

# Online Application Form

## APPLICATION DETAILS

Applicant Name(s)			
Adviser Name		Company Name	
Adviser ID		Email	
Contact Number		FSPR Number	
Application ID		Date	

## SCENARIO DETAILS

Case Number	
Exception Details (where applicable)	

### WARNING

This document is intended only for Pepper New Zealand Limited and contains confidential information. Confidentiality is not waived if you are not the intended recipient, nor may you use, review, disclose, disseminate or copy any information contained in or attached to this document. If you received this document in error please destroy and notify the sender immediately.  
Please email application to [advisersupport@peppermoney.co.nz](mailto:advisersupport@peppermoney.co.nz).

## CHECKLIST (INFORMATION TO INCLUDE WITH THIS APPLICATION)

**Online Application Form**

Form must be fully completed with all relevant supporting documents including Pepper Serviceability Calculator attached. Pages 5, 6 and 10 must be signed and dated. The turnaround time for this application may be impacted if submitted with incomplete or omitted information.

## APPLICANT'S CHECKLIST

A copy of current NZ drivers license or passport and proof of current address utility bills/rates notice or bank statement

**Privacy Consent**

Please provide a signed Pepper Privacy Consent Form from all borrowers and guarantors (if applicable) (attached to this form).

**Trust applicants**

A certified copy of trust deed and any subsequent amendments for assessment  
Evidence of source of funds and source of Wealth for the customer(s)

**Proof of Mortgage Loan Conduct**

Please provide all applicable evidence of mortgage loan conduct: 6 months statements for owner occupied property, 6 months for any investment properties being refinanced and 12 months statements for all non-conforming loans.

**Refinance Details for Unsecured Debt**

Please provide copies of the latest 3 months statement for all loans / credit cards being consolidated.

**Discharge Authority**

Please provide a completed discharge authority form for refinance applications. This will assist in a quicker settlement.

**Proof of Funds to Complete**

Please provide evidence of funds to complete proposed purchase.

**Proof of PAYE Income - please access via myIR [www.ird.govt.nz](http://www.ird.govt.nz)**

2 Current Payslips *plus one of the following:*

Latest IRD summary of earnings (IRDN must be deleted); OR

Latest PAYE Payment Summary (IRDN must be deleted); OR

Bank Statements (To confirm last 3 months salary credits)

**Personal Bank Statements (as requested)**

Last 3 months account statements where income is paid and living expenses are paid from. If there are separate accounts for income and expenses (including credit card accounts), both are required. For self-employed, if normal household expenses are paid "by the business", statements of the business showing these are required

**Proof of Self Employed Income - please access via myIR [www.ird.govt.nz](http://www.ird.govt.nz)**

**Full Doc**

Prime:

Last 2 years certified tax returns and tax assessment notices; OR

Last 2 years financial statements prepared and signed by registered tax agent or accountant.

PLUS:

2 years individual tax returns and tax assessment notices

Near Prime Clear Credit Only:

Last 1 years Certified Tax returns and Tax Assessment Notices; OR

Last 1 years Financial Statements prepared and signed by a registered tax agent or an Accountant who is registered with the CPA, or CA.

PLUS:

1 years individual tax return and tax assessment notice

Near Prime Without Clear Credit:

Last 2 years certified tax returns and tax assessment notices; OR

Last 2 years financial statements prepared and signed by registered tax agent or accountant.

PLUS:

2 years individual tax returns and tax assessment notices

**Alt Doc**

**Prime and Near-Prime:**

- Declaration of Financial Position plus any of the following (2 for Near Prime,3 for Prime):
  - 6 months Business Bank Statements
  - 6 months GST returns
  - NZBN registration - 24 months considered
  - Pepper Money Accountant's Letter
- GST registration required if declared income > \$60,000

**Specialist:**

- Declaration of Financial Position plus any two of the following:
  - 6 months Business Bank Statements
  - 6 months GST returns
  - NZBN registration - 6 months considered
  - Pepper Money Accountant's Letter
- GST registration required if declared income > \$60,000

**Proof of Rental Income**

Please provide a Real Estate statement showing rental income received OR if private arrangement please provide the tenancy agreement & 3 months bank statements showing rental being deposited into the borrower's account

**Boarder Income - acceptable on Prime and Near Prime only**

- Purchase - Tenancy Agreement required capped at \$150 per week (non family members)
- Existing - 3 months bank statements showing board being deposited into the borrowers account

**Solicitor/Conveyancer details**

Firm Name:	<input type="text"/>	Contact name:	<input type="text"/>
Address:	<input type="text"/>		
Phone:	<input type="text"/>	Email:	<input type="text"/>

**PROPERTY OWNERSHIP**

**Proof of Property Ownership**

Please provide a current council rates notice to ownership of property and any rates arrears

**Proof of Property Purchase**

Please provide a signed Sale and Purchase agreement for purchase property, confirming the purchase price.

