

Confidential Fact Find & Risk Identification - Page 1

PERSONAL DETAILS OF CLIENT 1	PERSONAL DETAILS OF CLIENT 2
Surname	Surname
Mr Mrs Ms Miss Dr	Mr Mrs Ms Miss Dr
First Names(s)	First Names(s)
Date of Birth / /	Date of Birth / /
Country of Birth	Country of Birth
NZ Residency Held? Yes No	NZ Residency Held? Yes No
Marital Status Married Defacto Single	Marital Status Married Defacto Single
Sex Male Female	Sex Male Female
Age of Dependants	Age of Dependants
Current Residential Address	Current Residential Address
Postal Address (if different from above)	Postal Address (if different from above)
_	
Time there Years Months	Time thereYears Months
If less than 3 years what was your previous address	If less than 3 years what was your previous address
2	-
Time thereYears Months	Time thereYears Months
Are you currently? Renting Boarding	Are you currently? Renting Boarding
Living in own home Other	Living in own home Other
Home Phone	Home Phone
Work Phone	Work Phone
Mobile Phone	Mobile Phone
Email Home	Email Home
Work	Work
EMPLOYMENT	EMPLOYMENT
Main Source of Income Salary/Wages Self Employed	Main Source of Income Salary/Wages Self Employed
Other	Other
Note	Note
Occupation (To page 4)	Occupation (To page 4)
Employer/Business Name	Employer/Business Name
Type of Business	Type of Business
How LongYears Months	How LongYearsMonths
Gross Income \$ (To page 4)	Gross Income \$ (To page 4)
If less than 3 years – prior to that:	If less than 3 years - prior to that:
Years	Years
Months	Months
Years	Years
Months	Months



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MONTHLY INCOME & EXPENDITURE (INCLUDE REPAYMENT INSTALMENTS OF ALL LOANS INCLUDING PROPOSED LOANS)

INCOME		EXPENSES
	Annual Gross Monthly Ne	PROPOSED MONTHLY
Salary/Wage 1 \$	\$	Rental Property Mortgages N New E Existing
Salary/Waye 1 \$		\$ @ % yrs N E \$
2 \$	\$\$	\$ @ % yrs NE \$
Business 1 \$	\$	\$ @ % yrs NE\$
		SUB TOTAL B \$
2 \$	\$	Other Mortgage Payments (including Rev. Credit)
Benefits 1 \$	\$	\$ @ % yrs NE \$
2	•	\$ @ % yrs NE \$
2 \$	\$\$	\$ @ % yrs N E \$
Interest/Dividends \$	\$\$	\$ @ % yrs NE \$
Other \$	\$	Student Loans \$
	Ψ	Hire Purchase \$
Rental (as below) Scaled @ % \$	\$	Lender\$
Scarcu @ 90 \$	Ψ	Lender\$
Boarder/Flatmate \$ per week @ % \$	\$	Other Loans \$
\$ per week @ 90 \$	_	Lender\$
TOTAL INCOME \$	\$	Lender\$
TOTAL INCOME.		A Credit/Charge Cards Limit(s) \$\$
RENTAL INCOME	E Existing P Proposed	Store Cards Limit(s) \$\$
		Child Support/Child Care \$
1. Address	Per Week	Rent to pay (\$ per week)
	E P \$	Compulsory Superannuation \$
		SUB TOTAL C \$
-		SUB TOTAL D (B+C) \$
2. Address	Per Week	PLUS
<u></u>	E P \$	Income Protection Ins/MPI Allowance/Cost \$
		Life Insurance Allowance/Cost \$
		Contents Insurance \$
3. Address	Per Week	Dwelling Insurance \$
	E P \$	Dwelling Rates (incl. water rates) \$
		Medical Insurance \$
4 Address	Day Wash	Motor Vehicle Insurance \$
4. Address		
	E P \$	Motor Vehicle Running & Reg. \$
		Power/Telephone/Gas \$
E Address	Per Week	Voluntary Superannuation \$
5. Address		Food/Clothing/General \$
ξ.	E P \$	SUB TOTAL E \$
		TOTAL MONTHLY EXPENSES (D+E) \$
		NET MONTHLY INCOME (A) \$
TOTAL RENTAL INCOME PER WE	EEK \$	NET MONTHLY SURPLUS \$



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STATEMENT OF ASSETS AND LIABILITIES (AS AT DATE OF COMPLETION)

ASSETS (approximately)		LIABILITIES (ap	oproximately)	
Main Bank/Branch		Overdraft	Limit \$	\$
Money @ Bank/Other 1	\$		Bank	\$
2	\$	Mortgages	1 Bank	\$
3	\$		2 Bank	\$
Property - Show family home first			3 Bank	\$
1. (to page 4)	\$		4 Bank	\$
2	\$		5 Bank	\$
3	\$	Personal Loan	1 From	(to pg 4) \$
4	\$		2 From	(to pg 4) \$
5	\$	Hire Purchase	1 From	(to pg 4) \$
Shares	\$		2 From	(to pg 4) \$
Vehicles 1	\$	Credit/Store/Ch	narge Cards	
2	\$		Limit \$	(to pg 4) \$
3	\$		From	(to pg 4) (to
Superannuation 1(SV)			Limit \$	pg 4) \$to
2(SV)	\$		From	pg 4) (to pg —
Life Insurance 1\$ K(SV)	\$		Limit \$	4) \$ (to pg
2\$ K(SV)	\$		From	4) (to pg 4)
3\$ K(SV)	\$	Student Loans		
Business Value(net)	\$	Other Liabilitie	s	\$ (to pg 4)
Boat/Caravan	\$			\$
Other 1	\$			
2	\$	<u>~</u>		
3	\$	TOTAL LIABILI	TIES	\$
Furniture & Personal Effects	\$	NET SURPLUS		\$
TOTAL ASSETS	\$	TOTAL (Per Tot	ta Assets)	\$
Are you guaranteeing a loan for any other per	sons. Yes (If yes provide	details) No		
DECLARATION I/We confirm that the above in	nformation is true and correct	t as at the date be	low.	
All applicants to sign				Date / /



