

Level - 1, 620 Manukau Road, Epsom, Auckland, 1023
 Mobile: 021-1419-135, Ph: 09-625-0025, Fax: 09-625-5271
 Email: varun@financelab.co.nz, Website: www.financelab.co.nz

Date (dd/mm/yyyy): _____

Loan Requirement: _____

Client name: _____

Deposit (if applicable): _____

Contact Number: _____

Security Value: _____

Document Checklist

Documents	Pre-Approval	New Loans	Re-Finance	Commercial Loans	Business Loans
Income proof: Last 3 Pay slips /Last 2 year's financial statements /Employer letter / Summary of earnings from IRD /Last 3 month's bank evidencing salary.	✓	✓	✓	✓	✓
Proof of deposits: Last 3 to 6 months Bank Statements / Real Estate Receipt / Term Deposit A/c statements / Kiwi-saver Statements / Others (if any)	✓	✓		✓	✓
Account conduct verification: Last 3 months Bank Statements.	✓	✓	✓	✓	✓
ID verification: Copy of Passport or NZ Driving License.	✓	✓	✓	✓	✓
Sale and Purchase Agreement:		✓		✓	✓
Property Details: Registered Valuation Report / CV / Government Valuation / QV / E-Valuation.	If available	✓	✓	✓	
Rental income confirmation from investment property (if applicable): Rental Agreement / Lease Deed / Bank Statements / Rental Appraisal.		✓	✓	✓	✓
Loan payment history verification: Last 6 months loan account statements.			✓		
Lease deeds: Of Property / Business Premises				✓	✓
Last 1 Year GST>Returns					✓

(Please don't hesitate to contact us if you require any assistance and/or clarification regarding the above documents)

Lending Application

Please check your application type: New Loan (First Home) New Loan (Second/Investment Property) Top-up to an existing loan
 Re-finance Commercial Loan Business Loan Personal Loan

Total Application Amount: LVR: % Loan Purpose:

Preferred Bank: ANZ ASB Westpac BNZ SBS Sovereign The Co-operative Bank

Primary Applicant Details

Title: Mr. Mrs. Miss. Ms. Others

First Name:

Surname:

Are you a NZ Citizen or Permanent NZ Resident Yes No
 If no, please supply work permit expiry date:

Date of Birth:

Number of Dependents: Ages:

IRD Number:

Residential Address:

Time there:

Own Home (with Home Loan) Own Home (fully paid/free hold) Renting
 Boarding With Parents Caravan Others

Previous Address - If at above address less than 3 years:

Home Phone:

Business Phone:

Fax:

Mobile Phone:

Email Address:

Employment Details:

Employer's Name:

Employer's Address:

Current Occupation:

Full time Part time Self employed

How long have you worked there?

Previous Occupation/Employer:

If current employment is less than 3 years: Full time Part time Self employed

How long did you work there?

Joint Applicant Details

Title: Mr. Mrs. Miss. Ms. Others

First Name:

Surname:

Are you a NZ Citizen or Permanent NZ Resident Yes No
 If no, please supply work permit expiry date:

Date of Birth:

Number of Dependents: Ages:

IRD Number:

Residential Address:

Time there:

Own Home (with Home Loan) Own Home (fully paid/free hold) Renting
 Boarding With Parents Caravan Others

Previous Address - If at above address less than 3 years:

Home Phone:

Business Phone:

Fax:

Mobile Phone:

Email Address:

Employment Details:

Employer's Name:

Employer's Address:

Current Occupation:

Full time Part time Self employed

How long have you worked there?

Previous Occupation/Employer:

If current employment is less than 3 years: Full time Part time Self employed

How long did you work there?

Statement Of Financial Position

Proposed Monthly Income & Expenditure

Proposed Income (Monthly)		Proposed Expenditure (Monthly)	
Amount		Amount	
Salary & Wages:	Gross \$	Net \$	
Primary Applicant	\$	\$	Current Home Loan Repayments
Joint Applicant	\$	\$	Rental Property Mortgage Repayments
			Personal Loan Repayments
Business Income:		\$	Credit Card Payments
Entity Name:			Store Card Payments
			Hire Purchase Payments
Rental Income (Property Address):			Student Loan Repayments (IRD)
Property 1.		\$	Sub Total:
Property 2.		\$	\$
Property 3.		\$	Other Expenses:
Property 4.		\$	Utilities
Boarder Income:		\$	Rates
Proposed Rental Income		\$	House and Contents Insurance
Benefits:		\$	Household Expenses (food, clothing, etc)
Interest & Dividend Income:		\$	Life & Medical Insurance
Income From All Other Sources			Income Protection Insurance
Primary Applicant		\$	Motor Vehicle Running Cost
Joint Applicant		\$	Voluntary Superannuation
			Child Support Payments
			Rent
Total Monthly Income		\$	Total Monthly Expenses
			\$

