



The New Zealand Anglican Church Pension Board

Further Advance Application

Please mail this application form and all documentation to Mortgage Administrator, PO Box 12 287, Thorndon, Wellington 6144

Who is this application for? For single applicant For joint applicants

For a Trust

NOTE: All Trustees of the Trust must acknowledge their agreement of the mortgage and their responsibilities as guarantors of the mortgage as Trustees.

Applicant Details

Name

Telephone (DAYTIME)

Are you a NZ citizen or do you have permanent NZ residency?

Date of Birth

 / / Yes No

Employer's Name

Occupation

Length of Service

Name

Telephone (DAYTIME)

Are you a NZ citizen or do you have permanent NZ residency?

Date of Birth

 / / Yes No

Employer's Name

Occupation

Length of Service

Postal address

E-mail address

Marital Status [PLEASE TICK]

Single / Widowed

Married / Civil union

Separated

De facto

Number of Dependants

Age of Dependants

Mortgage Details

Address of Property used for security

NUMBER / STREET

SUBURB / CITY

Further advance amount applied for

\$

Finance confirmation date

DATE FUNDS REQUIRED

Type of Mortgage [PLEASE TICK]

- Interest Only Table

Interest Rate [PLEASE TICK AND FILL IN RATE ACCEPTED]

NOTE: In order to qualify for concessionary rates an applicant must be 60 or over and either retired Anglican clergy or Anglican clergy widow/er.

- REGULAR RATES CONCESSIONARY RATES

- Floating Fixed 2 yr
 Fixed 1 yr Fixed 3 yr

%

Length of Term

- 5 yrs 10 yrs 15 yrs 20 yrs

[PLEASE TICK IF TABLE MORTGAGE IS SELECTED]

- 25 yrs [MAX] Other _____ yrs

Additional Security

If an additional property is being used for security please list the details below.

Status [PLEASE TICK]

- Freehold Mortgaged

NAME OF MORTGAGOR

NUMBER / STREET

SUBURB / CITY

Council Rates

Are **ALL** Council rates payments for the properties you currently own up to date? Yes No

Declaration

I /we declare that to the best of my/our knowledge the information supplied in the application form is correct, and I/we authorise The New Zealand Anglican Church Pension Board to make such enquiries as they deem necessary in order to verify the financial details set out in the application. I have disclosed any and all information that might adversely affect my ability to repay the mortgage and all financial liabilities.

SIGNATURE

DATE

SIGNATURE

DATE

Privacy Act 1993

The personal information you provide in this application form and any further information that you provide will be held securely by The New Zealand Anglican Church Pension Board and will be used in connection with your mortgage application. Information held about you will not be disclosed outside the Pension Board without your prior consent, except where required by law. You can access any personal information about you held by the Board and correct such information at any time.

Monthly Income [IF INCOME IS TAX FREE PLEASE INDICATE WITH AN ASTERISK *]

	Monthly Income [AFTER TAX]
Stipend / Salary / Wages	
Applicant 1	\$
Applicant 2	\$
Pension	
Applicant 1	\$
Applicant 2	\$
NZ Superannuation	
Applicant 1	\$
Applicant 2	\$

	Monthly Income [AFTER TAX]
Allowances	\$
Social Welfare Benefits	
Applicant 1	\$
Applicant 2	\$
Other - Regular [PLEASE SPECIFY]	
Applicant 1	\$
Applicant 2	\$
Interest / Dividends	\$
Regular gift from friends / family [PLEASE SPECIFY]	\$

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TOTAL MONTHLY INCOME

\$

A

Existing Rental property / Boarder / Flatmate income [FOR CURRENTLY OWNED PROPERTIES ONLY]

NOTE: The Pension Board will only allow 60% of rental income to be applied towards income. This allows for periods without occupancy.

			Monthly Income [AFTER TAX]
1. Address:	Current tenants length of occupancy _____ yrs _____ months	Rental income of \$_____ per month	\$
2. Address:	Current tenants length of occupancy _____ yrs _____ months	Rental income of \$_____ per month	\$
3. Boarder / Flatmate	How long has your boarder resided with you? _____ yrs _____ months	Rental income of \$_____ per month	\$

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TOTAL MONTHLY RENTAL / BOARDER INCOME

\$

B

Monthly Expenditure

NOTE: Please only include payments for credit card debt on an existing balance. If you use your credit card to purchase household items and pay them off in full each month then your credit card costs would be \$0 since the costs would be shown in their appropriate category.

Estimated Monthly Costs	
Mortgage payments [FOR ALL CURRENTLY OWNED PROPERTIES]	\$
Rates [FOR ALL CURRENTLY OWNED PROPERTIES]	\$
Rental expenses [FOR CURRENTLY OWNED PROPERTIES]	\$
Credit cards* [PLEASE SEE NOTE ABOVE]	\$
Store cards / Hire purchase	\$
Superannuation [IF NOT ALREADY DEDUCTED FROM PAY]	\$
KiwiSaver [IF NOT ALREADY DEDUCTED FROM PAY]	\$
Other loans (i.e. finance companies, family members etc.) [PLEASE SPECIFY] Lender:	\$
Utilities	\$

Estimated Monthly Costs	
Child support / child care expenses	\$
Food	\$
Clothing	\$
Medical / dental	\$
School fees	\$
Motor vehicle costs Running expenses / registration / insurance	\$
House / contents insurance [FOR CURRENTLY OWNED PROPERTIES]	\$
House maintenance	\$
Insurances	\$
Offerings / donations / gifts	\$
Regular savings	\$

