

# Statement of Position (Personal)



Client Name(s)

Amount	<input style="width: 90%;" type="text" value="\$"/>	Purpose	<input style="width: 90%;" type="text"/>		
Loan type					
Home Loan	<input type="checkbox"/>	Flexi Loan	<input type="checkbox"/>	Redraw Loan	<input type="checkbox"/>
		Personal Loan	<input type="checkbox"/>	Overdraft	<input type="checkbox"/>
Loan Term	<input type="text" value="Months"/>	Interest Rate p.a.	<input style="width: 50px;" type="text" value="%"/>	Variable/Fixed	<input type="text" value="Months"/>
		Interest Only	<input type="text" value="Months"/>		
Settlement Date	<input type="text" value="/ /"/>	Repayments		Next Pay Date	<input type="text" value="/ /"/>
		Weekly	<input type="checkbox"/>	Fortnightly	<input type="checkbox"/>
		Monthly	<input type="checkbox"/>		
Legal Firm	<input style="width: 90%;" type="text"/>		Loan to be in the name of	<input style="width: 90%;" type="text"/>	
Lawyers Name	<input style="width: 90%;" type="text"/>		The new property is owned by	<input style="width: 90%;" type="text"/>	
Address	<input style="width: 90%;" type="text"/>			<input style="width: 90%;" type="text"/>	

## Statement of Position

**LIABILITIES** - Combine amounts for joint applications

Overdraft	<input style="width: 100px;" type="text" value="\$"/>	Limit	<input style="width: 100px;" type="text" value="\$"/>	Amount owing	<input style="width: 100px;" type="text"/>
Credit Card	<input style="width: 100px;" type="text"/>	Limit	<input style="width: 100px;" type="text" value="\$"/>	Amount owing	<input style="width: 100px;" type="text" value="\$"/>
	Type				
	<input style="width: 100px;" type="text"/>	Limit	<input style="width: 100px;" type="text" value="\$"/>	Amount owing	<input style="width: 100px;" type="text" value="\$"/>
	Type				
Store Cards	<input style="width: 100px;" type="text"/>	Limit	<input style="width: 100px;" type="text" value="\$"/>	Amount owing	<input style="width: 100px;" type="text" value="\$"/>
	Type				
	<input style="width: 100px;" type="text"/>	Limit	<input style="width: 100px;" type="text" value="\$"/>	Amount owing	<input style="width: 100px;" type="text" value="\$"/>
	Type				
Hire Purchase	<input style="width: 100px;" type="text"/>	Expiry	<input style="width: 100px;" type="text" value="/ /"/>	Amount owing	<input style="width: 100px;" type="text" value="\$"/>
	Company				
	<input style="width: 100px;" type="text"/>	Expiry	<input style="width: 100px;" type="text" value="/ /"/>	Amount owing	<input style="width: 100px;" type="text" value="\$"/>
	Company				
Home Loans	<input style="width: 100px;" type="text"/>	Lender	<input style="width: 100px;" type="text"/>	Amount owing	<input style="width: 100px;" type="text" value="\$"/>
Other Loans	<input style="width: 100px;" type="text"/>	Lender	<input style="width: 100px;" type="text"/>	Amount owing	<input style="width: 100px;" type="text" value="\$"/>
Other Finance (eg. Guarantor, Student Loan)	<input style="width: 100px;" type="text"/>			Amount owing	<input style="width: 100px;" type="text" value="\$"/>
<b>TOTAL LIABILITIES (A)</b>				Amount owing	<input style="width: 100px;" type="text" value="\$"/>

**ASSETS** - Combine amounts for joint applications

Bank Deposits	<input style="width: 100px;" type="text" value="\$"/>				
Property	<input style="width: 100px;" type="text" value="\$"/>				
	Address	<input style="width: 100px;" type="text"/>	Market value	<input style="width: 100px;" type="text"/>	
	<input style="width: 100px;" type="text"/>	Address	<input style="width: 100px;" type="text"/>	Market value	<input style="width: 100px;" type="text"/>
Motor Vehicles	<input style="width: 100px;" type="text" value="\$"/>	Current value	<input style="width: 100px;" type="text"/>		
	Make/Model/Year				
	<input style="width: 100px;" type="text"/>	Current value	<input style="width: 100px;" type="text"/>		
	Make/Model/Year				
Superannuation - KiwiSaver/Private	<input style="width: 100px;" type="text" value="\$"/>	Current value	<input style="width: 100px;" type="text"/>		
Other (eg. Boat, caravan, antiques)	<input style="width: 100px;" type="text" value="\$"/>	Current value	<input style="width: 100px;" type="text"/>		
	Description				
	<input style="width: 100px;" type="text"/>	Current value	<input style="width: 100px;" type="text"/>		
	Description				
<b>TOTAL ASSETS (B)</b>				<input style="width: 100px;" type="text" value="\$"/>	
<b>LESS TOTAL LIABILITIES (A)</b>				<input style="width: 100px;" type="text" value="\$"/>	
<b>SURPLUS</b>				<input style="width: 100px;" type="text" value="\$"/>	

