Home Loan 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.

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 23 must be signed and dated. The turnaround time for this application may be impacted if submitted with incomplete or omitted information.

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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, any deeds of appointment 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**

☐ 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**

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:		Contact name:	
Address:			
Phone:		Email:	

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.

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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 Repayments ☐ 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 occurence and current status.

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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 67th birthday AND security property is owner occupied.

☐ Repay by instalments prior to retirement
☐ Downsize principal place of residence
☐ Sale of investment property
☐ Sale of business
☐ Lump sum from Superannuation
☐ Recurring income from Superannuation
☐ Income from other investments
☐ 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

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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. For refinances to relieve financial difficulties, I confirm that I have:
    - Made inquiries as to whether the refinancing will relieve, and not prolong or worsen, these financial difficulties;
    - Checked with the borrower(s) that they have considered seeking repayment relief from their existing lender(s);
    - Provided information about other relevant options (e.g. by providing contact details for financial mentors); and
    - If the existing loan is unsecured, made the borrower(s) aware of the implications of this.
3. I confirm all information provided to Pepper in relation to this customer's application for credit is true and accurate.
4. I confirm I have discussed and the customer has accepted all costs and fees and charges involved in this transaction with the customer.
5. I confirm the customer understands the pros and cons of the product features selected above for their loan.
6. I confirm that the Pepper Money loan is within the range of products that will meet the customer's requirements and objectives.

Adviser Signature		Date	
Adviser Name			

LOAN PURPOSE

☐ Purchase ☐ Refinance

What is the purpose of the proposed loan?

Assets purchased with the loan located in New Zealand ☐ Yes ☐ No

LOAN INFORMATION

LOAN 1	LOAN 2	LOAN 3
Loan Amount	Loan Amount	Loan Amount
Loan Term	Loan Term	Loan Term
LVR	LVR	LVR
Loan Type ☐ Principal and Interest ☐ Interest Only ____ years*	Loan Type ☐ Principal and Interest ☐ Interest Only ____ years*	Loan Type ☐ Principal and Interest ☐ Interest Only ____ years*
Rate Type ☐ Floating ☐ Fixed ____ years*	Rate Type ☐ Floating ☐ Fixed ____ years*	Rate Type ☐ Floating ☐ Fixed ____ years*
Repayment Frequency ☐ Monthly ☐ Fortnightly (for P&I loans only)	Repayment Frequency ☐ Monthly ☐ Fortnightly (for P&I loans only)	Repayment Frequency ☐ Monthly ☐ Fortnightly (for P&I loans only)

* Fixed term loans only offered for 2 and 3 years

YOUR SOLICITOR/CONVEYANCER'S DETAILS

Firm Name		Contact Name	
Address			
Phone		Fax	
Email		DX No.	

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ACCOUNTANT DETAILS (IF SELF-EMPLOYED/SUBCONTRACTOR/INVESTOR)

APPLICANT 1

Firm's Name	
Contract Name	
Address	
Phone	
Fax	
Email	

APPLICANT 2

Firm's Name	
Contract Name	
Address	
Phone	
Fax	
Email	

COMPANY, COMPANY TRUSTEE OR COMPANY PARTNER

☐ Borrower ☐ Guarantor

Full company name		NZBN	
Trading name			
Trust Details			
Business Activity (please describe the nature of all the business activities undertaken)			
Registered Office Address			
Is the company registered as public?			
Principal place of business			

Does the client engage in business activities outside of New Zealand? ☐ Yes ☐ No

List countries			
Activities			
Phone		Fax	
Email			

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	Director 1	Director 2
Full Name		
Residential Address		
DOB		

	Director 3	Director 4
Full Name		
Residential Address		
DOB		

	Director 5	Director 6
Full Name		
Residential Address		
DOB		

	Director 7	Director 8
Full Name		
Residential Address		
DOB		

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SHAREHOLDERS

Information required for each shareholder

	Shareholder 1	Shareholder 2
Full Name		
Residential Address		
DOB		

	Shareholder 3	Shareholder 4
Full Name		
Residential Address		
DOB		

	Shareholder 5	Shareholder 6
Full Name		
Residential Address		
DOB		

	Shareholder 7	Shareholder 8
Full Name		
Residential Address		
DOB		

If more than 8 shareholders, please provide information on a separate piece of paper.

Note: Shareholders may need to have their identity verified with original documentation prior to final approval.