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TOTAL MONTHLY EXPENDITURE

\$

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Statement of assets [AT DATE OF APPLICATION]

	Estimated Current Value
Main Bank _____	
Chequing	\$
Savings	\$
Other	\$
Private investments	
Shares / Government stock	\$
Unit trusts	\$
Term deposits	\$
Other _____	\$
Superannuation	
Applicant 1	\$
Applicant 2	\$

	Estimated Current Value
Property [PROPERTY USE I.E. RENTAL, FAMILY HOME]	
Property 1	\$
Property 2	\$
Property 3	\$
Property 4	\$
Vehicles [PLEASE SPECIFY MAKE AND AGE]	
Automobile _____	\$
Automobile _____	\$
Furniture and Household Effects [INSURED FOR]	
Other assets over \$1,000 [PLEASE SPECIFY]	
Other 1	\$
Other 2	\$

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TOTAL ASSETS

\$

D

Statement of liabilities [AT DATE OF APPLICATION]

	Balance Outstanding
Overdraft limit	
Chequing overdraft limit	\$
Other overdraft limit	\$
Loans	
Car loan [PLEASE SPECIFY LENDER] _____	\$
Student loans	\$
Personal loans [SPECIFY LENDER] _____	\$
Finance company loans [SPECIFY LENDER]	\$
Lender & Amount owing _____	
Lender & Amount owing _____	
Hire purchase [PLEASE SPECIFY COMPANY]	
HP 1 from _____	\$
HP 2 from _____	\$
HP 3 from _____	\$

	Balance Outstanding
Mortgages [PLEASE SPECIFY MORTGAGE HOLDER]	
Property 1	\$
Property 2	\$
Property 3	\$
Credit cards [PLEASE SPECIFY TYPE]	
Card 1 _____ Limit \$ _____	\$
Card 2 _____ Limit \$ _____	\$
Store cards [PLEASE SPECIFY TYPE]	
Card 1 _____ Limit \$ _____	\$
Card 2 _____ Limit \$ _____	\$
Other liabilities over \$1,000 [PLEASE SPECIFY]	
Liability 1	\$
Liability 2	\$

Are you or the joint applicant acting as guarantor on any other loan(s)? Yes No

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TOTAL LIABILITIES

\$

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FURTHER ADVANCE APPLICATION CHECKLIST

Please use the following checklist to ensure you have completed and provided all the necessary documentation required in order to process this application. Failure to include all required information could cause a delay in processing your application.

Allow five business days for the approval process once all the required documentation is received.

APPLICATION FORM

- Complete **ALL** sections of the application form.
- Read, sign and date the declaration.
- Provide all the required documentation.

ADDITIONAL DOCUMENTATION REQUIRED

- Bank statements for the last two months for ALL accounts. Address must be displayed on the first page of the statement.
If you currently own an investment property please highlight the rent payments in your bank statements. If you receive rental payments in cash (i.e. they are not shown on the bank statements) we require a signed letter from the tenants stating the amount of rent they are paying.
- A copy of your payslip. If you are self-employed a copy of the audited business accounts for the current year are required.
If you are unable to provide a payslip, a letter from your employer on company letterhead stating your gross and net salary is required.
- A registered valuation or rating valuation.
If you are using additional properties as security you will need to provide valuations for these properties as well.

A registered valuation is required if lending is to be above 50% of the value of the property. The valuation **MUST** be addressed to the Pension Board not the applicant. If lending is 50% or less a rating valuation from the council may be used. If you are unsure which valuation type you need, please contact the Mortgage Administrator.

CREDIT CHECK

The Pension Board requires a credit check for all applications with lending over \$50,000. If an application is submitted without the required authority(s) being included, the application will not be processed until the required authority is supplied. If the applicant(s) do not wish a credit check to occur, the application must be withdrawn.

CREDIT CHECK AUTHORITY

I and

consent to you, The New Zealand Anglican Church Pension Board, collecting, using and disclosing my personal information for the following purposes:

- Verifying any information that I give to you (or information that you may collect from other sources) with third parties and third party databases, including Government agencies (for eg. NZ Transport Authority, Motor Vehicle Register, PPSR).
- Carrying out credit checks on me with a credit reporting agency for a purpose relating to the provision of credit to me (including debt collection) or for a quotation for the cost of credit or for the requirements of the Anti-Money Laundering and Countering Financing Terrorism Act 2009. This will require you to give my information to the credit reporting agency as well as the credit reporting agency providing information about me to you.
- Debt recovery including appointing an agent to collect any outstanding debts and listing defaults with a credit reporting agency.
- Checking the Ministry of Justice fines database for any overdue fines I may have. This will require you to give my information to the Ministry of Justice. This check may be carried out by a credit reporting agency, which will require the search results to be disclosed to the credit reporting agency.
- Verifying any information that I give to you (or information that you may collect from other sources) with third parties and third party databases for the purposes of fraud prevention or the Anti-Money Laundering and Countering Financing Terrorism Act 2009.
- Where I have voluntarily given you my driver licence information, this information may also be disclosed to a credit reporting agency and the Ministry of Justice as part of the checks you undertake with them.

I authorise any third party to provide my personal information to you for any of these purposes.

I understand that if you disclose my personal information to a credit reporting agency, they may hold my information on their credit reporting database and use it for providing credit reporting services and for any other lawful purpose and they may disclose my information to their subscribers for the purpose of credit checking or debt collection or for any other lawful purpose.