



### Tell us about your reason for applying

(Tick as many as relevant)

- For everyday transactions
- For holiday or travel
- For making large one-off purchases
- To cover unexpected expenses
- As a financial backstop
- To consolidate debt

### If you've ticked 'To consolidate debt,' what's your reason for consolidating debt?

- For the lower interest rate
- So that I can move my balance/s to Kiwibank
- To combine other debts I have

If this application is for a joint account, both account holders must tick to confirm for this application to be accepted.

#### Main account holder:

- I confirm that this product meets my borrowing needs.

#### Joint account holder:

- I confirm that this product meets my borrowing needs.

## 3. Account holder details

### Main account holder

Access number

#### How should we address you?

First names

Last name

Date of birth

If any of your contact details have changed, please update these through your internet banking or mobile app.

#### If your account is individual, are you living with a partner that you share expenses with?

- No
- Yes

If no, select one of the options below:

- I live on my own (with or without dependants)
- I live with multiple people (e.g. I'm flatting)
- Other

Do you have any dependant/s in your household?  No  Yes

Do you have any boarders in your household?  No  Yes

#### Tell us more about your current accommodation (Select one option below)

- I own my own home
- I rent
- I board
- I live with relatives
- Employer supplied
- Other

If other, please provide further information

### Joint account holder

You only need to complete this if your account is joint and you are the joint account holder.

Access number

#### How should we address you?

First names

Last name

Date of birth

If any of your contact details have changed, please update these through your internet banking or mobile app.

How many?  Ages

How many?

## 4. Tell us about your income

### Main account holder

#### Tell us about your current employment:

Your current employer's name

Your current role

How long have you worked for your current employer?

Years  Months

### Joint account holder

#### Tell us about your current employment:

Your current employer's name

Your current role

How long have you worked for your current employer?

Years  Months

#### 4. Tell us about your income (cont.)

##### Main account holder

###### How much do you earn?

	Amount	Frequency	Before tax	After tax
Full time	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Part time	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Self employed	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Contracting	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Other employment (e.g. second job/casual)	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Benefits	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Family assistance	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Boarder income	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Rental income	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Allowances (including car allowance)	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Other income (e.g. overtime, commission, superannuation)	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>

If applicable, tell us about your other income.

###### Do you have any deductions from your income?

KiwiSaver/super contributions

Student loan  No  Yes

Other deductions (e.g. child support) \$

###### Is any of your income likely to change within the next 12 months?

If there are expected changes to your income within the next 12 months, please let us know what's changing (e.g. an upcoming payrise, parental leave).

##### Joint account holder

###### How much do you earn?

Only include income that is separate from the main account holder.

	Amount	Frequency	Before tax	After tax
Full time	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Part time	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Self employed	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Contracting	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Other employment (e.g. second job/casual)	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Benefits	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Family assistance	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Boarder income	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Rental income	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Allowances (including car allowance)	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
Other income (e.g. overtime, commission, superannuation)	\$ <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>

If applicable, tell us about your other income.

###### Do you have any deductions from your income?

KiwiSaver/super contributions

Student loan  No  Yes

Other deductions (e.g. child support) \$

###### Is any of your income likely to change within the next 12 months?

If there are expected changes to your income within the next 12 months, please let us know what's changing (e.g. an upcoming payrise, parental leave).

#### 5. Tell us about your assets, savings and investments

Please combine these values for both applicants. **Exclude any savings/investments you hold with Kiwibank.**

**Total value of your cash assets and investments** (e.g. cash, term deposits, shares, KiwiSaver) \$

**Total value of any properties you own** (if applicable) (i.e. the market value) \$

## 6. Tell us about your loans, credit cards and debts

As a responsible lender, we need to be sure you can afford this Overdraft. In this section, we'll need you to provide us with details of your existing loans, credit cards, and other debts. Please combine these values for both the main and joint account holders. **Exclude any home loans, credit cards and overdrafts you hold with Kiwibank.**

### If this is an overdraft request for an individual account please answer these questions

If applicable, are all your home loans joint with your partner and are all your home loan repayments shared with them?  No  Yes

