

**Application details (for new borrower(s) only)**

Please complete the form ONLINE

Type of account required Personal <input type="checkbox"/> Trust <input type="checkbox"/> Look-Through Company (LTC) / Non Trading Company <input type="checkbox"/>		
Account name _____		
This section must be completed by all Personal applicants and where the loan is not in personal names, by all Directors, Shareholders, Partners, Proprietors, Trustees and Officers. Where there are more than two parties to the loan, please use an additional Home Loan Application for the remaining parties.		
Are you a first home buyer? <input type="radio"/> Yes <input type="radio"/> No		
	Applicant 1	Applicant 2
Title		
First name(s)		
Last name		
Former / other name(s)		
Date of Birth DD/MM/YYYY	/ /	/ /
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Nationality		
Country of birth		
Multiple Nationalities	No <input type="checkbox"/> Yes <input type="checkbox"/> If Yes please provide name(s) of other Nationalities	No <input type="checkbox"/> Yes <input type="checkbox"/> If Yes please provide name(s) of other Nationalities
Marital Status	Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/>	Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/>
Number of dependants		
Age of dependants		
Home phone number		
Work phone number		
Mobile number		
Email address		
Residential status	Own home <input type="checkbox"/> Own home mortgaged <input type="checkbox"/> Boarding <input type="checkbox"/> Renting <input type="checkbox"/> Live with parents <input type="checkbox"/> Other <input type="checkbox"/>	Own home <input type="checkbox"/> Own home mortgaged <input type="checkbox"/> Boarding <input type="checkbox"/> Renting <input type="checkbox"/> Live with parents <input type="checkbox"/> Other <input type="checkbox"/>
Current Residential address		
The above has been my address since DD/MM/YYYY		
If at current address for less than 3 years please provide details of your previous residential address		
Permanent address (if different from residential address above) **Permanent Address is defined as your long term Residential Address, For example, you are temporarily living in New Zealand for work, however you will be returning back to your permanent home in Australia. Therefore, your current Residential Address will be New Zealand and your Permanent Residential Address will be Australia.		
Correspondence address (if different from residential address above)		

## Employment Details

	Applicant 1		Applicant 2	
Occupation / Job title				
Employment status	Full-time <input type="checkbox"/>	Part-time <input type="checkbox"/>	Full-time <input type="checkbox"/>	Part-time <input type="checkbox"/>
	Self employed <input type="checkbox"/>	Contractor <input type="checkbox"/>	Self employed <input type="checkbox"/>	Contractor <input type="checkbox"/>
	Casual <input type="checkbox"/>	Not employed <input type="checkbox"/>	Casual <input type="checkbox"/>	Not employed <input type="checkbox"/>
	Retired <input type="checkbox"/>		Retired <input type="checkbox"/>	
Name of employer / business				
Type/Nature of Business				
Employer's address				
Time at this employment	Years	Months	Years	Months
Name of previous employer				
Time at previous employment	Years	Months	Years	Months
Sources of Wealth* <i>(Please tick all that apply)</i>	Salary /drawings <input type="checkbox"/>		Salary /drawings <input type="checkbox"/>	
	Superannuation payments <input type="checkbox"/>		Superannuation payments <input type="checkbox"/>	
	Investment income <input type="checkbox"/>		Investment income <input type="checkbox"/>	
	Dependent on family members <input type="checkbox"/>		Dependent on family members <input type="checkbox"/>	
	Property related income e.g. rent <input type="checkbox"/>		Property related income e.g. rent <input type="checkbox"/>	
	Other (please specify) <input type="text"/>		Other (please specify) <input type="text"/>	

\*"Sources of Wealth" describes all activities that have contributed your total net worth – including funds and other assets not held with HSBC.

## Annual Income details

	Applicant 1	Applicant 2
Wages and Salaries (this includes allowance, commission, bonus, overtime)	\$	\$
Self-Employment	\$	\$
Boarder income (weekly boarder income *52 weeks)	\$	\$
Rental income (weekly rental income *52 weeks)	\$	\$
Superannuation & other Government benefits	\$	\$
Other	\$	\$
<b>Total Gross Annual Income</b>	\$	\$

## Monthly expenses

Mortgage(s) (as per real estate owned section)	\$	Insurance (house, contents, motor vehicle)	\$
Other loans (personal/student/family)	\$	Power, telephone, gas	\$
Hire purchase	\$	Food, clothing, entertainment	\$
Child support/childcare	\$	Motor vehicles/boat (fuel, registration, maintenance)	\$
Rent/board	\$	Other expenses (Private school fees, etc)	\$
Rates	\$		\$
		<b>Total expenses</b>	\$

## Liabilities

	LENDER/ISSUER	TOTAL LIMITS (\$)
Existing Mortgages with HSBC New Zealand		\$
Existing Mortgages with other lenders		\$
Personal loans (includes overdrafts, car loans etc)		\$
Student loans		\$
Business loans		\$
Hire Purchase		\$
Tax due (outstanding)		\$
Credit/charge/store card		
Other liabilities	Details	\$
	Details	\$
	<b>Total liabilities</b>	\$

## Assets

		AMOUNT/MARKET VALUE
Cash deposits		\$
Real estate (as per real estate owned section)		\$
Shares/bonds		\$
Superannuation (surrender value)		\$
Motor vehicles/ boat	Model	\$
	Model	\$
Other assets/ Personal effects	Details	\$
	Details	\$
<b>Total assets</b>		\$

## Net Asset Position

<b>Surplus (Assets less liabilities)</b>		\$
Life insurance value held		\$

## Real estate owned

Address	Rental income (per week)	Current value	Mortgage limits	Monthly payments	Lender	Copy of insurance provided
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
<b>Total</b>	\$	\$	\$	\$		