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NOMINEE DIRECTOR AND/OR SHAREHOLDER DETAILS

Does the company have any nominee directors and/or shareholders? ☐ No ☐ Yes

	Nominee Director and/or Shareholders 1	Nominee Director and/or Shareholders 2
Full Name		
DOB		
Residential Address		

	Nominee Director and/or Shareholders 3	Nominee Director and/or Shareholders 4
Full Name		
DOB		
Residential Address		

Note: Nominee directors and shareholders may need to have their identity verified with original documentation prior to final approval.

ADDITIONAL INFORMATION

Does the company have a constitution or shareholder agreement? ☐ No ☐ Yes If 'Yes', please provide a copy.

Does the company have any special or non-standard voting rights? ☐ No ☐ Yes If 'Yes', provide details below:

Are there any other individuals who effectively control or own the company whose details have not been provided in the application form?

☐ No ☐ Yes If 'Yes' provide details:

Full Name		
DOB		
Residential Address		

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TRUST APPLICANT

Full Name of the Trust	
Type of Trust (e.g. family, unit trust)	
Address	
Business name/s (if any) of the Trustees in respect of the trust	
Country where Trust established	
Business Activities (Please describe the nature of all business activities undertaken)	

Does the client engage in business activities outside of New Zealand? ☐ Yes ☐ No

If yes, please list countries and activities	

SETTLOR/PROTECTOR/APPOINTOR DETAILS

	Corporate Settlor(s) and/or Protector(s) and/or Appointor(s) 1	Corporate Settlor(s) and/or Protector(s) and/or Appointor(s) 2
Name		
Address		

	Individual Settlor(s) and/or Protector(s) and/or Appointor(s) 1	Individual Settlor(s) and/or Protector(s) and/or Appointor(s) 2
Full Name		
Residential Address		
DOB		

Note: Settlor(s)/Protector(s) may need to have their identity verified with original documentation prior to final approval.

BENEFICIARY DETAILS

Please supply the name and date of birth of individuals who are the trust's beneficiaries.

If the trust has more than 10 beneficiaries or is a discretionary or charitable trust, please supply a description of each class or type of beneficiary and if a charitable trust, the objects of the trust.

	Beneficiary 1	Beneficiary 2
Beneficiary Name		
Beneficiary DOB		

	Beneficiary 3	Beneficiary 4
Beneficiary Name		
Beneficiary DOB		

	Beneficiary 5	Beneficiary 6
Beneficiary Name		
Beneficiary DOB		

	Beneficiary 7	Beneficiary 8
Beneficiary Name		
Beneficiary DOB		

	Beneficiary 9	Beneficiary 10
Beneficiary Name		
Beneficiary DOB		

Class/Type of Beneficiary (if applicable)	
Objects of the trust (if applicable)	

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INDIVIDUAL TRUSTEES

Please supply the full name, date of birth and residential address of all individual trustees. For company trustees, please complete the Company Section.

Individual Trustees will need to have their identity verified with original documentation prior to final approval.

	Trustee 1	Trustee 2
Full Name		
Date of Birth		
Residential Address		

	Trustee 3	Trustee 4
Full Name		
Date of Birth		
Residential Address		

	Trustee 5	Trustee 6
Full Name		
Date of Birth		
Residential Address		

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INDIVIDUAL PERSONAL DETAILS

APPLICANT 1

Applicant Type ☐ Borrower ☐ Guarantor

Title ☐ Mr ☐ Ms ☐ Miss ☐ Mrs ☐ Dr ☐ Other

Full Name

Other Name(s) Commonly Known By

Current 'residential' address (PO box not permitted)

Town/City Post Code Years There

Are you ☐ An owner ☐ Renting ☐ Living with relatives

Post-settlement Mailing Address

Town/City Post Code Years There

Previous residential address

Town/City Post Code Years There

Gender ☐ Male ☐ Female

DL No. DL No.

Marital Status

DOB / /

Residency Status ☐ New Zealand resident ☐ Resident of Australia

Phone BH

AH

Mobile

Email

Ages of Dependants

APPLICANT 2

Applicant Type ☐ Borrower ☐ Guarantor

Title ☐ Mr ☐ Ms ☐ Miss ☐ Mrs ☐ Dr ☐ Other

Full Name

Other Name(s) Commonly Known By

Current 'residential' address (PO box not permitted)

Town/City Post Code Years There

Are you ☐ An owner ☐ Renting ☐ Living with relatives

Post-settlement Mailing Address

Town/City Post Code Years There

Previous residential address

Town/City Post Code Years There

Gender ☐ Male ☐ Female

DL No. DL No.

