

Important Notice relating to financial advice legislation:

If your home loan application relates to a consumer credit contract, then you are protected by responsible lending laws. Because of these protections, the recommendations given to you about home loans are not regulated financial advice. This means that duties and requirements imposed on people who give financial advice do not apply to these recommendations. This includes a duty to comply with a code of conduct and a requirement to be licensed.

Your home loan will be a consumer credit contract unless you are borrowing money from us through an entity which is not a natural person, like a company or a trust, or you are not borrowing money wholly or predominantly for personal, domestic, or household purposes.

Type of account required				
Personal <input type="checkbox"/>		Trust <input type="checkbox"/>		
Look-Through Company (LTC) / Non Trading Company <input type="checkbox"/>				
Account name _____				
This section must be completed by all Personal applicants and where the loan is not in personal names, by all Directors, Shareholders, Partners, Proprietors, Trustees and Officers. Where there are more than two parties to the loan, please use an additional Home Loan Top Up Application for the remaining parties				
	Applicant 1		Applicant 2	
Title				
First name(s)				
Last name				
Former name(s)				
Other name(s)				
Date of Birth DD/MM/YYYY				
Gender	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Male <input type="checkbox"/>	Female <input type="checkbox"/>
Nationality/Citizenship				
Place of birth (country/region)				
Multiple Nationalities/ Citizenships	No <input type="checkbox"/> Yes <input type="checkbox"/> <i>If Yes please provide name(s) of other Nationalities/Citizenships</i>		No <input type="checkbox"/> Yes <input type="checkbox"/> <i>If Yes please provide name(s) of other Nationalities/Citizenships</i>	
Marital Status	Married <input type="checkbox"/>	Single <input type="checkbox"/>	Defacto <input type="checkbox"/>	Married <input type="checkbox"/>
				Single <input type="checkbox"/>
				Defacto <input type="checkbox"/>
Number of dependants				
Age of dependants				
Home phone number				
Work phone number				
Mobile number				
Email address				
Residential status	Own home <input type="checkbox"/>	Own home mortgaged <input type="checkbox"/>	Own home <input type="checkbox"/>	Own home mortgaged <input type="checkbox"/>
	Boarding <input type="checkbox"/>	Renting <input type="checkbox"/>	Boarding <input type="checkbox"/>	Renting <input type="checkbox"/>
	Live with parents <input type="checkbox"/>	Other <input type="checkbox"/>	Live with parents <input type="checkbox"/>	Other <input type="checkbox"/>
Current Residential Address				
The above has been my address since DD/MM/YYYY				
If at current address for less than 3 years, please provide details of your previous residential address				

	Applicant 1	Applicant 2
The above was my address since DD/MM/YYYY		
Correspondence address <i>(if different from residential address above)</i>		

Employment Details

	Applicant 1	Applicant 2
Occupation / Job title		
Employment status	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Self employed <input type="checkbox"/> Contractor <input type="checkbox"/> Casual <input type="checkbox"/> Not employed <input type="checkbox"/> Retired <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Self employed <input type="checkbox"/> Contractor <input type="checkbox"/> Casual <input type="checkbox"/> Not employed <input type="checkbox"/> Retired <input type="checkbox"/>
Name of employer / business		
Type/Nature of Business		
Employer's address		
Time at this employment	Years Months	Years Months
Name of previous employer		
Time at previous employment	Years Months	Years Months

Sources of Wealth* <i>(Please tick all that apply)</i>	Salary /drawings <input type="checkbox"/>	Salary /drawings <input type="checkbox"/>
	Superannuation payments <input type="checkbox"/>	Superannuation payments <input type="checkbox"/>
	Investment income <input type="checkbox"/>	Investment income <input type="checkbox"/>
	Dependent on family members <input type="checkbox"/>	Dependent on family members <input type="checkbox"/>
	Property related income e.g. rent <input type="checkbox"/>	Property related income e.g. rent <input type="checkbox"/>
	Other (please specify) <input type="text"/>	Other (please specify) <input type="text"/>

*"Sources of Wealth" describes all activities that have contributed your total net worth – including funds and other assets not held with HSBC.