Statement Of Assets & Liabilities

Assets		Liabilities		
Bank Account Details:		Bank Name	Limit	Balance
Applicant 1	Bank Name			
Applicant 2	Amount or Value			
	\$	Overdraft (Personal)	\$	\$
	\$	Overdraft (Business)	\$	\$
Property Details (Property Address):		Credit Cards (Financial Institution):		
Property 1.		1		
Property 2.	\$	2		
Property 3.	\$	3		
Property 4.	\$	Hire Purchase (Financial Institution):		
			\$	\$
Vehicles (Make and Model):		Store Cards (Name):		
1			\$	\$
2	\$	Personal Loans:		
	\$		\$	\$
Shares:		Home Loans (Financial Institution):		
	\$		\$	\$
Business Value:			\$	\$
Investments:			\$	\$
Furniture & Contents:			\$	\$
Superannuation/Kiwi Saver:			\$	\$
Boat		Business Loan (Financial Institution):		
Other Assets			\$	\$
Total Assets	\$		\$	\$
		Total Student Loan:		\$
		Total Liabilities		\$

Are you guaranteeing a loan for any other persons?
If yes, please provide details:

Yes No

Declaration:

I/we give the broker express authority to act on my behalf with all lenders, product providers and associated parties in respect of obtaining a home loan eligibility and/or risk product associated with this application.

I/we understand the broker does not charge me for these services, unless specifically agreed in writing in advance, but receives a commission from the lender providing the loan. The broker is not an employee, agent, partner, nor joint venture partner of, nor does the broker act on behalf of the lender. I/we acknowledge that personal information collected in this form and in the course of my dealings with the broker named in this application (broker) is collected initially for the purpose of assessing my application for mortgage finance and may be given to a number of lenders (each a lender) at the discretion of the broker. If my application is successful, I/we accept that the information will be used by the lender for the purpose of administering the loan and by the lender and broker for administering any ongoing commission payments to the broker.

If the broker has an arrangement with the lender that the lender will pay ongoing commission over the term of the loan, the lender will periodically disclose the loan balance to the broker.

I/we accept that the broker and lender might use personal information for market research purposes and to notify me/us of products or services that may be of interest to me/us.

I/we accept that the lender will, from time to time, make the information available to the lenders mortgage insurer (if any) any person with whom the lender proposes to enter into contractual agreements, any security, trustee and any assignee or potential assignee of the lenders rights (the recipients).

I/we acknowledge and agree that certain Commissions may be clawed back by lenders if I/we re-finance or repay a loan or a similar event occurs within a minimum period specified by the lender. In the event that Finance Lab Limited ("FFL") receives a claw back of any Commission paid, you agree that you will, following provisions of an invoice by FFL, pay FFL for the clawed back amount specified in the invoice. Claw back is typically based on a graduated scale from 100% up to 6 months from completion of full loan drawdown 0% after 18 months. This structure is an indication only and can vary from lender to lender.

Initial _____

I/we acknowledge that FFL may make payments to person who refers clients or customers to FFL. Any such payments will be made at the sole and absolute discretion of FFL and are not detrimental to FFL's clients.

The name and address of the broker that will hold this information is

Name: Varun Gupta

Address: 620 Manukau Road, Epsom, Auckland.

I/we understand that I/we are not required by law to provide any personal information to the broker but any failure to do so might prejudice any chances of obtaining finance.