## Current Monthly Budget - Repayments

Home Loan	<input style="width: 100px;" type="text" value="\$"/>
Other Loans (eg. personal)	<input style="width: 100px;" type="text" value="\$"/>
Credit Card(s)	<input style="width: 100px;" type="text" value="\$"/>
Store Card(s)	<input style="width: 100px;" type="text" value="\$"/>
Hire Purchase	<input style="width: 100px;" type="text" value="\$"/>
<b>Living Expenses</b>	
Motor Vehicles (eg. fuel, WOF)	<input style="width: 100px;" type="text" value="\$"/>
Utilities (eg. power, phone)	<input style="width: 100px;" type="text" value="\$"/>
Rates (land and water)	<input style="width: 100px;" type="text" value="\$"/>
Insurance (eg. home, contents)	<input style="width: 100px;" type="text" value="\$"/>
Household (eg. food, doctor)	<input style="width: 100px;" type="text" value="\$"/>
<b>Other Expenses</b>	
Life Insurance	<input style="width: 100px;" type="text" value="\$"/>
Board/Rent	<input style="width: 100px;" type="text" value="\$"/>
Child Care, Child Support	<input style="width: 100px;" type="text" value="\$"/>
<b>TOTAL EXPENSES (C)</b>	<input style="width: 100px;" type="text" value="\$"/>

## Income

	Applicant	Joint Applicant
Gross Annual Income	<input style="width: 100px;" type="text" value="\$"/>	<input style="width: 100px;" type="text" value="\$"/>
Net Monthly Pay	<input style="width: 100px;" type="text" value="\$"/>	<input style="width: 100px;" type="text" value="\$"/>
Rent Received	<input style="width: 100px;" type="text" value="\$"/>	<input style="width: 100px;" type="text" value="\$"/>
Family Support	<input style="width: 100px;" type="text" value="\$"/>	<input style="width: 100px;" type="text" value="\$"/>
Other (eg. interest, dividends)	<input style="width: 100px;" type="text" value="\$"/>	<input style="width: 100px;" type="text" value="\$"/>
<b>TOTAL NET MONTHLY INCOME</b>	<input style="width: 100px;" type="text" value="\$"/>	<input style="width: 100px;" type="text" value="\$"/>
		+
<b>TOTAL COMBINED INCOME (D) =</b>	<input style="width: 100px;" type="text" value="\$"/>	
<b>LESS MONTHLY EXPENSES (C)</b>	<input style="width: 100px;" type="text" value="\$"/>	
<b>UNCOMMITTED INCOME (D-C)</b>	<input style="width: 100px;" type="text" value="\$"/>	
No. of Dependents	<input style="width: 100px;" type="text"/>	
Age of Dependents	<input style="width: 100px;" type="text"/>	

This information is collected to enable calculation of uncommitted income

**Declaration**

After confirming the details captured in the Statement of Position and reading the following, please sign below.

**I/We understand that:**

I/We authorise NBS to use all information they hold about me/us now or in the future to make available to me/us the full range of financial services offered by them.

I/We have the right to access and correct this information subject to the provisions of the Privacy Act 1993.

This information will also be referred to as a record of the interview with me/us during which this information was collected

**Where**

**I/We wish to apply for finance:**

I/We acknowledge all applications for finance are subject to NBS lending criteria.

I/We certify all information supplied in this review is true, correct and complete in every respect and understand if it is not true, correct and complete, this application may be declined.

I/We authorise NBS to make all necessary enquiries (now or throughout the life of any account issued as a consequence of this application) concerning my/our credit record, Ministry of Justice (overdue court fines), residence, employment, financial status, or any information provide by me/us in this application for purposes related to provisions of credit to me/us, from whatever source NBS considers appropriate, including any credit reporting agency NBS has a subscriber agreement with (currently Veda Advantage) and I/we authorise any party approached to produce such information to NBS.

I/We authorise NBS to disclose my/our relevant personal information (including default information) to such credit reporting agencies and I/we also understand that such credit reporting agencies will use the information provided to them by NBS, to update their credit reporting data bases and may disclose any information they hold on me/us to their own customers.

NBS may also use the credit reporting agency’s monitoring service to receive updates, if any, of the information it holds about me/us.

I/We authorise NBS to disclose my/our relevant personal information (including default information) to any person NBS may appoint to collect any outstanding debt.

I/We agree to be bound by any conditions set out in any finance application in addition to any other conditions which may be imposed by NBS.

**Confirmation of Identity:**

NBS are, or may be, required to verify the identity of the people listed in this form and certain other information provided in this form. Please refer to NBS’ list of acceptable verification documentation available at [www.nbs.co.nz](http://www.nbs.co.nz).

Full Name: \_\_\_\_\_

Date DD/MM/YY: \_\_\_\_\_

Signature:

Full Name: \_\_\_\_\_

Date DD/MM/YY: \_\_\_\_\_

Signature:

**I verify that CDD for the above applicant(s) is complete  
NBS Staff Member**

**DATE STAMP**