Income details

	Applicant 1	Applicant 2
Wages and Salaries <i>(this includes allowance, commission, bonus, overtime)</i>	\$	\$
Self-Employment	\$	\$
Boarder income <i>(weekly boarder income *52 weeks)</i>	\$	\$
Rental Income <i>(weekly boarder income *52 weeks)</i>	\$	\$
Superannuation & other Government benefits	\$	\$
Other	\$	\$
Total Gross Monthly Income	\$	\$
Are you currently aware of any future circumstances that will make it difficult to meet your financial commitments?	NO <input type="checkbox"/> YES <input type="checkbox"/>	NO <input type="checkbox"/> YES <input type="checkbox"/>
If Yes, please specify the reason		

Monthly expenses

Current Home Loan Repayments <i>(As per Real Estate Section Owned)</i>	\$	Rent / Board if applicable <i>(Cost of Rental Property or Room Board)</i>	\$	Clothing, Footwear, Cosmetics & Personal Care	\$
Owner Occupied Property Costs <i>(Rates, Utilities, Maintenance, Body Corp Fees etc.)</i>	\$	Childcare Costs <i>(Child Support, After School Care, Nannies etc.)</i>	\$	Telephone, Internet, Pay TV, Media Streaming Subscriptions <i>(includes Mobile and Land Line Costs)</i>	\$
General Insurance <i>(Own Home, Own Contents, Own Vehicle, Cycle, Pet etc.)</i>	\$	Public / Private School Fees <i>(Pre-School, Primary, Secondary, Tertiary, Accommodation Costs etc.)</i>	\$	Recreation, Entertainment, Donations <i>(Sports & Gym Memberships, Donations, Tithing, Holidays, Movies, etc.)</i>	\$
Other Personal Insurances <i>(Medical, Life, Mortgage, Income Protection, etc.)</i>	\$	Medical and Health Expenses <i>(Doctor, Dental, Optical, Medicines etc.)</i>	\$	Investment Property Costs <i>(Rates, Utilities, Maintenance, Body Corp Fees etc.)</i>	\$
Other Loan Repayments <i>(Personal, Student, Car, Family, etc.)</i>	\$	Groceries <i>(Supermarket Items including Food, Alcohol, Tobacco, Toiletries etc.)</i>	\$	Investment Property Insurance <i>(Home Replacement, Chattels Insurance etc.)</i>	\$
Hire Purchase Repayments	\$	Vehicle Running Costs <i>(Fuel, Servicing, WOF, Registration, Boats, Caravans etc)</i>	\$	Any Other Regular Monthly Outgoings <i>(Savings, Investments etc.)</i>	\$
NZ Superannuation / Kiwi Saver <i>(amount that you contribute from your salary)</i>	\$	Transport Costs <i>(Monthly Bus, Train, Ferry, Parking / Tolls, Uber etc.)</i>	\$		
Total Monthly Expenses					\$

Liabilities

	LENDER/ISSUER	TOTAL LIMITS
Overdrafts		\$
Mortgage(s) <i>(as per real estate owned section)</i>		\$
Other loans		\$
		\$
		\$
Hire purchase		\$
		\$
Credit/charge/store card		\$
		\$
Tax due <i>(outstanding)</i>		\$
Contingent liabilities <i>(eg. if guarantor for other loans)</i>		\$
Other liabilities	Details	\$
	Details	\$
Total liabilities		\$

Assets

		AMOUNT/MARKET VALUE
Cash deposits		\$
Real Estate <i>(as per real estate owned section below)</i>		\$
Shares/bonds		\$
Superannuation <i>(surrender value)</i>		\$
Motor vehicles/ boat	Model	\$
	Model	\$
Other assets/ Personal effects	Details	\$
	Details	\$
Total assets		\$

Net Asset Position

Surplus (Assets less liabilities)		\$
Life insurance value held		\$

Real estate owned

Address	Rental income <i>(per week)</i>	Current value	Mortgage limits	Monthly payments	Lender	Copy of insurance provided
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
Total	\$	\$	\$	\$		

Purpose/Funding breakdown

Purpose of loan		Deposit amount/Equity Hold	\$
Settlement/Funds requirement date		Amount required	\$

Loan structure

Preferred currency & loan amount									
Loan type	Table	<input type="checkbox"/>	Interest only	<input type="checkbox"/>	Table	<input type="checkbox"/>	Interest only	<input type="checkbox"/>	
	Home Equity	<input type="checkbox"/>	Construction	<input type="checkbox"/>	Home Equity	<input type="checkbox"/>	Construction	<input type="checkbox"/>	
Loan term	Years			Years			Years		
Interest rate type	Floating	<input type="checkbox"/>	Fixed	<input type="checkbox"/>	Floating	<input type="checkbox"/>	Fixed	<input type="checkbox"/>	
Preferred fixed rate term									
Payment frequency	Monthly	<input type="checkbox"/>	Fortnightly	<input type="checkbox"/>	Monthly	<input type="checkbox"/>	Fortnightly	<input type="checkbox"/>	
Interest only term	1 Year	<input type="checkbox"/>	2 Years	<input type="checkbox"/>	3 years	<input type="checkbox"/>	N/A	<input type="checkbox"/>	

*Note – If you have selected "Home Equity" as your loan type then a CRS Self-Certification form must be completed, if you have not done so already.