I/we authorize:

- The Broker, the Lender and the Recipients to collect personal information about me from third parties including , but not restricted to, credit reporting agencies, banks and employers, and for those third parties to disclose information to the Broker, the Lender and the Recipients.
- The Lender to disclose my personal information to the Broker during the term of the loan in order to answer my queries or assist me with my financial arrangements as my circumstances change.
- The Broker, the Lender and the Recipients to disclose my personal information to credit reporting agencies and also to any third party making an authorized enquiry about me.
- The credit reporting agencies of the Broker, the Lender and the Recipients to hold my personal information on their systems and to use my personal information held on their systems to provide credit reporting services.
- The credit reporting agencies of the Broker, the Lender and the Recipients to provide my personal information to its customers using their credit reporting services.
- The Broker, the Lender and the Recipients to use the services of their credit reporting agencies in future for the purposes related to the provision of the loan and/or any other credit to me. This authorization shall include the use of any monitoring services to receive updates about me if any of the personal information held about me changes.
- The Broker, the Lender and the Recipients to give information to credit reporting agencies about my default in any payment obligations.
- The credit reporting agencies of the Broker, the Lender and the Recipients to provide information about my default in any payment obligations to other customers of the credit reporting agencies.

I/we understand that pursuant to the Privacy Act 1993 I have right to request access to and correction of any personal information held by the broker of by the lender.

I/we confirm that:

- The information contained in the application is true and correct;
- I am to meet legal and valuation costs;
- I am not registered for GST and will not be with respect to the security property.
- I am/will be registered for GST but the security property is not/will not be used for the purpose of a taxable activity.
- I am/will be registered for GST and the security property is/will be used for the purposes of a taxable activity.

I/we acknowledge that as part of the intended financial transaction I should review my personal risk insurance requirement.

I have been offered the option to review my personal risk insurance requirements by a specialist insurance adviser and have decided to: (delete not applicable)

- Have the review completed by an appointed insurance adviser
- Decline the option to review my personal risk insurance requirements and exempt the broker, consultants, and insurance advisers from any liability or loss caused as a result of this decline.

The signing of this application form in no way implies an application has been made to the broker for such a review.

I understand that should my circumstances change before the loan is repaid, I am responsible for continuing to make loan repayments.

In the event of my death, I understand that it will be my estates responsibility to make the loan repayments and or to pay off any loan balance.

I/we acknowledge that I/we have received a copy of my/our loan application form and confirm that the information included in this application including my assets & liability statement is true and correct.

I acknowledge that I have been provided a copy of brokers Personal Disclosure Statement

Signed..... Signed.....
Name Name
Date..... Date.....

Disclosure Statement

(Insurance and Mortgage Adviser)

Mr. Varun Gupta

Physical Address: 620 Manukau Road, Epsom Auckland 1023
Postal Address: Po Box 29034, Greenwoods Corner, Epsom Auckland
Trading Name: Finance Lab
Telephone: (09) 625 0025
Mobile: 021 1419135
Fax: (09) 624 5271
Email: Varun@financelab.co.nz

This disclosure statement was prepared on 27 February 2018.

It is important that you read this document

This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose.

What sort of adviser am I?

I am a registered financial adviser.

I am a specialist mortgage broker and insurance adviser and can provide you advice as well as transactional services relating to mortgages and insurance.

I can give you advice about category 2 financial products, including:

- **Insurance products:** Life cover, accidental death cover, family protection, disability income protection, trauma, living Insurance, total permanent disability cover, business earnings and overheads cover, mortgage protection insurance, key person insurance, medical Insurance, and fire and general cover.
- **Mortgage Products:** Home term loans, investment term loans, revolving credit facilities, overdraft facilities, business finance, personal loans and debt consolidation.

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell me so that I can try to fix the problem. We have an internal complaints process and undertake to investigate your concerns fairly and promptly. You may contact us to make a complaint in person, by telephone, by email or in writing.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, we are a member of an independent dispute resolution scheme, operated by Financial Services Complaints Limited, which is approved by the Ministry of Consumer Affairs.

This service will cost you nothing, and will help us resolve any disagreements.

You can contact the Financial Services Complaints Limited at:

Address: Po Box 5967, Lambton Quay Wellington, 6145
Telephone: 0800347257
Email: info@fscl.org.nz
Website: www.fscl.org.nz

We also have Professional Indemnity Insurance and are covered up to \$2,000,000.00 by QBE Insurance (Australia) Limited.

How am I regulated by the Government?

You can check that I am registered financial adviser at www.fspr.govt.nz

The Financial Markets Authority regulates financial advisers. Please contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under heading “What should you do if something goes wrong?”)

Declaration:

I Varun Gupta, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed: _____

Date: _____

Appendix A

Client Acknowledgement:

I _____ acknowledge receipt of the disclosure statement for Varun Gupta and Finance Lab Limited.

Signed _____ Date _____

Signed _____ Date _____