If yes, what's your partner's income (before tax)? \$

If your partner's income is likely to change in the next 12 months, please tell us about those changes: (e.g. upcoming pay rise, parental leave)

### a) Home loan/s (excluding revolving home loans - see part b)

This includes term loans and reducing loans

Your bank/s or organisation/s	Your limit	Your remaining loan term	Your balance	Your repayments	Frequency of repayment
<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"/>	\$ <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"/>

If you have more than four home loans, combine the details of those not already listed and enter these details below:

Your bank/s or organisation/s	Your total limit	Your remaining average loan term	Your total balance	Your repayments	Frequency of repayment
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

### b) Revolving home loan/s

If you have multiple revolving home loans, combine the details of these revolving home loans below:

Your bank/s or organisation/s	Your total limit	Your remaining average loan term	Your total balance	Your total repayments
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

### c) Overdrafts

If you have multiple overdrafts, combine the details of these overdrafts below:

Your bank/s or organisation/s	Your total limit	Your total balance	Will you be closing this overdraft?
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> No <input type="radio"/> Yes

### d) Credit card/s or store cards

If you have more than two credit cards or store cards, combine the details of these additional cards below:

Your bank/s or organisation/s	Your total limit	Your total balance	Will you be closing this card?
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> No <input type="radio"/> Yes
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> No <input type="radio"/> Yes

If you have more than two credit cards or store cards, combine the details of these additional cards below:

Your bank/s or organisation/s	Your total limit	Your total balance	Will any of these cards be closed?
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> No <input type="radio"/> Yes

### e) Personal loan/s

**Please include any personal loans arranged through Kiwibank.** If you have multiple personal loans, combine the details of these loans below:

Your bank/s or organisation/s	Your total limit	Your total balance	Your total repayments	Frequency of repayment
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

### f) Hire purchase/s

If you have multiple hire purchases, combine the details of these hire purchases below:

Your bank/s or organisation/s	Your total limit	Your total balance	Your total repayments	Frequency of repayment
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

## 6. Tell us about your loans, credit cards and debts (cont.)

### g) Buy now pay later e.g. Laybuy, Afterpay, Humm

If you have multiple buy now pay later arrangements, combine the details of these arrangements below:

Number of buy now pay later arrangements				
Your bank/s or organisation/s	Your total limit	Your total balance	Your total repayments	Frequency of repayment
	\$	\$	\$	

### h) Any other loans

If you have multiple other loans, combine the details of these loans below:

Number of other loans				
Your bank/s or organisation/s	Your total limit	Your total balance	Your total repayments	Frequency of repayment
	\$	\$	\$	

### i) Student loan/s

If you have multiple student loans, combine them here:

### In the next 12 months will there be any likely change to your loans, credit cards and other debts?

Please give us a brief explanation of any expected changes (increase or decrease over the next 12 months) to your loans, credit cards or other debts.

## 7. Tell us about your expenses

As a responsible lender, we need to be sure you can afford this Overdraft. In this section we'll need you to provide us with details of your regular expenses. If there are two of you applying please combine these values for both of you.

### Household expenses

You only need to include essential living expenses here. Don't include expenses that you could stop or cut back on if needed, for example dining out, streaming services or going to the movies.

Expense type	Amount	Frequency	Monthly
Groceries and food	\$		\$
Electricity, gas and heating	\$		\$
Phone and internet	\$		\$
Transportation and vehicle maintenance	\$		\$
Personal expenses (e.g. clothing, footwear and personal care)	\$		\$
Household repairs and maintenance	\$		\$
Healthcare (e.g. doctor, dentist) and veterinary costs	\$		\$
Other costs associated with dependants (e.g. school donations, activity fees)	\$		\$
Rent/board/lease	\$		\$
Housing and water rates (owner occupied)	\$		\$
Body corporate (owner occupied)	\$		\$
Insurance - life, income and health	\$		\$
Insurance - home (owner occupied), contents and vehicle	\$		\$
Child care	\$		\$
Child support/family support	\$		\$
Private school fees	\$		\$
Tithing (e.g. church donations)	\$		\$
Other regular expenses*	\$		\$

\*Tell us about your other regular expenses

## 7. Tell us about your expenses (cont.)

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### Expenses related to your rental property (if you own any)

*(This should include any management fees, rental income tax less any interest rebates, maintenance, rates, insurance, water rates, etc, but exclude your home loan repayments if any)*

Your monthly property expenses

### If any of your expenses will change in the next 12 months, please tell us about those changes:

*(e.g. reduction or increase in childcare, other types of care, general living costs, such as food, clothing, travel, rent or household bills)*

## 8. Finishing up

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### It's important that you understand this last section, so please make sure you read and review it carefully.

