

# Loan Application Authorisation



I/We the named Borrower(s) hereby make application to TSB Bank for financial Facilities ("the Facilities").

Borrower(s)

Covenantor(s)

## Privacy Act 1993

Pursuant to the Privacy Act 1993:-

1. I/We acknowledge that the personal information contained in the Application has been collected by TSB Bank ("the Bank") for the assessment of my/our application for the Facilities from the Bank.
2. I/We consent to the Bank giving that personal information to a mortgage insurer and/or credit card repayment insurer for the purposes of obtaining Lenders' Mortgage Insurance and/or credit card repayment insurance if I/we have requested such insurance.
3. I/We consent to the Bank or its authorised agents and any mortgage or credit card repayment insurer:
  - giving personal information about me/us to; or
  - collecting personal information about me/us from;any persons deemed necessary by the Bank or the mortgage or credit card repayment insurer and authorise all such persons to provide such information requested for the purposes of:
  - assessing the application for the Facilities;
  - assessing an application by the Bank for Lenders' Mortgage Insurance or credit card repayment insurance;
  - providing the Bank with (if requested) Lenders' Mortgage Insurance or credit card repayment insurance;
  - making or reporting any claim by the Bank or the mortgage insurer or credit card repayment insurer relating to the Facilities; or
  - administering the Facilities provided by the Bank or securities provided by me/us in favour of the Bank.

## Personal Information Rights Statement

Pursuant to the provisions of the Privacy Act 1993, the Bank hereby makes you aware of the following points in respect of information about you which you are now providing or which the Bank or its authorised agents or its mortgage insurer or credit card repayment insurer may now or at any time in the future hold:

1. The Bank may require to use the information obtained for use by other departments or divisions of the Bank including (but not by way of limitation) Marketing, TSB Realty, Lending, VISA, Foreign Exchange and marketing/underwriting companies engaged by the Bank or in association with the Bank for product promotions by Direct Mail, Telemarketing or other Direct Marketing activities.
2. The Bank may wish to seek your views on the services and products it offers. To this end, the Bank may provide appropriate information to reputable marketing/underwriting companies engaged by the Bank.
3. The Bank will ensure that information about you is held securely and will not, except for the above purposes or as authorised by you, when required or authorised by law, disclose the information to any person.
4. The Privacy Act 1993 gives you the right to see and correct information about you held by the Bank, its authorised agents and its mortgage insurer or credit card repayment insurer.

## Right of cancellation – payment of expenses

I/We agree that if I/we exercise my/our right under section 27 of the Credit Contracts and Consumer Finance Act 2003 to cancel any consumer credit contract entered into recording the terms of any of the Facilities, I/we will pay to TSB Bank a Loan Cancellation Fee.

## Goods and Service Tax (GST)

I/We certify, that I/we am/are: (Delete as appropriate)

- Registered for GST under IRD number
- Not registered for GST purposes and undertake to immediately advise the Bank should we become so, or transfer property to, a GST registered party

## Your Declaration

I/We disclose that the particulars and information on the submitted Application are true and correct and that they reflect the financial positions of me/us at today's date and that no information has been withheld that might affect the Bank's decision on this application.

I/We certify that I am/we are not undischarged bankrupt(s), or liable under any proceedings under the Insolvency Act 2006 and its amendments.

I/We certify that I/we have not been committed or convicted of any criminal or traffic offence that may inhibit an insurer from providing insurance cover against a specific security item as required by the Bank.

**Club/Society Declaration**

I/We certify that we have handed the Bank an up to date copy of the Rules/Constitution of the Club/Society and I/we remain the duly appointed Officers of the Club/Society, as designated in the Application. I/We certify that by resolution of a legally constituted meeting of the Club/Society authority was granted to submit the Application to the Bank and a copy of the relevant minutes of the meeting is presented herewith. I/We certify that the Club/Society is not subject to any legal or liquidation proceedings.

**Authorisation**

I/We authorise loan payments to be deducted from my/our Bank account. I/We authorise the Bank to pay to the Solicitor/Firm nominated by us in the Application, the proceeds of the loan or such lesser amount as they shall request in writing. I/We agree to the terms of the Privacy Act 1993 as listed above, which I/we have read and understood.

**Acknowledgement**

I/We acknowledge that:

- Any offer of loan facilities, whether the property is inspected or not, gives no approval or warranty express or implied as to the condition or value of the property.
- If I/we wish to check the value or condition of the property I/we will arrange for an independent inspection or valuation of the property.

