOAN

NoYes

\$

\$

\$

Interest rate

Interest only term

Loan term

Loan provider

To cease

Repayments

Frequency

Balance

Limit

TYPE OF LOAN

NoYes

\$

\$

\$

Interest rate

Interest only term

Loan term

Business loan/personal loan/hire purchase

To cease

Repayments

Frequency

Balance

Limit

TYPE OF LOAN

NoYes

\$

\$

\$

Interest rate

Interest only term

Loan term

TYPE OF LOAN

NoYes

\$

\$

\$

Interest rate

Interest only term

Loan term

Credit card/store card/Buy Now Pay Later/overdraft	To cease	Balance	Limit		
DESCRIPTION	<input type="radio"/> No <input type="radio"/> Yes	\$	\$		
DESCRIPTION	<input type="radio"/> No <input type="radio"/> Yes	\$	\$		
DESCRIPTION	<input type="radio"/> No <input type="radio"/> Yes	\$	\$		
Other (Student loans, tax, etc)	To cease	Repayments	Frequency	Balance	Limit
DESCRIPTION	<input type="radio"/> No <input type="radio"/> Yes	\$		\$	\$
DESCRIPTION	<input type="radio"/> No <input type="radio"/> Yes	\$		\$	\$

Alongside your application, please supply your most recent statement for any non-Westpac liabilities.
For any debts you wish to consolidate, please provide the most recent three months of statements.

E. Guarantees

If you are a guarantor for any other loans, please complete this section.

Borrower name

Type of guarantee

☐ Unlimited
☐ Limited

Guarantee amount (if limited) \$

F. Income

Please circle the option.

	First customer			Second customer				
Income	Amount	Before deductions	After deductions	Frequency	Amount	Before deductions	After deductions	Frequency
Salary/wages	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>	
Benefits (e.g. working for families)	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>	
Self-employed/business income	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>	
Overtime and allowances	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>	
Commissions	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>	
Pension/Regular annuity	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>	
New Zealand Superannuation	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>	
Interest/Dividends/other investment	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>	
Child Maintenance/Support	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>	
Rental income	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>	
Boarders/flatmates	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>	
Offshore income	\$	<input type="radio"/>	<input type="radio"/>		\$	<input type="radio"/>	<input type="radio"/>	

G. Expenses

Fixed commitments	Amount	To cease	Frequency
Rent/board	\$	<input type="radio"/> No <input type="radio"/> Yes	
Child/Support maintenance	\$	<input type="radio"/> No <input type="radio"/> Yes	
Owner occupied property rates/insurance/body corporate	\$	<input type="radio"/> No <input type="radio"/> Yes	
Investment property rates/insurance/body corporate	\$	<input type="radio"/> No <input type="radio"/> Yes	
Superannuation contributions (self contribution)	\$	<input type="radio"/> No <input type="radio"/> Yes	
Vehicle/boat/other insurance	\$	<input type="radio"/> No <input type="radio"/> Yes	
Private school/education	\$	<input type="radio"/> No <input type="radio"/> Yes	
Contents insurance	\$	<input type="radio"/> No <input type="radio"/> Yes	
Life/trauma/health/income/other insurance	\$	<input type="radio"/> No <input type="radio"/> Yes	
Other fixed commitments (court fines/judgments etc)	\$	<input type="radio"/> No <input type="radio"/> Yes	

Essential living costs

	Amount	To cease	Frequency
Food and groceries (e.g. supermarkets, food stores, takeaways)	\$	<input type="radio"/> No <input type="radio"/> Yes	
Transport/vehicle running costs (e.g. petrol, WOF, registration)	\$	<input type="radio"/> No <input type="radio"/> Yes	
Power/gas/water/internet/phone	\$	<input type="radio"/> No <input type="radio"/> Yes	
State education/childcare	\$	<input type="radio"/> No <input type="radio"/> Yes	
Required medical costs	\$	<input type="radio"/> No <input type="radio"/> Yes	
Clothing/personal services (e.g. haircuts)	\$	<input type="radio"/> No <input type="radio"/> Yes	
Other	\$	<input type="radio"/> No <input type="radio"/> Yes	

Other necessary recurring expenses

Please include other non-discretionary, regular, or recurring payments or expenses that you will always pay.

	Amount	Frequency
Regular donations for example donations, tithings, sponsorships	\$	
Payments to support family members or the community	\$	
Other necessary recurring expenses	\$	

H. Changes in financial circumstances

Are there any likely changes to your income or expenses in the next 12 months? ☐ Yes ☐ No

Likely changes may include but are not limited to any plans to take parental leave, travel, study, take early retirement or a change in living situation.

If yes, please describe what the changes in your income or expenses will be and how long they will be impacted for:

DESCRIPTION:

I. Insurance

As part of your banking solution it's important to consider how you will protect yourself, your assets and your family, if the unexpected happens. Westpac can discuss this with you and provide you with information, to help you protect what's important.

