

Loan Application



Purpose of the Loan

Home Loan \$ _____ Personal Loan \$ _____

Personal information - Applicant

Your details

Mr Mrs Miss Ms

First Names _____

Family Name _____

Date of Birth _____

Phone No (daytime) _____

Home Phone _____

Mobile Phone _____

Email address _____

Residential Address _____

Time there _____

Do you Own without mortgage _____

Own with mortgage – rent _____

Prev address if at above address less than 3 yrs

Postal Address _____

Relationship Status Single Couple Other

Number of Dependants _____

Are you a NZ citizen or Permanent Resident: _____

Employers Name _____

Employers Address _____

Occupation _____

Full time Part time Self employed

How long have you worked there _____

Previous occupation/employer _____

Credit Union Number _____

Manchester Unity Friendly Society Lodge Member _____

Personal information - Joint Applicant

Your details

Mr Mrs Miss Ms

First Names _____

Family Name _____

Date of Birth _____

Phone No (daytime) _____

Home Phone _____

Mobile Phone _____

Email address _____

Residential Address _____

Time there _____

Do you Own without mortgage _____

Own with mortgage – rent _____

Prev address if at above address less than 3 yrs

Postal Address _____

Relationship Status Single Couple Other

Number of Dependants _____

Are you a NZ citizen or Permanent Resident: _____

Employers Name _____

Employers Address _____

Occupation _____

Full time Part time Self employed

How long have you worked there _____

Previous occupation/employer _____

Credit Union Number _____

Manchester Unity Friendly Society Lodge Member _____

Credit Unions are registered under the Friendly Societies and Credit Unions Act 1982 and are not registered banks. We are owned by our members, are a non profit organisation and are a trusted alternative to banks. Customers save and borrow from each other at reasonable rates of interest. Being 100% owned and operated, customers' funds are retained in New Zealand. Copies of the current prospectus and investment statement are available on request.

Statement of Position (Current Financial Position)
LIABILITIES

Overdraft Facility _____
 Limit \$ Amount Owing \$

Credit Card _____
 Limit \$ Amount Owing \$

Credit Card _____
 Limit \$ Amount Owing \$

Store Card _____
 Limit \$ Amount Owing \$

Hire Purchase/s Company _____
 Expiry date _____ Amount Owing \$

Hire Purchase/s Company _____
 Expiry date _____ Amount Owing \$

Personal Loan/s Company _____
 Expiry date _____ Amount Owing \$

Home Loan/s Company _____
 Term _____ Amount Owing \$

Home Loan/s Company _____
 Term _____ Amount Owing \$

Amount originally borrowed \$

Fixed or floating interest rate _____

Other finance e.g. student loan, family loan \$

TOTAL LIABILITIES \$

REPAYMENTS (weekly/fortnightly/monthly - circle one)

Home loan \$

Personal loan \$

Credit cards \$

Hire purchase \$

Student loan \$

Living Expenses \$

Rent \$

Cars \$

Phone/power/gas \$

Rates \$

Lease costs (If property is leasehold) \$

Insurance \$

Household expenses \$

Food /Clothing /Health/Travel/Entertainment \$

Other Expenses \$

Medical /contents insurance \$

Other – childcare \$

TOTAL EXPENSES \$

ASSETS

Bank investments/savings
 Company _____ Amount \$

Company _____ Amount \$

Motor Vehicles
 Make/Model _____
 Year _____ Current value \$

Make/Model _____
 Year _____ Current value \$

Property
 Address _____ Approx Value \$

Address _____ Approx Value \$

Address _____ Approx Value \$

Superannuation \$

Other Investments \$

Business/ boats/ caravans /antiques \$

TOTAL ASSETS \$

INCOME

What is your main source of income
 Fulltime work part time work Self employed

Contract work WINZ/ACC Other

Total income per year before tax \$

Monthly Weekly Fortnightly

What is your spouse or partners main source of income
 Fulltime work part time work Self employed

Contract work WINZ/ACC Other

Spouse/Partner total income per year before tax \$

Total income from other sources \$

Investment properties annual income \$

Interest or overseas superannuation \$

TOTAL COMBINED INCOME \$

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Home loan options

- Purchase property
- Refinance

What will the loan be used for?

- Residential property for your own occupation
- Construct new dwelling for your own occupation
- Investment property
- Holiday home
- Commercial property
- Renovations/alterations
- Personal Assets
- Holiday
- Debt consolidation

Repayment frequency

- Weekly Fortnightly Monthly

Term of the loan _____ years (maximum 25 years)

If the loan is for construction

Will you be living in the property once completed ?

Is the contract for a fixed price ?

Is the development by a registered master/certified builder?

How long is construction scheduled to take

Address of property being offered for security

Rateable value _____

If leasehold...

Lessor Name _____

Annual Rent _____

Expiry date of lease _____

How much is the property and how much do you need to borrow

Property price or Value \$ _____

Deposit \$ _____

Has this amount been borrowed from elsewhere _____

Amount you need to borrow

Name and address of your solicitor

Declaration

1. I/We declare that the information stated in this application is true and correct. I/We understand that any omission or misleading statement will render this application invalid.
2. Signing of this application authorises Manchester Unity Credit Union to make any enquiries considered necessary with regard to this application, and I/We irrevocably authorise any agency as defined by the Privacy Act 1993 to provide Manchester Unity Credit Union with such information as may be required in response to Manchester Unity Credit Unions credit and or employment enquiries.
3. I/We certify that I am/each of us is 18 years of age or older and not an undischarged bankrupt or liable under the Insolvency Act 1967.
4. I/We agree that should this application be approved then the property used as security shall at all times be kept fully insured and council rates paid.

Signature of Applicant _____ **Date** _____

Signature of Joint Applicant _____ **Date** _____

- Please provide evidence of income, eg: three recent payslips, letter from employer, tax return.
- Manchester Unity Credit Union home loans are for a maximum of 10 years with a right of renewal, interest only loans have a maximum term of two years.
- We do not charge application fees but documentation fees are payable.
- For a personal loan you are required to have been a member of Manchester Unity Credit Union for at least 12 months .
- Maximum amount for a personal loan is \$10,000 with maximum terms being
 - Up to \$6,000 – 3 years
 - \$6,001-\$8,000 – 4 years
 - \$8001-\$10,000 – 5 years

FOR MANCHESTER UNITY CREDIT UNION USE ONLY

CU Account number _____

Applicant Identification and income verified _____

Loan Approved _____

Priority \$ _____

Interest Rate _____

Term _____

Repayment Frequency _____

Manchester Unity Credit Union Napier	Email	admin@mucreditunion.co.nz
Phone (06) 835 5515	Website	www.mucreditunion.co.nz
Freephone 0800 682 848	Address	54 Clive Square East, Napier 4110
Fax (06) 835 5535	Postal	PO Box 587, Napier, New Zealand 4140

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