

Faletupe Atihake



Niue Development Bank

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## Housing Loan Application

### SECTION A Please fill in Section A, IF the following Apply:

1. Someone or an agent appointed by you has helped fill out this application &
2. All queries are to be directed to him/her

### Agent Details

<b>Name</b>	Mr/Mrs/Miss		
<b>Address</b>	Physical		
	Postal		
<b>Telephone #</b>	Home	Work	
	<b>Does this person hold Power of Attorney?</b>		
		<input type="checkbox"/> YES	<input type="checkbox"/> NO

### SECTION B

### Applicant(s) Details

<b>Name(s)</b>	Mr/Mrs/Miss/Ms.					
	Mr/Mrs/Miss/Ms.					
<b>Date of Birth *</b>	Day	Month	Year			
	Day	Month	Year			
<b>Contact Numbers</b>	Daytime Phone/Mobile			Alternative Phone/Mobile		
<b>Email Address(s)</b>	Personal			Work		
<b>Marital Status (circle)</b>	Single	Married	De-facto	Divorced	Separated	Widow/Widower
<b>Dependants (How many &amp; Ages)</b>						
<b>Permanent Residence</b>	<input type="checkbox"/> YES		<input type="checkbox"/> NO		<b>Nationality</b>	
<b>Address(s)</b>	Physical					
	Postal					
<b>Are you employed? (circle)</b>	Full time	Part time	Permanent	Temporary	Retired	Pensioner
<b>Occupation</b>						
<b>Employer</b>				<b>Length of Employment</b>		
				Years:	Months:	

\* **Please note:** Applicants who are over the Banks maximum preferred lending age of 55 may be required to provide a Personal Guarantor should NDB deem it necessary.

**SECTION C (Compulsory)**

Loan Details			
Loan Purpose			
Loan amount requested	\$		
How long do you want to repay the loan?			
What frequency of repayments would you prefer?	Weekly <input type="checkbox"/>	Fortnightly <input type="checkbox"/>	Monthly <input type="checkbox"/>
Any Outstanding Loan Commitments with NDB or elsewhere?	Loan Amount(s)	Creditor (s)	
	\$		
	\$		
	\$		

**SECTION D (Compulsory)**

Asset & Liability Statement			
Assets		Liabilities	
• Bank Accounts	\$	• Mortgage	\$
• Business Equity/Shares	\$		\$
• Boat		• Loans	\$
• Motor Vehicles	\$		\$
• Superannuation	\$		\$
• Home at.....	\$	• Credit Cards	\$
• Other property.....	\$		\$
• Miscellaneous	\$	• Other debts	\$
	\$		\$
<b>Total Assets</b>	<b>\$</b>	<b>Total Liabilities</b>	<b>\$</b>

Income & Expenditure Statement (monthly)			
• Salary: Applicant	\$	• Mortgage/Rent Payments	\$
• Salary: Joint Applicant	\$	• Loan	\$
• Business Income	\$	• Credit Card Payments	\$
• Rental/Boarder Income	\$	• Other debts	\$
• Other: Specify	\$		\$
•			
•			
<b>Total Income</b>	<b>\$</b>	<b>Total Expenditure</b>	<b>\$</b>
<b>Surplus (Income-Expenditure)</b>	<b>\$</b>	<b>Deficit</b>	<b>\$</b>

**SECTION E (Compulsory)** - Section E refers to the Land on which the building is or will be built on. *A copy of the certificate of title must accompany this application.*

Land Details			
Section #			
Block			
District			
Part			
Title to this Land is by way of	A Lease for Residential Purposes with ..... years to run at \$..... per yearly rent	An Occupational Right over land for residential purposes	Freehold of the Land
Name of Leveki Magafaoa			
Is there another person(s) named on the Land Title other than you, the applicant(s)?	Yes (if so please indicate how many are mentioned)	No	

**SECTION F (Optional)**

Financial Assistance & Guarantees	
Names of Financial Assistance/Guarantors	Employer
1	
2	
3	
4	

**SECTION G (Compulsory)**

**Declaration**

I / We \_\_\_\_\_ do solemnly and sincerely declare that the dwelling for which the loan is required will be occupied by ME/US and our dependants. It will not be used to let/rent and that all the statements in this application and supporting documents, to the best of MY/OUR knowledge, are true and correct in every particular. The Niue Development Bank is hereby authorised to approach any persons or organisations named as references in this application for the purpose of verifying any statement therein.