In this application form, when we talk about "you" and "your", we mean each person named as a main or joint account holder.

### How we (Kiwibank) communicate with you

Where the law requires us to give you information in writing, you agree that we can:

- > give you (or let you know you can access) that information electronically, including by email or other electronic messaging systems like text messages; and
- > use the email address or mobile phone number you've given us for that purpose. You can update any of these at any time.

### For two applicants

You agree that if an email or postal address has been provided by one or more of you, we can choose which email or postal address to disclose information about your overdraft to and we can use one of those email or postal addresses for all of you.

This means that you may not receive this information directly from us. We'll usually (but not always) use the email address or postal address belonging to the main account holder.

### Your information

You acknowledge that if you're asked to provide information as part of this process (like bank statements) and fail to provide it, we may choose not to proceed with this application.

### Collection and use of information

You acknowledge that we and our related organisations may use all information we hold about you (now or in the future) to assess whether to offer you a limit increase or overdraft, manage your relationship with us, or make available the full range of financial products and services we offer, and for any other purpose specified in our Privacy Policy. You can read all about this at [Kiwibank.co.nz/privacy-policy](https://kiwibank.co.nz/privacy-policy).

You agree that we can use the contact details you've given us to confirm you (the account holder/s) have completed this application form. If you haven't sent us your application from the email address we have for you then you agree that we can use the contact details you've given us to email, text or phone you for confirmation.

We, and our related organisations, can store your information or nominate others to do it for us.

### Disclosure of personal information

We, and our related organisations, can share your information with anyone who needs it to assist us, or our related organisations, with the purposes listed above, including credit reporting agencies and your previous or current employer/s.

We may also disclose information we hold about one account holder in relation to this application to the other account holder.

### Your rights of access to and correction of information

As always, you have rights under the Privacy Act 2020.

These rights enable you to find out what information we hold about you, to access that information, and to ask us to correct that information in accordance with the process set out in our Privacy Policy.

### Credit check

You understand that we'll credit check you. As part of that credit check, we'll give your information (including information on your repayment history and any defaults on your payment obligations) to credit reporting agencies, and those credit reporting agencies will give your information to us. Credit reporting agencies will use the information provided by us to update their credit reporting databases. When other parties use the credit reporting agencies' services, they'll be provided with your updated information.

We might also use credit reporting agencies' services in the future for purposes related to the provision of credit. For example, we may use credit reporting agencies' monitoring services to receive updates if any of the information held about you changes.

## 8. Finishing up (cont.)

### You can sign this form in a few different ways, by either:

- > typing in your name;
- > using a stylus on a tablet; or
- > printing and signing by hand.

### By signing this application form, you:

- > confirm that all the information in this application form is true and correct, and that you'll notify us immediately if there's any change in any information given; and
- > agree to all the above sections (including section 8). This includes consenting to receiving disclosures about your overdraft electronically, as set out above; and
- > acknowledge that the completion of this application doesn't constitute an offer of credit by us, that all applications are subject to our lending criteria, and that we may decline this application at our sole discretion for any reason (*without needing to disclose that reason to you*).

Main account holder signature

Joint account holder signature

Date

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### Ready to submit?

Before emailing us your application, please take the time to make sure you've completed all the relevant sections.

### What's next?

Please email your application to [applications@kiwibank.co.nz](mailto:applications@kiwibank.co.nz) and as part of your application we'll need to check your income is being paid into a Kiwibank account. We'll email you if there's anything else we need from you to consider your application.

Remember you must email this application from the email address we have on file for you. You can check that we have the most up-to-date email address via the mobile app or in internet banking.