



# You & Your Lifestyle X-Ray

Client Application Form



**Important:** For the drop box options to work correctly please fill this form in using Adobe. Adobe Reader is free and can be downloaded at <https://get.adobe.com/reader/>. Alternatively, please fill it in and then print it out and scan and email it to us.



## You & Your Lifestyle X-Ray

### Personal Details

	First Client	Second Client						
Title	<input type="text"/>	<input type="text"/>						
Surname	<input type="text"/>	<input type="text"/>						
First Name	<input type="text"/>	<input type="text"/>						
Middle Name(s)	<input type="text"/>	<input type="text"/>						
Preferred Name	<input type="text"/>	<input type="text"/>						
Date of Birth	<table border="1"> <tr> <td>Day</td> <td>Month</td> <td>Year</td> </tr> </table>	Day	Month	Year	<table border="1"> <tr> <td>Day</td> <td>Month</td> <td>Year</td> </tr> </table>	Day	Month	Year
Day	Month	Year						
Day	Month	Year						
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female						
Country of Birth	<input type="text"/>	<input type="text"/>						
New Zealand Residency Held	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No						
Marital Status	<input type="text"/>	<input type="text"/>						
Work/Business Phone	<input type="text"/>	<input type="text"/>						
Mobile Phone	<input type="text"/>	<input type="text"/>						
Email Address personal	<input type="text"/>	<input type="text"/>						
Email Address work	<input type="text"/>	<input type="text"/>						
Current Residential Address	<input type="text"/>	<input type="text"/>						
Suburb	<input type="text"/>	<input type="text"/>						
City/Town	<input type="text"/>	<input type="text"/>						
Date moved in	<input type="text"/>	<input type="text"/>						
I am currently	<input type="text"/>	<input type="text"/>						
Rent amount & frequency	<input type="text"/>	<input type="text"/>						
Postal address if different from physical address	<input type="text"/>	<input type="text"/>						
	<input type="text"/>	<input type="text"/>						

**Address Details**

Previous address history for no less than 3 years

**First Client**

Street name and no  
Suburb  
Town  
Country  
Date moved in  
Date moved out

Street name and no  
Suburb  
Town  
Country  
Date moved in  
Date moved out

Street name and no  
Suburb  
Town  
Country  
Date moved in  
Date moved out

Street name and no  
Suburb  
Town  
Country  
Date moved in  
Date moved out

**Second Client**

Street name and no  
Suburb  
Town  
Country  
Date moved in  
Date moved out

Street name and no  
Suburb  
Town  
Country  
Date moved in  
Date moved out

Street name and no  
Suburb  
Town  
Country  
Date moved in  
Date moved out

Street name and no  
Suburb  
Town  
Country  
Date moved in  
Date moved out

**Dependants - please enter each child 's details once**

First Name

Surname

Gender  Male  Female

Date of Birth 

Date	Month	Year
------	-------	------

First Name

Surname

Gender  Male  Female

Date of Birth 

Date	Month	Year
------	-------	------

First Name

Surname

Gender  Male  Female

Date of Birth 

Date	Month	Year
------	-------	------

First Name

Surname

Gender  Male  Female

Date of Birth 

Date	Month	Year
------	-------	------

## Employment

### First Client

Current job title	Employers name		
Start date	Location of role		
Gross taxable income			
Bonus paid last 12 months?	Bonus paid previous year?		
Income type	Status		
Do you have a work vehicle available for personal use?		Yes	No
Does work provide you with a mobile phone that you can use for personal use?		Yes	No
Do you get reimbursed for expenses?		Yes	No

**We must provide the banks with three years worth of employment history.**

### Previous role

Job title	Employers name
Start date	End date
Location of role	Gross taxable income
Income type	Status

### Previous role

Job title	Employers name
Start date	End date
Location of role	Gross taxable income
Income type	Status

### Previous role

Job title	Employers name
Start date	End date
Location of role	Gross taxable income
Income type	Status

### Second Client

Current job title	Employers name		
Start date	Location of role		
Gross taxable income			
Bonus paid last 12 months?	Bonus paid previous year?		
Do you have a work vehicle available for personal use?		Yes	No
Does work provide you with a mobile phone that you can use for personal use?		Yes	No
Do you get reimbursed for expenses?		Yes	No

**We must provide the banks with three years worth of employment history.**

### Previous role

Job title	Employers name
Start date	End date
Location of role	Gross taxable income
Income type	Status

