

Bank of China (New Zealand) Ltd Loan Application

APPLICANT DETAILS

Existing BOC customer number (if applicable)

Title: Mr/Mrs/Ms/Miss/Dr/Other

Surname

First Names

Are you a NZ citizen or permanent NZ resident? Yes No

If no, please supply work permit expiry date

Residential address

.....

.....

.....Postcode

Time there (Years/months)

Own home (with home loan) Own home (fully paid/freehold)

Renting Boarding With parents Caravan

Other

Previous address – if at above address less than three years

.....

.....Postcode

Time there (Years/months)

Your postal address – if different from residential

.....

.....Postcode

Home phone ()

Business phone ()

Facsimile ()

Mobile ()

Email

Date of Birth

Number of dependents Age/s

Employer's name

Employer's address

.....

Current occupation

Full-time Part-time Self-employed

How long have you worked here? (Years/months)

.....

Previous occupation/employer – if current employment

is less than three years

Full-time Part-time Self-employed

How long did you work there? (Years/months)

.....

IRD number

JOINT APPLICANT DETAILS

Existing BOC customer number (if applicable)

Title: Mr/Mrs/Ms/Miss/Dr/Other

Surname

First Names

Are you a NZ citizen or permanent NZ resident? Yes No

If no, please supply work permit expiry date

Residential address

.....

.....

.....Postcode

Time there (Years/months)

Own home (with home loan) Own home (fully paid/freehold)

Renting Boarding With parents Caravan

Other

Previous address – if at above address less than three years

.....

.....Postcode

Time there (Years/months)

Your postal address – if different from residential

.....

.....Postcode

Home phone ()

Business phone ()

Facsimile ()

Mobile ()

Email

Date of Birth

Number of dependents Age/s

Employer's name

Employer's address

.....

Current occupation

Full-time Part-time Self-employed

How long have you worked here? (Years/months)

.....

Previous occupation/employer – if current employment

is less than three years

Full-time Part-time Self-employed

How long did you work there? (Years/months)

.....

IRD number

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STATEMENT OF POSITION (current financial position before loan is assessed)

Liabilities

(Please note beside each if owned by another entity, e.g. Trust)

	Limit	Amount owing
BOC NZ overdraft	\$.....	\$
Other bank overdraft	\$.....	\$
Credit card (bank/type)		
	\$.....	\$
Paid off in full each month <input type="checkbox"/> Yes <input type="checkbox"/> No		
Credit card (bank/type)		
	\$.....	\$
Paid off in full each month <input type="checkbox"/> Yes <input type="checkbox"/> No		
Store card (type)		
	\$.....	\$
each month <input type="checkbox"/> Yes <input type="checkbox"/> No		
Hire purchase (company)		
Hire purchase (expiry date)		
Hire purchase (amount owing)		\$
Hire purchase (company)		
Hire purchase (expiry date)		
Hire purchase (amount owing)		\$
Personal loan(s)		\$
BOC home loan(s)		
Fixed, floating, interest only		\$
Flexible	\$.....	\$
Other home loan(s)		
Fixed, floating, interest only		\$.....
Revolving loan(s)	\$.....	\$
Other finance		
(e.g. Personal Loan, Government Student Loan, Family Loan)		\$
Total Liabilities (A)		\$

Assets

(Please note beside each if owned by another entity, e.g. Trust)

BOC NZ deposits		\$
Other bank deposits		\$
Motor vehicles		
Make	Model	Year
.....		
		Current value
		\$
		\$
		\$
Real estate/property		
Address		Approx market value
.....		\$
		\$
		\$
Superannuation		\$
Bonds and shares		\$
Other (e.g. investments, boats, caravans, antiques)		
Item		Current value
.....		\$
		\$
		\$
Total Assets (B)		\$

BANK USE ONLY

Total Assets (B)	\$
Less Total Liabilities (A)	\$
Surplus/Deficit (B-A)	\$

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PROPOSED MONTHLY BUDGET (as it will be if the loan is approved)