**Security Valuation**

A valuation carried out by a panel valuer is required prior to formal loan approval.

- I have ordered a valuation at <https://propertyhub.corelogic.co.nz/> OR
- I have contacted Pepper New Zealand to arrange a valuation.

# Requirements and Objectives

## APPLICATION DETAILS

Application ID

Customer 1 Full Name:

Customer 2 Full Name:

What are the Requirements of the Customer?

must select minimum one of these:

- Owner Occupied     Investment     Floating Interest Rate     Fixed Interest Rates     P&I Repayments  
 Interest Only Repayemnts     Redraw     Make Additional Repayments     Repay The Loan Early     Split Loan Requirements

If the customer requires a Fixed Rate loan and wishes to make additional payments and/or payout loan early, please provide comment(s):

If the customer requires interest only repayments on an Owner Occupied Loan, please provide reason(s):

Loan Amount Sought:

Preferred Loan Term:

Does the customer need to borrow additional funds to meet loan establishment fees and/or legal costs?      Yes      No

If yes, please estimate the amount required

Any other loan features required by the customer not covered above?

## WHAT ARE THE OBJECTIVES OF THE CUSTOMER?

Loan Purpose (select more than one if applicable)	Amount	Comments (including how the customer will benefit)
1. Purchase		
2. Refinance		
		If the customer's preferred loan term above exceeds the current term remaining on their existing loan, please provide reason(s) (required)
3. Renovations		
4. Debt Consolidation		
5. Business Purpose		
6. Pay IRD		
7. Cash Out		
8. Other		
TOTAL		

Has any customer had any late payments, loan arrears, or adverse credit history such as current or prior defaults or bankruptcies?

Yes     No

If yes, please provide further details including a detailed explanation, date of occurrence and current status.

## POSSIBLE ADVERSE CHANGE TO FINANCIAL SITUATION

Does the customer plan or anticipate changes to their lifestyle, other than retirement, that will impact their current and future financial circumstances (e.g. taking unpaid leave, moving region, reducing their work hours)

Yes  No

If yes, provide details including expected impact of anticipated changes, such as when they are likely to start and cease.

## HOW DOES THE CUSTOMER INTEND TO REPAY THE LOAN AFTER THEY RETIRE?

Required if the customer is 50 years old or greater AND loan terms will extend beyond their 67<sup>th</sup> birthday AND security property is owner occupied.

- |   |  |
|---|--|
| <input type="checkbox"/> Repay by instalments prior to retirement | <input type="checkbox"/> Downsize principal place of residence |
| <input type="checkbox"/> Sale of investment property              | <input type="checkbox"/> Sale of business                      |
| <input type="checkbox"/> Lump sum from Superannuation             | <input type="checkbox"/> Recurring income from Superannuation  |
| <input type="checkbox"/> Income from other investments            | <input type="checkbox"/> Other, please specify:                |

### Revolving Credit Facilities

- Mortgages not being refinanced - will the borrower repay the credit contract within the contract term
- Unsecured Overdrafts (not including Credit Cards) - will the borrower make payments to repay the limit advanced under the contract within the remaining term.

## CUSTOMER ACKNOWLEDGEMENTS

1. I/we have carefully considered my/our financial position and have sought and obtained such financial and other advice as I/we consider appropriate for the loan.
2. I/We are aware of my/our financial obligations under my/our proposed loan with Pepper.
3. I/We are satisfied that I/we are able to meet the repayments on the proposed loan as well as all of my/our other financial commitments (including living expenses) without hardship;
4. For refinances: I/We confirm that I/we understand and accepts the costs of refinancing and that refinancing these debts may result in more interest being paid and the equity in the security property(ie's) building at a slower rate in order to achieve my/our objectives
5. I/We understand and accept all costs and fees and charges including the additional costs of fees or any charges being financed
6. I/We understand that if I/we have chosen a fixed interest rate loan (or split loan with a fixed interest rate component) and I/we wish to prepay the loan, a prepayment fee will apply.
7. I/We have reviewed this document and confirm that all information provided is true and accurate including in relation to all financial commitments.
8. I/We understand that Pepper may request documentation to verify the information provide in this application.
9. I/We confirm that this application meets my requirements and objectives.