Signed by the applicant(s):

Borrower(s) \_\_\_\_\_ Date \_\_\_\_\_

Covenantor (s) \_\_\_\_\_ Date \_\_\_\_\_

**Office use only**

Loan Approved/Recommended and submitted to Lending

Consultant \_\_\_\_\_ Date \_\_\_\_\_

# Declaration of Credit Purpose

(Pursuant to section 14 of the Credit Contracts and Consumer Finance Act 2003)

To: **TSB Bank Limited**

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

I/We \_\_\_\_\_ and \_\_\_\_\_

("Borrower(s)")

declare that the credit referred to in the Loan Application dated on or about the date of this Declaration, which is to be provided to me/us by TSB Bank Limited:

[tick one]

- is being obtained primarily for business or investment purposes (or for both purposes),
- is being obtained primarily for personal, domestic, or household purposes,

and that

[tick one]

- I/we am/are not registered for Good and Services Tax (GST).
- I/we am/are registered for Goods and Services Tax (GST). 

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I/We confirm that I/we have read and understood this Declaration.

**SIGNED** by the Borrower(s): \_\_\_\_\_

## Insurance Declaration

### House Insurance

It is a requirement that your house is insured for replacement value prior to your loan being advanced. TSB Bank can contact you and arrange the appropriate cover over the phone.

- Yes, I/we would like to be contacted about house insurance, please arrange for a consultant to contact me/us.

### Loan Insurance

Loan insurance is not a mandatory requirement, however we do recommend that suitable cover is undertaken to minimise financial risk, in the event of redundancy, bankruptcy, permanent or temporary disability and death.

- Yes, I/we are interested in finding out more information about loan insurance. Please arrange for someone to contact me/us.
- No, I/we am/are not interested in loan insurance.

Detailed product information is available by visiting the Bank's website [www.tsbbank.co.nz](http://www.tsbbank.co.nz), under the "Home Loans" heading.

**SIGNED** by the Borrower(s): \_\_\_\_\_

# Loan Application Form

## Your personal details

(1) Mr/Ms/Mrs/Miss	First names	Surname	Date of birth	/	/	/
(2) Mr/Ms/Mrs/Miss	First names	Surname	Date of birth	/	/	/
Marital Status		Number of Dependants	Home phone	(	)	
Address	Street	Suburb	Work phone	(	)	
	City	Postcode	Mobile phone	(	)	
Postal address (IF DIFFERS FROM ABOVE ADDRESS)			Fax	(	)	
Occupation	Employer	Position Held	Period			
	Employer	Position Held	Period			

## Borrowing purpose

<input type="checkbox"/> Home Loan (Realty Firm)	(Attach S&P Agreement)	<input type="checkbox"/> Lifestyle Purchase (detail)	
<input type="checkbox"/> Refinance		<input type="checkbox"/> Other	
Cash contribution	\$	Purchase Price	\$
TSB Bank Borrowing	\$	Legal Costs	\$
Other	\$	Other	\$
	\$		\$
	\$		\$

## Loan facilities sought

Instalment/Table	Interest Rate - Variable / Fixed	years	\$	Term	Years
Instalment/Table	Interest Rate - Variable / Fixed	years	\$	Term	Years
Existing TSB Bank Borrowings			\$		
<b>Total</b>			<b>\$</b>		
Repayments	Frequency	on (day/date)			
	Increase per annum	\$	OR	%	

## Revolving Credit

Amount	\$	<input type="checkbox"/> Cash Flow Card Required <small>Complete Application Form</small>	<input type="checkbox"/> HomeBank Access Required <small>Complete Application Form</small>
Repayment:	<input type="checkbox"/> Interest Capitalise - charged on the last calendar date of each month	<input type="checkbox"/> Interest set off	
Customer Selected ID	1)	2)	

## Security Details

New/Existing 1st Mortgage: Over property situated at		<input type="checkbox"/> Latest Rates Notice Attached
Name of Acting Solicitor/Firm	Address	

## Payment requirements

Debit TSB Bank Account Number	<input type="text"/>	<input type="checkbox"/> or Account to be opened
I/We authorise TSB Bank to pay the loan proceeds to:	<input type="checkbox"/> TSB Bank Account no.	<input type="text"/>
	<input type="checkbox"/> Repay Loan number	<input type="text"/>
	<input type="checkbox"/> The Solicitor/Firm nominated above	

## Insurance requirements

Please forward information on:	<input type="checkbox"/> House and Contents Insurance	<input type="checkbox"/> Tailored Loan Coverage	<input type="checkbox"/> Mortgage Repayment Insurance
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## Visa requirements

Limit(s) required \$	<input type="checkbox"/> Joint Account	<input type="checkbox"/> Individual Accounts	Customer Selected ID 1)	2)
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