### Previous role

Job title	Employers name
Start date	End date
Location of role	Gross taxable income
Income type	Status

### Previous role

Job title	Employers name
Start date	End date
Location of role	Gross taxable income
Income type	Status

**Annual Income - From Paid Sources**

	First Client	Second Client
Annual Salary/Wages	<input type="text"/>	<input type="text"/>
Employment Package <small>Vehicle Package/Insurance</small>	<input type="text"/>	<input type="text"/>
Commission <small>Monthly, Quarterly or Annually Paid</small>	<input type="text"/>	<input type="text"/>
Bonus <small>Received This Year</small>	<input type="text"/>	<input type="text"/>
Bonus <small>Received Last Year</small>	<input type="text"/>	<input type="text"/>
Investment Income <small>Dividends/Interest</small>	<input type="text"/>	<input type="text"/>
Benefits <small>WINZ/Working For Families</small>	<input type="text"/>	<input type="text"/>
Other (specify)	<input type="text"/>	<input type="text"/>
Flatmate room rent per week	<input type="text"/>	<input type="text"/>
Boarder income per week	<input type="text"/>	<input type="text"/>

**Self employed income**

	1 April 2023 - 31 March 2024	1 April 2022 - 31 March 2023
Shareholders salary	\$ <input type="text"/>	\$ <input type="text"/>
Net profit	\$ <input type="text"/>	\$ <input type="text"/>

**Income - From Investment Properties**

Property address - please provide the full address	Weekly gross rental income
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

## Living expenses - what are your living costs expected to be in your new home?

### Property expenses - Owner occupied home

	Frequency paid	Provide company name the account is held with
Council Rates	<input type="text"/>	<input type="text"/>
Body Corporate Levy	<input type="text"/>	<input type="text"/>
Residents Society Levy	<input type="text"/>	<input type="text"/>
House insurance	<input type="text"/>	<input type="text"/>
Lawn mowing / cleaner	<input type="text"/>	<input type="text"/>

### Home operating expenses - Owner occupied home

	Frequency paid	Provide company name the account is held with
Power	<input type="text"/>	<input type="text"/>
Gas	<input type="text"/>	<input type="text"/>
Phone - landline	<input type="text"/>	<input type="text"/>
Internet	<input type="text"/>	<input type="text"/>
Water	<input type="text"/>	<input type="text"/>

### Insurances

	Frequency paid	Provide company name the account is held with
Contents insurance	<input type="text"/>	<input type="text"/>
Vehicle insurance (1st vehicle)	<input type="text"/>	<input type="text"/>
Vehicle insurance (2nd vehicle)	<input type="text"/>	<input type="text"/>
Life & Income insurances	<input type="text"/>	<input type="text"/>
Medical insurance	<input type="text"/>	<input type="text"/>
Pet insurance	<input type="text"/>	<input type="text"/>
Other insurances	<input type="text"/>	<input type="text"/>

### Other living costs

	Frequency paid	Provide company name the account is held with
Groceries - Cost to eat at home every day only	<input type="text"/>	<input type="text"/>
Pet Food	<input type="text"/>	<input type="text"/>
Petrol	<input type="text"/>	<input type="text"/>
Parking costs related to work	<input type="text"/>	<input type="text"/>
Buses, Trains, Ubers, Taxis to get to work	<input type="text"/>	<input type="text"/>
Mobile phones	<input type="text"/>	<input type="text"/>
Childcare / Afterschool care	<input type="text"/>	<input type="text"/>
Child support	<input type="text"/>	<input type="text"/>
Private School Fees - not voluntary contributions	<input type="text"/>	<input type="text"/>
Personal care - clothes, footwear, hairdressers...	<input type="text"/>	<input type="text"/>
Donations - regular set payments only	<input type="text"/>	<input type="text"/>
Tithing - provide name of organisations	<input type="text"/>	<input type="text"/>
Ongoing fixed expenses - storage shed, boat etc	<input type="text"/>	<input type="text"/>
Subscriptions - Spotify, Netflix, NZ Herald etc	<input type="text"/>	<input type="text"/>

*If you have, or are purchasing investment properties or a bach please request the separate expense form for these.*

# You & Your Lifestyle X-Ray

Please ensure that you enter numbers only into the calculation fields below eg- 100000 not 100,000