MORTGAGES

FUNDING DETAILS			SECURITY	1st Mortgage	2nd Mor	tgage New Existing	
Purchase Price \$		1. ADDRESS					
Section Cost	\$			Post Code			
Building Cost	\$			Current Ownership			
Refinance Mortgage	NO.			☐ Already owned ☐ To be purchased Status			
Repay H/Ps	\$			Existing developed property Section, New house to be built			
Repay C/C	\$		Intention				
Other	\$			Owner Occupied Rental Other Type of Property			
Costs/Fees	¢.		Std Residential Attached Unit Apartment				
Subtotal			Zoning	Lifestyle (Area m2) Farm/Orchard Commercial Zoning			
Less Cash (if applicable)	\$		Resid	dential Rural Resident	ial Ru	ral 0ther	
Other Loans	\$		3.25	nold Cross Lease	Unit/Strata	Title Leasehold	
Other Funds (eg.gifts)	\$		1000 100	complete more than one, hase Price	if applicat \$	ole) Value used \$	
other runds (eg.girts)	a			Project Cost (if building)		\$\$ \$\$	
Finance Required	\$			able Value ation by Reg. Valuer	\$ \$	\$ \$	
Existing Exposure	\$			nated (if preliminary assessmen		\$	
LVR % Total Exposure	\$		Legal Des	scription			
Lenders Mortgage Insurance Premium \$			Further Pro	operties Refer att Security Value	ached		
100 NO.	to loan? Yes	No	(For LVR Ca		\$		
LOAN TYPE AND STRUCTURE							
LOAN TYPE AND STRUCTURE							
LOAN TYPE AND STRUCTURE Borrowing Entity	Loan Type (see below)	Loan Term	Interest Only Ra	ate Type se below) Rate Term	Payment Frequency (see below)	Amount	
SECONDAY SECOND FOR SOME SOURCE AND SECONDAY OF SUPERSOCIAL SECONDAY SECONDAY.	Loan Type (see below)	Loan Term Yrs		ate Type ee below) Rate Term Mths	Frequency	Amount \$	
Borrowing Entity	Loan Type (see below)		Term (se	ee below) Rate Term	Frequency		
Borrowing Entity	Loan Type (see below)	Yrs	Term (se	Mths	Frequency	\$	
Borrowing Entity 1 2	Loan Type (see below)	Yrs Yrs	Term (se	Mths	Frequency	\$	
Borrowing Entity 1 2 3	Loan Type (see below)	Yrs Yrs Yrs	Term (se	Mths Mths Mths Mths Mths	Frequency	\$ \$ \$	
Borrowing Entity 1 2 3	Loan Type (see below) I Table R Reducing I Interest C F Flex I/Rev	Yrs Yrs Yrs Yrs	Term (se	Mths Mths Mths Mths	Frequency	\$ \$ \$ \$ \$ \$ \$ \$ \$	
Borrowing Entity 1 2 3	T Table R Reducing I Interest C F Flex I/Rev	Yrs Yrs Yrs Yrs Yrs Only olving	Term (se	Mths Mths Mths Mths Mths Mths Mths Capped	Frequency (see below) W Weekly F Fortnigh	\$ \$ \$ \$ \$ \$ \$ \$ \$	
Borrowing Entity 1 2 3 4 5 BANK ACCOUNT DETAILS (To be used Preferred Bank Branch	T Table R Reducing I Interest C F Flex I/Rev	Yrs Yrs Yrs Yrs Yrs Only	Term (se	Mths Mths Mths Mths Mths Mths Mths Capped	Frequency (see below) W Weekly F Fortnigh	\$ \$ \$ \$ \$ \$ \$ \$ \$	
Borrowing Entity 1 2 3 4 5 BANK ACCOUNT DETAILS (To be used	T Table R Reducing I Interest C F Flex I/Rev	Yrs Yrs Yrs Yrs Yrs Only	Term (se	Mths Mths Mths Mths Mths Mths Mths Capped	Frequency (see below) W Weekly F Fortnigh	\$ \$ \$ \$ \$ \$ \$ \$ \$	
Borrowing Entity 1 2 3 4 5 BANK ACCOUNT DETAILS (To be used Preferred Bank Branch	T Table R Reducing I Interest C F Flex I/Rev	Yrs Yrs Yrs Yrs Yrs Only	Term (se	Mths Mths Mths Mths Mths Mths Mths Capped	Frequency (see below) W Weekly F Fortnigh	\$ \$ \$ \$ \$ \$ \$ \$ \$	
Borrowing Entity 1 2 3 4 5 BANK ACCOUNT DETAILS (To be used Preferred Bank Branch Account Number	T Table R Reducing I Interest C F Flex I/Rev	Yrs Yrs Yrs Yrs Yrs Only	Term (se	Mths yet determined).	Frequency (see below) W Weekly F Fortnigh M Monthly	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$	
Borrowing Entity 1 2 3 4 5 BANK ACCOUNT DETAILS (To be used Preferred Bank Branch Account Number	T Table R Reducing I Interest C F Flex I/Rev	Yrs Yrs Yrs Yrs Yrs Only	Term (see	Mths yet determined).	Frequency (see below) W Weekly F Fortnigh M Monthly	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$	