Name

Date

Signature

Name

Date

Signature

## ADVISER ACKNOWLEDGEMENTS

The customer(s) speaks and understands English fluently, if not, the interview was conducted in the following language which I am fluent in and the customer speaks and understands fluently.

1. For refinances: I confirm that the customer understands and accepts the costs of refinancing and that refinancing and repaying these refinanced debts may result in more interest being paid and equity in the security property(ies) built at a slower rate in order to achieve their objectives.
2. I confirm all information provided to Pepper in relation to this customer's application for credit is true and accurate.
3. I confirm I have discussed and the customer has accepted all costs and fees and charges involved in this transaction with the customer.
4. I confirm the customer understands the pros and cons of the product features selected above for their loan.
5. I confirm that the Pepper Money loan is within the range of products that will meet the customer's requirements and objectives.

Adviser Signature

Adviser Name

Date

# Privacy Disclosure

“Parties” means Pepper New Zealand Limited NZBN 9429031065153 and its related bodies corporate, any party who processes the loan application, any insurer, financier, manager, servicer, any agent of the lender who has an interest in the credit and any person to which we assign any of our rights in respect of the relevant loan, whether in relation to securitisation or otherwise. In this privacy consent, “we”, “us” and “our” includes each of the Parties.

**By signing this document or otherwise accepting this consent, you consent to the Parties and some other entities collecting, using, holding, exchanging and disclosing personal information (including sensitive information) and credit-related information about you as set out below. You can find out more about how we deal with your privacy by viewing Pepper’s privacy policy at [www.peppermoney.co.nz/privacy-policy](http://www.peppermoney.co.nz/privacy-policy). We may seek and obtain further personal information and credit-related information about you during the course of our dealings with you. The terms of this consent also apply to the collection, use, holding and disclosure of that information. If you do not provide us with this consent or provide us with your personal information and credit-related information we may not be able to arrange or provide credit for you, provide other services, verify your identity or protect against fraud. Note: not all matters discussed below may be applicable to you.**

## **How we handle your personal and credit-related information**

The Parties may collect, use, hold and disclose personal information, and credit-related information about you for the purposes of arranging or providing credit to you, processing your application for credit, assessing whether to accept a guarantee of credit from you, managing that credit, direct marketing of products and services by us or third parties, complying with laws, managing our relationship with you, and allowing us to perform administrative tasks. We may collect this information from you or from third parties.

We are also required to collect your personal information to comply with our obligations under New Zealand law, including the *Anti-Money Laundering and Countering Financing of Terrorism Act 2009*.

Credit information includes information such as your identity information, the type, terms and maximum amount of credit provided to you, repayment history information, default information (including overdue payments), new arrangement information, personal insolvency information, court information and details of any serious credit infringements. Credit eligibility information is credit reporting information supplied to us by a credit reporting body and any information that we derive from it. Collectively, we refer to this as ‘credit-related information’.

Personal information includes any information about an identified individual, or an individual who is reasonably identifiable. The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation,

and any other information we may need to identify you including publicly available information from public registers and social media. If you are applying for finance we may also collect the number and ages of your dependents and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses. If you use our website or mobile applications we may collect information about your location or activity including IP address, telephone number and whether you have accessed third party sites, the date and time of visits, the pages that are viewed, information about the device used and other user location information. We may collect some of this information using cookies (for more information please see the Policy at [www.peppermoney.co.nz/privacy-policy](http://www.peppermoney.co.nz/privacy-policy)).

**Access to information and Privacy Policies** You may gain access to the personal information and credit-related information that we hold about you by contacting us. A copy of Pepper’s privacy policy can be obtained at [www.peppermoney.co.nz/privacy-policy](http://www.peppermoney.co.nz/privacy-policy) or by emailing [privacy@peppermoney.co.nz](mailto:privacy@peppermoney.co.nz). Links to the privacy policies and credit reporting policies of our Mortgage Insurers and credit reporting bodies (**CRBs**) are shown at the end of this consent. These privacy policies and credit reporting policies contain information about how you may access or seek correction of your personal information and credit-related information, how that information is managed, how you may complain about a breach of your privacy and how that complaint will be dealt with. They also contain information on ‘notifiable matters’ including things such as the information we use to assess your creditworthiness, the fact that CRBs may provide your personal information and credit-related information to credit providers to assist in an assessment of your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement – including our right to report a default or a serious credit infringement to CRBs, your right to request that CRBs not use your credit-related information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud.