Marital Status

DOB / /

Residency Status ☐ New Zealand resident ☐ Australian resident

Phone BH

AH

Mobile

Email

Ages of Dependants

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EMPLOYMENT DETAILS

APPLICANT 1

Self-Employed ☐ Yes ☐ No
Note: If self-employed selected as YES Complete the self-employed details section

Occupation

Basis ☐ F/T ☐ P/T ☐ Casual ☐ Temp ☐ Other

Employer

Address

City/Town Post Code

Monthly Gross Income $

Other Allowances $

Overtime $

Rental Income $

Other Income $

Other Income Details

Previous Employers (If current is less than 3 years)

Occupation

Years There

APPLICANT 2

Self-Employed ☐ Yes ☐ No
Note: If self-employed selected as YES Complete the self-employed details section

Occupation

Basis ☐ F/T ☐ P/T ☐ Casual ☐ Temp ☐ Other

Employer

Address

Town/City Post Code

Monthly Gross Income $

Other Allowances $

Overtime $

Rental Income $

Other Income $

Other Income Details

Previous Employers (If current is less than 3 years)

Occupation

Years There

SELF-EMPLOYED DETAILS

APPLICANT 1

Trading Name

NZBN

Business activities

Business Address

City/town Post Code

☐ Sole Trader ☐ Partnership ☐ Company

How long has this business been owned? Years

How long has the NZBN been registered (Min. 2 years)? Years

Is the business registered for GST for 12 months? ☐ Yes ☐ No

APPLICANT 2

Trading Name

NZBN

Nature of Business

Business Address

City/town Post Code

☐ Sole Trader ☐ Partnership ☐ Company

How long has this business been owned? Years

How long has the NZBN been registered (Min. 2 years)? Years

Is the business registered for GST for 12 months? ☐ Yes ☐ No

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FINANCIAL INFORMATION

If you are making a joint application, and you would like to make a separate declaration of assets and liabilities, one applicant may attach a separate sheet of paper.

ASSETS	DETAILS	VALUE	
Property Address		$	☐App1 ☐App2 ☐Joint
		$	☐App1 ☐App2 ☐Joint
		$	☐App1 ☐App2 ☐Joint
		$	☐App1 ☐App2 ☐Joint
Savings Account		$	☐App1 ☐App2 ☐Joint
		$	☐App1 ☐App2 ☐Joint
Investments/ Shares/ Kiwi Saver		$	☐App1 ☐App2 ☐Joint
		$	☐App1 ☐App2 ☐Joint
Motor Vehicles		$	☐App1 ☐App2 ☐Joint
		$	☐App1 ☐App2 ☐Joint
Furniture (Insured value)		$	☐App1 ☐App2 ☐Joint
		$	☐App1 ☐App2 ☐Joint
Other (Boats, tools of trade, etc.)		$	☐App1 ☐App2 ☐Joint
		$	☐App1 ☐App2 ☐Joint
Personal Items		$	☐App1 ☐App2 ☐Joint
		$	☐App1 ☐App2 ☐Joint
		$	☐App1 ☐App2 ☐Joint
	Deposit Paid	$	☐App1 ☐App2 ☐Joint
	Total Assets	$	☐App1 ☐App2 ☐Joint

LIABILITIES - PERSONAL/BUSINESS/COMPANIES/TRUST

LIABILITY	CREDIT PROVIDER	REMAINING TERM - YEARS	CREDIT LIMIT	MONTHLY PAYMENT	DEBT TO CONTINUE	BALANCE OWING	BORROWER
Mortgage Loan			$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Line of Credit			$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Will the borrower repay the credit contract within the contract term disclosed?					☐Yes ☐No		
Credit Card			$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Store Card			$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Overdraft			$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Will the borrower make payments to repay the limit advanced under the contract within the remaining term?							☐Yes ☐No
Student Loan			$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Personal Loan			$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Lease			$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Hire Purchase			$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Term Loan			$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Commercial Bill			$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Tax Debt			$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Contingent Liability			$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Loan as Guarantor			$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint
Other			$	$	☐Yes ☐No	$	☐App1 ☐App2 ☐Joint