## Assets

Properties - please provide the full address	Value - Market, RV or S&P	Ownership Individual's name or Entity name
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
Cash Funds - provide name of Bank funds held at	Value	Ownership Individual's name or Entity name
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
Shares - name of provider	Value	Ownership Individual's name or Entity name
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
Vehicles - include Year, Make & Model	Value	Ownership Individual's name or Entity name
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Vehicles - Boats, Motorbikes, Caravans etc	Value	Ownership Individual's name or Entity name
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
Furniture & personal effects - Furniture, Appliances, Clothing, Jewellery, Tools, Art Collections etc	Combined total value	Ownership Individual's name or Entity name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Superannuation & KiwiSaver - Providers name & type	Value	Ownership Individual's name or Entity name
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
Business Name	Value Net	Ownership Individual's name or Entity name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Assets	<input type="text"/>	

# You & Your Lifestyle X-Ray

Please ensure that you enter numbers only into the calculation fields below eg- 100000 not 100,000



## Liabilities

Overdrafts - Banks	Limit	Outstanding Balance	Monthly Repayments	Ownership Individual's name or Entity name
1	\$	\$	\$	
2	\$	\$	\$	

  

Credit Cards - Bank or Company name	Limit	Outstanding Balance	Monthly Repayments <small>Write 'FULL' if paid off in full monthly</small>	Ownership Individual's name or Entity name
1	\$	\$	\$	
2	\$	\$	\$	
3	\$	\$	\$	
4	\$	\$	\$	

  

Buy Now Pay Later - Afterpay, Zip, Laybuy	Limit	Outstanding Balance	Monthly Repayments	Ownership Individual's name or Entity name
1	\$	\$	\$	
2	\$	\$	\$	

  

Student Loans (all countries) - Lenders name	Limit	Outstanding Balance	Monthly Repayments	Ownership Individual's name or Entity name
1	\$	\$	\$	
2	\$	\$	\$	

  

Other Liabilities - Vehicle loans, IRD, Family Loans, Business loans etc	Limit	Outstanding Balance	Monthly Repayments	Ownership Individual's name or Entity name
1	\$	\$	\$	
2	\$	\$	\$	

  

Home Loans - Bank or Lender	Limit	Outstanding Balance	Monthly Repayments	Ownership Individual's name or Entity name
1	\$	\$	\$	
2	\$	\$	\$	
3	\$	\$	\$	
4	\$	\$	\$	
5	\$	\$	\$	

  

<b>Total Liabilities</b>	\$		\$	
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Are you acting as a guarantor for any other liabilities or guaranteeing a loan for any other person(s)? Yes  No

Notes



## Loan Types

- Fixed Rate** The interest rate you pay on your loan is fixed for a period of time. Terms are usually 6 months, 18 months and between 1-5 years. At the end of the term, a fixed loan can be negotiated for a further fixed term or it will automatically go on to a floating rate at the end of the fixed term.
- Floating Rate** The floating rate is generally lower than the fixed rate terms, however the lenders can lift or lower the actual rate at any time, usually when market conditions change. If this happens your regular repayments will also need to be increased or decreased to compensate. You do however have the option of paying this loan in full or by any amounts whenever you like, you can also set your regular repayment to any level (so loan as it is at least the minimum amount required) This can be done at any time whilst the loan is on a floating rate.
- Revolving Credit** Revolving credit loans work like a large overdraft. Your regular income is paid directly in to this account and your regular bills are paid out of the account when they are due. The lender calculates the interest on a daily basis (on the daily outstanding balance), you can pay less interest on this loan by keeping the outstanding balance as low as possible.
- Offset Loans** Funds held in savings accounts can be used to offset the balance in your offset mortgage account. You pay interest on the difference. E.g. if your offset mortgage balance is \$50,000 and you have \$10,000 in savings accounts you will pay the loan interest on \$40,000. The offset mortgage is on a floating or variable interest rate. You can have up to 8 savings accounts balances linked (the cumulative balances of up to 8 accounts excluding term deposit investment accounts). There is no credit interest paid on the savings account balances if they are linked to the offset mortgage account. You can link savings accounts in your name, your partners name and your children's names. Company or business savings accounts are excluded. Offset loans can have either interest only or principal & interest repayment types.
- Lending Fees** Loan application / Fixed Rate rollovers / Revolving credit loans / Offset loans usually attract application and or monthly transactional fees. The fee structures differ between the lenders.

I/We confirm that the information we have provided in this application form is correct as at the date noted below.

<b>Clients name:</b>	<b>Clients name:</b>
<b>Signature:</b>	<b>Signature:</b>
<b>Dated:</b>	<b>Dated:</b>

Both applicants are required to sign this document.