**Credit-related information** We may exchange your credit-related information with entities listed below to assess an application for consumer or commercial credit and manage that credit (including to collect any payment that is overdue).

**Exchange information with credit providers** We may exchange your personal information and credit-related information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

**Disclose information to guarantors** We and our Mortgage Insurers may disclose your personal information and credit-related information to any person (or their authorised representative) who proposes to guarantee or has guaranteed repayment of any credit provided to you or who indemnifies you in any way.

**Exchange information** We may exchange personal information and credit-related information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- The CRBs identified below
- Any Mortgage Insurers
- Introducers including finance brokers, dealers, suppliers, mortgage managers, and persons who assist us to, or jointly with us, provide our products and services to you
- Any person who represents you including your financial consultants, accountants, lawyers, advisers, referees (such as your employer, to verify information you have provided) and representatives including executors, administrators, guardians, trustees, attorneys and persons holding power of attorney
- Our auditors, accountants, lawyers, attorneys, and other external advisors
- Any industry or regulatory body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your lease or loan – for example if a complaint is lodged about us
- Any investors, agents or advisers, trustees - including securitisation trustees, ratings agency or businesses assisting us with funding for credit made available to you or any entity that has an interest in your finance or our business
- Any person where we are authorised or required to do so by law, such as under the *Anti-Money Laundering and Countering Financing of Terrorism Act 2009*, or by government and law enforcement agencies or regulators, or where you have provided us consent
- Entities to whom we outsource some of our functions and external service providers (for example IT services, entities to help verify your identity including organisations providing online verification of identity, entities to help verify your income and expenditure, entities to help identify, investigate and prevent illegal activities such as fraud etc) or that provide information and infrastructure systems
- Other financial institutions such as banks, for example to process a claim for mistaken payment
- Real estate agents
- Medical professionals, medical facilities or health authorities who verify health information you may provide
- Insurers, valuers, debt collection agencies auditors, insurers, re-insurers and health care providers
- Any person considering acquiring an interest in our business or assets
- Any person who is a supplier of an asset to you
- Security registration bodies
- Other persons who have an interest in the property offered to us as security
- Other borrowers or guarantors (if more than one) or borrowers or prospective borrowers of any credit you guarantee or propose to guarantee
- Any of our associates, related entities or contractors such as claims related providers including assessors and investigators that help us with claims

- Associated businesses that may want to market products to you.

**Customer identification** We and our Mortgage Insurers may disclose your name, date of birth and address to an organisation, including CRBs, providing verification of your identity to request an assessment of whether that information matches information they hold in their files (an “Information Match Request”) (this may also include online electronic identity verification). Your personal details will be matched to information held by the issuer of the identification document (the “Official Record Holder”) via the use of third party systems.

We may also use information about your New Zealand passport driver license, citizenship details, birth certificate, and any other identification documents to match those details with the relevant registries using third party systems and record the results of that matching.

**Mortgage Insurers** We may disclose personal information and credit-related information to the lender’s mortgage insurers and the title insurers (collectively, Mortgage Insurers). Where permitted by the *Privacy Act 1993 (and from 1 December 2020 the Privacy Act 2020)*, the Mortgage Insurers may disclose your personal information and credit-related information to us and to third parties including: the CRBs listed below; rating agencies; the Mortgage Insurer’s related entities, service providers, agents, contractors and external advisors; reinsurers, other mortgage insurers and mercantile agents; payment system operators, other financial institutions and credit providers; other parties for the purposes of securitisation and fraud prevention; your guarantor or proposed guarantor; your referees and advisers; government and other regulatory bodies; and other entities. Where permitted by the *Privacy Act 1993 (or Privacy Act 2020, as applicable)*, the Mortgage Insurers may seek and obtain commercial and consumer credit-related information from a CRB including (but not limited to) information concerning your credit worthiness or credit history; and information about overdue payments.

