

Home Loan Application Form



Telephone: 0508 613 328
Email: nzfcu@firefighters.co.nz

Surname: _____ First Names: _____

Surname: _____ First Names: _____

Current Address: _____ Postcode: _____

Time at Address: _____ Previous Address (if < 2 years): _____

Employer(s): _____ Address/Station: _____

Time at Employer(s): _____ Previous Employer (if < 2 years): _____

Work Phone: _____ Home Phone: _____ Mobile Phone: _____

Watch: Brown Blue Red Green Black Volunteer Family/Associate Other

Membership No. _____ Amount required: \$ _____

Purpose of home loan: _____ Repayments: \$ _____ wkly nly mnthly

CURRENT INCOME, COMMITMENT & ASSETS DETAILS

INCOME

ASSETS

*Net: Total income from all sources (after tax taken out).
Please provide proof of income, e.g. 2 current pay slips.*

Weekly Fortnightly Monthly

			Value
Self	\$ _____	Home	\$ _____
Joint applicant	\$ _____	Vehicle 1	\$ _____
Other e.g. rental	\$ _____	Vehicle 2	\$ _____
Other	\$ _____	Savings (including and Term Deposits)	\$ _____
Other	\$ _____	Super (e.g. Firesuper, KiwiSaver)	\$ _____
TOTAL INCOME	\$ _____	TOTAL ASSETS	\$ _____

Married or Single

Number of Dependent Children: _____

Are all commitments up to date: Yes No

If NO, give details: _____

DEBT SERVICING PAYMENTS - OUTGOINGS

<input type="checkbox"/> wkly <input type="checkbox"/> /nly <input type="checkbox"/> mnthly	Repayment	Balance Owing	Credit Limit	Payable to who
Mort/ Rent/ Board	\$ _____	\$ _____	\$ _____	_____
Personal loan(s)	\$ _____	\$ _____	\$ _____	_____
Credit card (1)	\$ _____	\$ _____	\$ _____	_____
Credit card (2)	\$ _____	\$ _____	\$ _____	_____
Store card(s)	\$ _____	\$ _____	\$ _____	_____
Overdraft(s)	\$ _____	\$ _____	\$ _____	_____
Hire Purchase(s)	\$ _____	\$ _____	\$ _____	_____
Student Loan	\$ _____	\$ _____	\$ _____	_____
Other, e.g. Power, Phone	\$ _____	\$ _____	\$ _____	_____
Other, e.g. Medical, Tithing	\$ _____	\$ _____	\$ _____	_____
Guarantor liabilities	\$ _____	\$ _____	\$ _____	_____
TOTAL	\$ _____	\$ _____		

Personal Information Notice

<p>(1) The Firefighters Credit Union ("Credit Union") collects information about you ("Information") for the purposes of verifying your identity, considering this and any future applications, carrying out credit checks and monitoring your ongoing credit worthiness, determining whether the loan will meet your requirements and objectives, determining whether you will be able to make payments on the loan without suffering substantial hardship, and conducting any relationships (including sending you promotional material) we may have.</p> <p>(2) The Credit Union will take reasonable efforts to ensure that the Information is stored securely at our offices at 5 Britannia Street, Petone, Lower Hutt.</p> <p>(3) You authorise the Credit Union to disclose the Information to any credit reporter to obtain a credit report about you and any guarantor, and to any debt collector, and to third parties (including TSB for the assessment of home loans, whereby they too will obtain a credit report) and in other instances where we are required by or authorised under the law to do so.</p> <p>(4) You acknowledge that you have the right to access and correct Information which is held by the Credit Union, and you may obtain a copy of that Information upon request. You acknowledge that you may be charged a reasonable administrative fee for being provided with the Information.</p> <p>(5) You understand that if you do not provide the Information, the application may be declined, or our ongoing relationship terminated.</p> <p>(6) You authorise the Credit Union to disclose your Information to credit reporters to enable them to provide credit reporting services (which may involve them providing</p>	<p>that credit information about you to other parties). You authorise the Credit Union to make enquiries with credit reporting agencies so that the Credit Union can carry out credit checks and monitor your creditworthiness. In the event of any default, you authorise the Credit Union to provide your personal information to debt collectors to enable them to take steps to recover any indebtedness.</p> <p>(7) In this notice, references to the Credit Union include, wherever the context permits, its successors and assigns.</p> <p>Declaration</p> <p>I am 18 years of age or older, and have read and understood this application.</p> <p>I confirm that the information supplied by me is true and complete and I understand that it has been given to enable you to consider this application.</p> <p>I authorise any person to complete and furnish you with any information in response to my credit or employment enquiries at any time.</p> <p>I confirm that I have read and agree to the Personal Information Notice above.</p> <p>I acknowledge that a reason need not be given should this application be declined.</p> <p>I certify that I am not an undischarged bankrupt or under a No Asset Procedure or Summary Instalment Order and I can pay my debts as they become due from my own money.</p> <p>I will contact the Credit Union should there be any change in the details provided in this application.</p>
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Applicant's signature _____

Joint applicant's signature _____

Dated: / /

Dated: / /