Monthly expenses

	Repayments	Bank use only
BOC NZ existing home loan repayments	\$	-----
Other bank existing home loan repayments	\$	-----
Proposed new BOC NZ repayments	\$	-----
Government student loan (incl. IRD deductions/voluntary repayments)	\$	-----
Personal loan repayments	\$	-----
Credit/Store card payments	\$	-----
Hire purchase	\$	-----
Total repayments	\$	-----
Living expenses		
Motor vehicle (e.g. fuel, registration, WOF)	\$	-----
Utilities (e.g. phone, gas, power)	\$	-----
Rates	\$	-----
Home insurance	\$	-----
Household (e.g. food, clothing, travel, health, entertainment)	\$	-----
Education	\$	-----
Total living expenses	\$	-----
Other expenses		
Other insurance (e.g. contents, medical, life)	\$	-----
Superannuation	\$	-----
Other (e.g. child care, child support)	\$	-----
Total other expenses	\$	-----
Rent/Board paid (only if paid after loan is drawn)	\$	-----
Total monthly expenses (C)	\$	-----

Income

	1st Individual	2nd Individual
\$	\$	\$
	<input type="checkbox"/> Gross <input type="checkbox"/> Net	<input type="checkbox"/> Gross <input type="checkbox"/> Net
Paid	<input type="checkbox"/> Annually	<input type="checkbox"/> Annually
	<input type="checkbox"/> Monthly	<input type="checkbox"/> Monthly
	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Fortnightly
	<input type="checkbox"/> Weekly	<input type="checkbox"/> Weekly
Are salaries direct credited?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Government student loan	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Gross rental income

Existing (weekly)	\$
x 52 weeks ÷ 12 months (monthly)	\$
Proposed (weekly)	\$
x 52 weeks ÷ 12 months (monthly)	\$

Other net income

(e.g. dividend, interest)

Item	
.....	\$
.....	\$
.....	\$

Total Combined Monthly Income (D) \$

BANK USE ONLY

Total Combined Monthly Income (D) \$

Less Total Monthly Expenses (C) \$

Uncommitted Monthly Income (D-C) \$ _____

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LOAN DETAILS

Please tick your application type New loan Top-up to an existing loan

Total application amount \$..... Purchase price \$

Customer contribution amount \$..... LVR.....%

Loan purpose.....

Full name of account

New security address

LENDING NOTE: Please explain about your lending plans and purpose for the lending.

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PERSONAL INFORMATION AND DECLARATION

In this Application "BOC" is the Bank of China (New Zealand) Limited. Information you provide to BOC will be kept strictly confidential and will be securely held by BOC and/or within the companies of the wider Bank of China Group (BOC Group). You have a right to access your information and a fee may be payable for such a request.

In order that BOC can ensure your information is accurate, please let us know of any changes in your personal details, such as your address. BOC may use this information to:

- Consider your application for facilities, products or services;
- Administer, manage and monitor any facilities, products or services provided to you;
- Conduct market research, data processing and statistical analysis; and
- Unless you disagree, provide you with information about other facilities, products or services, including select third party products or services.

I do not wish to receive information about other facilities, products or services.

BOC may disclose information about you to the BOC Group, its agents or contractors for the above purposes.

The Bank may disclose information about you to credit reference agencies, including for the purposes of obtaining a credit report, and, unless you disagree, under any arrangements with credit reference agencies for the ongoing disclosure of your credit account information and repayment history. Those credit reference agencies may retain that information and provide it to their customers who use their credit reporting services. If you default in any obligations to the Bank, then the Bank may disclose information about you to credit reference or debt recovery agencies and it may be retained by them. Those agencies may provide that information to their customers who use their credit reporting services.

If you default in any obligations to BOC, then BOC may disclose information about you to credit reference or debt recovery agencies and it may be retained by them. Those agencies may provide that information to their customers who use their credit reporting services. BOC may also disclose account information to any authorised signatory to your accounts.

BOC may obtain information and make such enquiries about you as BOC may consider warranted from any source, including the BOC Group and credit reference agencies for the above purposes.

I/We declare that:

1. The information in this application forms the basis of the agreement between me/us and BOC (New Zealand) Limited.
2. I/we certify that the information on this application is true and correct.
3. I/we certify that I/we am/are not less than 18 years of age.
4. I/we certify that I/we am/are not (an) undischarged bankrupt(s) and am/are not liable under any proceedings under the Insolvency Act 1967 or the Insolvency Act 2006 and their amendments.

APPLICANT DECLARATION

The terms that apply to this application for a loan are listed above. Please read them before you sign this declaration. I/We apply to Bank of China (New Zealand) Limited for the products/services marked above. I/We have read the terms listed above, and the information I/we have provided on this application is true, correct and complete. By signing this form, I/We consent to Bank of China (New Zealand) Limited conducting credit checks on me/us in New Zealand as well as internationally when the Bank deems it necessary in order to consider my/our application.

Signature of applicant.....Date

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Signature of joint applicant.....Date

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