Declared at \_\_\_\_\_ Signature of Declarants \_\_\_\_\_

This \_\_\_\_ day of \_\_\_\_\_ 20\_\_ before me \_\_\_\_\_

Title \_\_\_\_\_

Judge/Commissioner/JP of the High Court/A Solicitor of the High Court/Registrar of the High Court Registrar/ Controller of Customs/ Medical Officer.

**SECTION H (Compulsory)**

<b>Project Cost Estimates and Proposed Funding</b>				
<b>Item</b>	<b>Cost(\$)</b>	<b>Equity(\$)</b>	<b>NDB Loan(\$)</b>	<b>Contractor</b>
<b>Site Development</b>				
Access & Clearing				
Fill/ Landscaping				
Sewage Disposal				
Other				
<b>Reticulation</b>				
Water				
Power				
Telephone				
<b>Building</b>				
Plans, Permits, etc				
Materials				
Labour				
Furniture/Fittings				
<b>Plumbing</b>				
Materials				
Labour				
Other (Specify)				
<b>Electrical</b>				
Materials				
Labour				
Other (Specify)				
<b>Total</b>				
<b>MRI</b>				
Appraisal Fee				
Registration Fee				
Contingencies				
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	

**Notes:**

- Copies of ALL contractors' quotes must be included or affixed to this application.
- Ensure costs are of the latest/current prices, as price changes occur often.
- When sourcing items from overseas please ensure to include shipping fees i.e. freight and custom charges.

**SECTION I - Terms & Conditions**

I/We have read and understood the particulars given herein and declare them to be true and complete. The representations have been made to the Bank to enable it to determine whether or not to grant a loan to me/us and or in order to induce the Bank to offer to grant me/us a loan. I/We hereby authorise the Bank to make any other enquiries relative to this enquiry which it considers necessary. I/We also understand that this form does not constitute an offer or acceptance of credit in terms of any legislation relating to the provisions of credit. The representations made by me/us in this form do not and will not constitute part of any contract for a loan that may subsequently come into existence between the Bank and me/us.

Kua totou mo e maama e au/maua /mautolu e tau fakatokatokaaga ne tohia he pepa nei ti manako ai ke fakamooli kua tonu mo e maopoopo. Ko e tau fakailoaga kua fita he taute ma e Fale Tupe ke maeke ai a ia ke kitia mahino kua lata nakai ke foaki e tupe fakakaitalofa ki a au/maua/mautolu poke ke omoi e Fale Tupe ke foaki e tupe kaitalofa ki a au/maua/mautolu. Kua fakaata e au/maua/mautolu e Fale Tupe ke kumikumi atu foki falu a mena ne kua kitia e ia kua lata ke kumikumi ki ai. Ko e maamaaga haaku/maua/mautolu ko e pepa nei nakai koe fakamooliaga poke taliaaga he ha tupe kaitalofa taha tuga ia ne tohia ke he matohiaga mouaaga tupe fakakaitalofa. Ko e tau fakailoaga ne taute ai e au/maua/mautolu he pepa nei nakai ko e mata fakatufono tohi mo e nakai haofia ai ha matohiaga kaitalofa tupe, haaku mo e Fale Tupe kaeke ke fai he tau magahala i mua.

**Signature(s) (Higoa Saini)**

..... **Date (Aho)** .....

..... **Date (Aho)** .....

**SECTION J - Checklist**

The following is a Checklist of documents that **must** accompany your Loan Application. Place a tick in the box on the right if you have provided them.

<b>Identification Checklist</b>		
<b>Primary ID</b>	Option 1) valid passport(s)	Option 2) birth certificate(s) & drivers license(s)
	Option 3) statutory declaration	
<b>Proof of address i.e. utility bill, statutory declaration, electoral roll</b>		
<b>Certificate of permanent residence (if applicable)</b>		
<b>Supporting Documents</b>		
<b>3 months worth of bank statements OR 3 months worth of payslips if not paid by direct credit</b>		
<b>3 months worth of credit card or loan statements</b>		
<b>Alofi Rentals credit check</b>		
<b>Niue Rentals credit check</b>		
<b>Toke's Enterprise credit check</b>		
<b>Personal guarantee information &amp; signed form (if applicable)</b>		
<b>Certificate of Title and/or lease documents</b>		
<b>Building plan &amp; building permit</b>		
<b>Project estimates (plumbing, electrical, building, labour etc)</b>		
<b>Application fee (NZD) \$10.00</b>		

Please note that, upon the request of the Customer Consultant, you may be required to provide other document(s) along with this application.