

## Supporting documents request to accompany loan application

Here's a quick summary of the information you will need to provide for your loan application:

### Identification:

Either your current passport or New Zealand driver's licence

### Or any 2 originals of the following:

Credit or Debit Card  
New Zealand Birth Certificate  
New Zealand Citizen Certificate  
Student ID  
Marriage Certificate

### Proof of annual income:

- A recent payslip confirming your annual income or your last 3 consecutive payslip
- **Or**
- Income assessment from IRD showing your annual gross income for the last financial year
- If you are self-employed, please provide your last two years financial reports prepared by a chartered accountant
- If you have rental income a copy of the tenancy agreement or rental appraisal signed by a property manager

### New to Bank of India customers only:

- Current bank statement or utilities (phone/power) bill showing your name and address
- Banking history – last 6 months bank statements

### Home loan application:

In addition to above, please provide the following:

### If you are refinancing:

- Your bank and/or financial institution original statements showing repayments for the last 6 months

### Proof of deposit:

- Bank statements or a sale and purchase agreement if selling a property
- Gifting certificate

### If you have made an offer on a property:

- Signed copy of the Sale and Purchase Agreement
- Valuation report if available