- ☐ I would like to discuss my insurance needs
- ☐ I already have adequate cover in place to protect my assets and family.

J. Your statement

I/We understand that:

- Westpac has a Privacy Policy which explains how Westpac collects, stores, protects and uses my/our personal information. The Westpac Privacy Policy applies to the information I/we provide in relation to this application and is available at [westpac.co.nz](https://www.westpac.co.nz).
- 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 have the right to access and correct this information subject to the provisions of the Privacy Act 2020. This information will also be referred to as a record of the interview with me/us during which this information is collected.
- Westpac may communicate with me/us by fax, phone, and/or electronically (for example, by email) and may accept telephone, facsimile, electronic or other instructions in the course of my/our relationship with Westpac. However, Westpac:
 - Is not obliged to accept them; and
 - Will not be liable to you or any other party if the instructions are unauthorised, forged or fraudulently given and Westpac could not reasonably have detected that from the instructions received.

Where I/we wish to apply for finance:

- I/we acknowledge that all applications for finance are subject to Westpac's applicable lending criteria.
- I/we certify that all information supplied in this application is true, correct and complete in every respect.
- I/we certify that all information held by Westpac in relation to my/our income and expenses reflects all of my/our income and/or likely expenses. I/we do not have any further information (including, e.g., information that may be held in accounts that I/we hold with other banks) relating to my/our income and/or expenses that has not been disclosed to Westpac.
- I/we authorise Westpac to make all necessary enquiries (now or in the future) 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 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 databases and may disclose any information 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 acknowledge that if I/we apply for a Westpac credit card that earns rewards Westpac may disclose and exchange any information held about me/us now or in the future to any party associated with a rewards programme for the purposes of administration of the applicable rewards programme, provision of related services and for marketing and research purposes.

I/We acknowledge and agree that:

- If I/we apply for a Westpac Balance Transfer, this is subject to Westpac approval. Westpac has the right to refuse any transfers. Westpac will only transfer the debit balance as advised. Interest will be charged on a daily basis from the date of transfer, where applicable.
- If my/our application is approved, I/we will be bound by any terms and conditions applicable to any products or services provided to me/us by Westpac, and Westpac's General Terms and Conditions, if applicable. Copies of Westpac's General Terms and Conditions and any applicable product (or service) specific terms and conditions brochures are available at any Westpac branch or online at [westpac.co.nz](https://www.westpac.co.nz).
- If my/our application for a credit card is approved, then I/we agree that as soon as I activate my card, I will be deemed to have agreed to the Credit Card Conditions of Use for the applicable card, the welcome letter Westpac sends me and the 'Credit and Debit card service fees' section of the Transaction and Service Fees brochure, which will make up my agreement with Westpac.

Confirmation of Identity

- Westpac is required by law to verify the identity of its 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, citizenship certificate.

K. Signature

Signature first customer

Date DD / MM / YYYY

Signature second customer

Date DD / MM / YYYY

What you need to apply.

So we can check the loan meets your needs and is affordable for you, we require details of your income, proof of deposit, the amount you want to borrow, your expenses and the property details, if you have them.

We have created the list below with a bit more detail that outlines what you should provide, to help get your application sorted as quickly as possible.

If you're new to Westpac

- We will need to verify your identification and proof of your current address. Read more about acceptable forms of identification and address verification.

Amount you want to borrow and what the loan is for

- For example, to buy a home, build a new home or buy an investment property.

Property details

- The type of home you're looking to purchase or if you've already made an offer to purchase a property, we'll need to see your signed sale and purchase agreement.

Deposit

- This could be from savings, KiwiSaver, other funds, or gifts.

Income

- If you are a salary or wage earner, you will need to provide one or more of the following: transaction records such as bank statements, certified transaction lists, categorised income and expenses reports, or payslips, employment contract/letter or income tax assessments. If you are self-employed, you will need to provide your latest financial statements or your recent IR3B, IR4 and IR10 for business income or IR3 for personal income for the latest 12 months or the last financial year confirming annual gross income.

Expenses

- Please provide details of your food and groceries, clothing/personal expenses, transport/vehicle running costs, power/gas/water/internet/phone, state education/childcare, required medical expenses and other essential living costs. Additionally, we may also need a proof of your rent/board, child support/maintenance, rates/property insurance/body corporate, superannuation contributions, private school/education, personal insurances and other fixed commitments.
- If you have a home loan or personal loan elsewhere, we'll need either bank statements or loan agreement/documents that show your current loan balance, loan limit, remaining loan term, loan interest rate, and current loan repayment amounts and frequency.
- For any other debt, such as student loans, hire purchases, Buy Now Pay Later or credit cards, we'll need statements from the finance company or provider.