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EXPENSES - PERSONAL

MANDATORY *Include all individual expenses and any expenses shared with any other persons*		MONTHLY PAYMENT	OWNER OF EXPENSES
Owner occupied property costs	Rates, taxes, levies, body corporate and strata fees, repairs and maintenance.	$	☐App1 ☐App2 ☐Joint ☐Other
Investment property costs	Rates, taxes, levies, body corporate and strata fees, repairs and maintenance.	$	☐App1 ☐App2 ☐Joint ☐Other
Rented property costs	Housing on a property that is rented including repairs and maintenance, other household items and utilities	$	☐App1 ☐App2 ☐Joint ☐Other
Telephone, Internet & Pay TV	Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).	$	☐App1 ☐App2 ☐Joint ☐Other
Groceries	Typical supermarket shop for groceries including food and toiletries.	$	☐App1 ☐App2 ☐Joint ☐Other
Recreation & Entertainment	Alcohol, tobacco, gambling, restaurants, membership fees and subscriptions, pet care, holidays.	$	☐App1 ☐App2 ☐Joint ☐Other
Clothing & Personal Care	Clothing, footwear, cosmetics, personal care.	$	☐App1 ☐App2 ☐Joint ☐Other
Medical & Health	Medical and health costs including doctor, dental, optical and pharmaceutical etc.	$	☐App1 ☐App2 ☐Joint ☐Other
Transport	Public transport, vehicle registration costs, motor vehicle running costs including fuel, servicing, parking and tolls.	$	☐App1 ☐App2 ☐Joint ☐Other
Education	Public and private education fees and associated costs including books and uniforms etc.	$	☐App1 ☐App2 ☐Joint ☐Other
Childcare	Childcare including nannies.	$	☐App1 ☐App2 ☐Joint ☐Other
Insurance	All insurance including health, home and contents, motor vehicle, life, income protection.	$	☐App1 ☐App2 ☐Joint ☐Other
Rent		$	☐App1 ☐App2 ☐Joint ☐Other
Child Maintenance		$	☐App1 ☐App2 ☐Joint ☐Other
Other	Unique items not covered in above categories (must be explained further).	$	☐App1 ☐App2 ☐Joint ☐Other
Total Monthly Expense		$	
	Total Personal Liabilities	$	

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PROPERTY OFFERED AS SECURITY

SECURITY 1

Address

City/Town Post Code

Title ☐ Torrens ☐ Leasehold ☐ Unit title ☐ Cross lease

☐ Owner Occupied ☐ Investment

☐ Other

Volume

DP

Identifier

Full Name/s to Appear on the Title After Settlement

Contact Name of Vendor, Vendor's Real Estate Agent or Owner
(For valuer access)

Are you aware of any environmental contamination affecting the security property or any property adjoining the security?
☐ Yes ☐ No

Is the property greater than 50sqm? ☐ Yes ☐ No

Is the land size under 25 acres? ☐ Yes ☐ No

Zoning ☐ Residential ☐ Rural Residential

Purchase Price (Or estimated market value if refinance)

$

Anticipated Settlement Date

SECURITY 2

Address

City/town Post Code

Title ☐ Torrens ☐ Leasehold ☐ Unit title ☐ Cross lease

☐ Owner Occupied ☐ Investment

☐ Other

Volume

DP

Identifier

Full Name/s to Appear on the Title After Settlement

Contact Name of Vendor, Vendor's Real Estate Agent or Owner
(For valuer access)

Are you aware of any environmental contamination affecting the security property or any property adjoining the security?
☐ Yes ☐ No

Is the property greater than 50sqm? ☐ Yes ☐ No

Is the land size under 25 acres? ☐ Yes ☐ No

Zoning ☐ Residential ☐ Rural Residential

Purchase Price (Or estimated market value if refinance)

$

Anticipated Settlement Date

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FUNDS POSITION

You may estimate these fees and charges. Please check with your legal advisor for final amounts.

FUNDS REQUIRED

Purchase/Tender Price	$
Land	$
Discharge Present Debt (including early payout penalty fees and exit fees)	$
Legals	$
Purchase Stamp Duty	$
Mortgage Stamp Duty	$
Application Fees	$
Total Funds Required	$
Surplus/Deficit	$

FUNDS AVAILABLE

Proceeds from Sale of Existing Property	$
Deposit Paid	$
Own Funds	$
Loan Sought	$
Gift/Other	$
Total Funds Available	$

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THIRD PARTY AUTHORITY/POWER OF ATTORNEY: PERSON(S)

This form is to be completed when a person(s) who is not a party to the loan is acting on behalf of the customer.