Security details (if new only)

Property use	Owner occupied	<input type="checkbox"/>	Owner occupied	<input type="checkbox"/>	Owner occupied	<input type="checkbox"/>
	Investment	<input type="checkbox"/>	Investment	<input type="checkbox"/>	Investment	<input type="checkbox"/>
	Commercial	<input type="checkbox"/>	Commercial	<input type="checkbox"/>	Commercial	<input type="checkbox"/>
Property type	House / Lifestyle block	<input type="checkbox"/>	House / Lifestyle block	<input type="checkbox"/>	House / Lifestyle block	<input type="checkbox"/>
	Unit	<input type="checkbox"/>	Unit	<input type="checkbox"/>	Unit	<input type="checkbox"/>
	Apartment / Terraced house	<input type="checkbox"/>	Apartment / Terraced house	<input type="checkbox"/>	Apartment / Terraced house	<input type="checkbox"/>
	Land (serviced)	<input type="checkbox"/>	Land (serviced)	<input type="checkbox"/>	Land (serviced)	<input type="checkbox"/>
Purchase price/valuation	\$		\$		\$	
Property owner						
Property address						

Solicitors details (if applicable)

Solicitors firm	
Contact name	
Phone number	
Registered address	
Email address	

Transactional account requirements (if applicable)

<input type="checkbox"/> Everyday Account	<input type="checkbox"/> Renminbi Savings Account	<input type="checkbox"/> Home Equity	<input type="checkbox"/> Other	<input type="text"/>					
<input type="checkbox"/> Multi-currency Account	<input type="checkbox"/> AUD	<input type="checkbox"/> USD	<input type="checkbox"/> GBR	<input type="checkbox"/> EUR	<input type="checkbox"/> CAD	<input type="checkbox"/> JPY	<input type="checkbox"/> HKD	<input type="checkbox"/> SGD	<input type="checkbox"/> CHF

Signing instructions

Either Signatory to sign alone	<input type="checkbox"/>	Both Signatories jointly	<input type="checkbox"/>
Other (applicable if more than two applicants)	<input type="checkbox"/>	(specify)	<input type="text"/>

Important Information and Customer Declaration

I/We confirm that the information given in this application form is true and correct.

I/We confirm that I/we have read and understood the [Wealth and Personal Banking Terms and Conditions](#) and the [Wealth and Personal Banking Fees and Charges guide](#) ("Terms"). I/We acknowledge and agree that the Terms (as amended from time to time) apply to all products and services provided by HSBC whether now or in the future.

I/We consent to HSBC, its agents, authorised service providers and relevant third parties (including credit reporting agencies), collecting, using, storing and disclosing any personal data which I/we provide to HSBC from time to time in the course of our relationship and in connection with the products and/or services which I/we may apply for or request. Personal data will be collected, used, stored and disclosed for the purposes and upon the terms set out in the [Privacy Act 2020](#), the Terms and HSBC's privacy and security policy (as amended from time to time) which may be found on HSBC's website, <https://www.hsbc.co.nz/privacy-statement/>.

Tick one of the following:

- I/We confirm that the structure of the entity, its constitution, trust deed and/or entity extract (as applicable) has not changed since our initial home loan application was approved.
- The structure of the entity, its constitution, trust deed and/or entity extract (as applicable) has changed since our initial home loan application was approved. A copy of the updated constitution, trust deed and/or entity extract (as applicable) is annexed to this application form.

<input type="checkbox"/> Full name Applicant 1:	<input type="text"/>	<input type="checkbox"/> Full name Applicant 2:	<input type="text"/>
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Date:

Date:

I accept the terms and conditions outlined in the declaration section above.
I am happy for HSBC to perform a Credit Check on my behalf.
The details I have provided are true and correct to the best of my knowledge

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Applicant 1
<input type="text"/>

Applicant 2
<input type="text"/>

Customer documentation checklist

This application completed	<input type="checkbox"/>	Trust Deed (if applicable)	<input type="checkbox"/>	CCCFA Declaration (if applicable)	<input type="checkbox"/>
Identification document	<input type="checkbox"/>	CRS Self-Certification form (Applicable to Home Equity accounts only)	<input type="checkbox"/>		
Other (specify)	<input type="text"/>				

Bank use only

<input type="text"/>