Where permitted by the *Privacy Act 1993 (or Privacy Act 2020, as applicable)*, the Mortgage Insurers will hold, use and disclose your personal information and credit-related information for the purposes of securing and administering lenders’ mortgage insurance for your mortgage, including: assessing whether to provide insurance, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability; managing and varying the insurance; dealing with claims, enforcing a mortgage and recovering the proceeds of sale; assessing hardship; conducting risk assessment and management involving securitisation; for fraud prevention; for credit scoring, portfolio analysis and reporting; to comply with regulatory requirements; to verify personal information and credit-related information provided to it; or for any purpose required or permitted under the insurance contract, the *Privacy Act 1993 (or Privacy Act 2020, as applicable)* and other applicable law. If the personal information and credit-related information is not disclosed to the Mortgage Insurer(s), it will not be possible for the Mortgage Insurer to process the credit provider’s request for insurance and we may not be able to arrange or provide credit for you, or provide other services.



The privacy policies and credit reporting policies of the Mortgage Insurers contain information about how they collect, use, hold and disclose your personal information and credit-related information, how you may access the personal information and credit-related information those entities hold about you, how to seek correction of that information, how you may complain about a breach of your privacy, and how that complaint will be dealt with.

**Information given about other people** If you have provided us with information about another individual (such as your employer, spouse, partner, referee, solicitor, or if you are acting on behalf of a company or other body corporate, its beneficial owner), you must let them know that:

- We have collected their personal information to assess your application and manage any credit provided to you
- We may exchange this information with any parties set out in this document and our privacy policy
- We handle their personal information in the way set out in our privacy policy and that they can obtain a copy of Pepper's privacy policy at [www.peppermoney.co.nz/privacy-policy](http://www.peppermoney.co.nz/privacy-policy) or by emailing [privacy@peppermoney.co.nz](mailto:privacy@peppermoney.co.nz).

Where you provide us with the personal information of another person, you confirm that you are authorised to provide all personal information to us on that person's behalf.

**Overseas Disclosure** We and our Mortgage Insurers may disclose your personal information, and credit-related information to overseas entities including related entities and service providers located overseas in Australia, the United Kingdom, European Union, Asia Pacific, the United States of America or the Philippines. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in the entities' privacy policies. While we attempt to select and secure reputable offshore service providers, to the maximum extent permitted by law we are not liable for any breach or misuse of information sent offshore. An overseas entity we disclose your personal information to may not be subject to privacy laws or principles similar to those which apply in New Zealand, and any information disclosed to an overseas entity may not have the same protection as under New Zealand privacy laws. You may not be able to seek redress for any breach of your privacy which occurs outside of New Zealand.

**Storage and Security** We and our Mortgage Insurers may store your personal information and credit-related information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from

various countries via an internet connection.

**Credit Reporting Bodies** We and our Mortgage Insurers may exchange your personal information and credit-related information with the CRBs listed below. The information may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

Centrix  
[centrix.co.nz](http://centrix.co.nz)  
<https://www.centrix.co.nz/privacy-policy/>

Equifax  
[www.equifax.co.nz](http://www.equifax.co.nz)

Illion  
[www.illion.co.nz](http://www.illion.co.nz)

**Electronic Communications Consent (ECC):** I/We consent to the receipt of notices and other documents electronically. I/We nominate and authorise Pepper to act on instructions sent electronically by me/us, this consent and authority will apply to all communications permitted to take place electronically by law. I/We understand that upon giving this consent:

Pepper may no longer send paper copies of notices and other documents sent to me/us

I/we should regularly check my/our electronic communications for notices and ensure my/our email address/ residential address and contact numbers remains current (or as otherwise notified to Pepper).

Pepper may send the notices and other documents by email, or provide a notice in an email that the documents are displayed on and can be retrieved from a website; and

I/we may withdraw my/our consent to the giving of notices and other documents by electronic means at any time, by notifying Pepper in writing.

I/we understand that the provision of electronic documents does not alter my/our obligations under any terms and conditions of any credit contract. I/We have facilities to enable us to print the notice or other document sent to me/us electronically.

## SIGNATURE AND DATE

I/We acknowledge and confirm that:

- I/We consent to the use and disclosure of my personal information and credit-related information as set out above;
- where I/We provide personal information about any other person I/We are authorised by that person to do so;
- personal information that I/We provide will be used for identity verification purposes; and
- personal information that I/We provide will be subject to an Information Match Request in relation to relevant Official Record Holder information, and that a corresponding Information Match Result will be provided via the use of third party systems.
- I/we consent to receiving notices and other documents from Pepper Money electronically to the email address for service nominated in the loan application as detailed in the Electronic Communications Consent (ECC) above

Name (print)	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text"/>		
Name (print)	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text"/>		
Name (print)	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text" value="/ /"/>		
Name (print)	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text" value="/ /"/>		