Important

- Additional original documentation will be required to confirm authorisation of person acting on behalf of the customer prior to settlement
- The customer will also need to have their identity verified with original identification documentation prior to settlement
- The third party will need to have their identity verified with original identification documentation prior to settlement.

Information to include with this application:

- A copy of current photo I.D for all third parties
- Documentation to confirm address e.g. rates notice, utility bill, bank statement

POWER OF ATTORNEY DETAILS

Full Name (Including middle name)	
DOB	
Residential Address (not a PO Box)	
Relationship to the customer (e.g Power of Attorney)	

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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 Privacy Disclosure document, you consent to the Parties and other entities collecting, using, holding 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 ("Privacy Policy"). We may seek and obtain further personal information and credit-related information about you during the course of our dealings with you. This Privacy Disclosure and our Privacy Policy also apply to the collection, use, holding and disclosure of that information. If you do not consent to us collecting, using, and disclosing your personal information in accordance with this Privacy Disclosure and our Privacy Policy, 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.

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 set out in this Privacy Disclosure and our Privacy Policy, including 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 directly from you or indirectly from third parties, as set out in this Privacy Disclosure and our Privacy Policy.

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 (www.peppermoney.co.nz) 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 our Privacy Policy).

Access and correction of information and Privacy Policies You have the right to request access to and correction of 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 or by emailing privacy@peppermoney.co.nz.

Links to the privacy policies and credit reporting policies of the credit reporting bodies (CRBs) are shown at the end of this Privacy Disclosure. 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 in this Privacy Disclosure and our Privacy Policy 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 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 share your personal information and credit-related information with the following types of entities, some of which may be located overseas. We may also collect your personal information and credit-related information from them as relevant. Please see our Privacy Policy for more information.

- The CRBs identified in this Privacy Disclosure and our Privacy Policy;
- Introducers including financial advisers, finance brokers, aggregators, 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 government agency, regulator, or other 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; and
- Associated businesses that may want to market products to you.

Customer identification We 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's licence, 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.

Information given about other people If you have provided us with information about another individual (such as your employer, spouse, 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 it at www.peppermoney.co.nz/privacy-policy or by emailing 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 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. An overseas entity 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 the Privacy Act 2020. By signing this Privacy Disclosure, you consent to the disclosure of your personal and credit related information overseas as set out in this Privacy Disclosure and our Privacy Policy.

Storage and Security We 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 may exchange your personal information and credit-related information with the CRBs listed below. The information may be recorded on the CRB's database, and 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.

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Equifax

Equifax New Zealand Information Services and Solutions Limited at Level 10, 48 Shortland Street, Auckland, 1010, New Zealand, www.equifax.co.nz – contact on 0800 698 332, see privacy policy at https://www.equifax.co.nz/privacy

Experian

Experian New Zealand Limited at Bell Gully, Deloitte Centre, Level 5, 1 Queen Street, Auckland Central, Auckland, 1010 , New Zealand www.experian.co.nz – contact on 0800 733 707, see privacy policy at https://www.experian.co.nz/privacy-policy

Centrix

Centrix Group Limited and Centrix Data One Limited at Level 4, 56 Cawley Street, Ellerslie, Auckland, 1051 , New Zealand, www.centrix.co.nz – contact on 0800 236 874, see privacy policy at https://www.centrix.co.nz/privacy-statement

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 giving or withdrawing my/our consent to the giving of notices and other documents by electronic means at any time does not apply to any consent I/we may have given (or not) to Pepper for sending commercial electronic messages.
- 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 acknowledge and confirm that:

- **I consent to the use and disclosure of my personal information and credit-related information as set out in this Privacy Disclosure and Pepper's Privacy Policy;**
- **where I provide personal information about any other person I am authorised by that person to do so;**
- **personal information and credit-related information about me may be shared with credit reporting bodies and such bodies may hold that information on their credit reporting database and use that information for the purpose of providing credit reporting services to Pepper and their subscribers, or for any other lawful purpose; and**
- **personal information and credit-related information that I provide may be subject to an Information Matching by New Zealand Government Agencies, and the corresponding results may be provided to Pepper via the use of third party systems.**

Name (print)		Signature	
Date			
Name (print)		Signature	
Date			
Name (print)		Signature	
Date	/ /		
Name (print)		Signature	
Date	/ /		

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