## Purpose/Funding breakdown

Purpose of loan		Deposit amount/Equity Hold	\$
Settlement/Funds requirement date		Amount required	\$

## Loan structure

Preferred currency & loan amount							
Loan type	Table <input type="checkbox"/>	Interest only <input type="checkbox"/>	Table <input type="checkbox"/>	Interest only <input type="checkbox"/>	Table <input type="checkbox"/>	Interest only <input type="checkbox"/>	
	Home Equity <input type="checkbox"/>	Construction <input type="checkbox"/>	Home Equity <input type="checkbox"/>	Construction <input type="checkbox"/>	Home Equity <input type="checkbox"/>	Construction <input type="checkbox"/>	
Loan term	Years		Years		Years		
Interest rate type	Floating <input type="checkbox"/>	Fixed <input type="checkbox"/>	Floating <input type="checkbox"/>	Fixed <input type="checkbox"/>	Floating <input type="checkbox"/>	Fixed <input type="checkbox"/>	
Preferred fixed rate term							
Payment frequency	Monthly <input type="checkbox"/>	Fortnightly <input type="checkbox"/>	Monthly <input type="checkbox"/>	Fortnightly <input type="checkbox"/>	Monthly <input type="checkbox"/>	Fortnightly <input type="checkbox"/>	
Interest only term	1 Year <input type="checkbox"/>	2 Years <input type="checkbox"/>	3 years <input type="checkbox"/>	N/A <input type="checkbox"/>	1 Year <input type="checkbox"/>	2 Years <input type="checkbox"/>	3 years <input type="checkbox"/>
							N/A <input type="checkbox"/>

## Security details (if new only)

Property use	Owner occupied <input type="checkbox"/>	Owner occupied <input type="checkbox"/>	Owner occupied <input type="checkbox"/>
	Investment <input type="checkbox"/>	Investment <input type="checkbox"/>	Investment <input type="checkbox"/>
	Commercial <input type="checkbox"/>	Commercial <input type="checkbox"/>	Commercial <input type="checkbox"/>
Property type	House / Lifestyle block <input type="checkbox"/>	House / Lifestyle block <input type="checkbox"/>	House / Lifestyle block <input type="checkbox"/>
	Unit <input type="checkbox"/>	Unit <input type="checkbox"/>	Unit <input type="checkbox"/>
	Apartment / Terraced house <input type="checkbox"/>	Apartment / Terraced house <input type="checkbox"/>	Apartment / Terraced house <input type="checkbox"/>
	Land (serviced) <input type="checkbox"/>	Land (serviced) <input type="checkbox"/>	Land (serviced) <input type="checkbox"/>
Purchase price/valuation	\$	\$	\$
Property owner			
Property address			

## Solicitors details (if applicable)

Solicitors firm	
Contact name	
Phone number	
Registered address	
Email address	

## Transactional account requirements (if applicable)

Account type	Everyday Account	Multi-currency*	Home Equity	Other
Currency	NZD <input type="checkbox"/>	_____ <input type="checkbox"/>	NZD <input type="checkbox"/>	_____ <input type="checkbox"/>

\*Multi-currency accounts are available in the following currencies (AUD, HKD, USD, GBP, EUR, CAD, JPY, NZD, CHF, SGD). If you don't choose a currency, the default will be NZD.

## Signing instructions

Either Signatory to sign alone <input type="checkbox"/>	Both Signatories jointly <input type="checkbox"/>
Other (applicable if more than two applicants) <input type="checkbox"/> (specify) _____	

## HSBC Customer Declaration

I/We certify that all information supplied in connection with this (or any related) application is true, correct and complete in every respect.

I/We confirm that I/we have received, read and understood of the Retail Banking and Wealth Management Terms and Conditions and the Retail Banking and Wealth Management Fees and Charges guide ("Terms").

I/We acknowledge and agree that the Terms (as amended from time to time) apply to all products and services provided by HSBC whether now or in the future.

I/We consent to HSBC, its agents, authorised service providers and relevant third parties (including credit reporting agencies), collecting, using, storing and disclosing any personal data which I/we provide to HSBC from time to time in the course of our relationship and in connection with the products and/or services which I/we may apply for or request. Personal data will be collected, used, stored and disclosed for the purposes and upon the terms set out in the Privacy Act 1993, the Terms and HSBC's privacy and security policy (as amended from time to time) which may be found on HSBC's website, <http://www.hsbc.co.nz/utilities/privacy-and-security>.

I/We acknowledge that I/we have received, read and understood a copy of the HSBC QFE Disclosure Statement and have read the important information contained in the statement before making this application.

Full name Applicant 1: \_\_\_\_\_

Date:        /        /

I accept the terms and conditions outlined in the declaration section above.  
I am happy for HSBC to perform a Credit Check on my behalf.  
The details I have provided are true and correct to the best of my knowledge.

Full name Applicant 2: \_\_\_\_\_

Date:        /        /

I accept the terms and conditions outlined in the declaration section above.  
I am happy for HSBC to perform a Credit Check on my behalf.  
The details I have provided are true and correct to the best of my knowledge.

Applicant 1

Applicant 2

## Customer documentation checklist

This application completed <input type="checkbox"/>	Trust Deed (if applicable) <input type="checkbox"/>	CCCFA Declaration (if applicable) <input type="checkbox"/>
QFE Disclosure Statement <input type="checkbox"/>	Identification document <input type="checkbox"/>	CRS Self-Certification form (Applicable to Home equity accounts only)
Other (specify) _____		

**Bank use only**

