

# Caveat Secured Loan Documentation Guide



property@avantifinance.co.nz  
avantifinance.co.nz | 0800 33 33 20

PLEASE READ CAREFULLY

---

## Caveat Secured Personal Loans

For Caveat secured personal loans, Avanti doesn't require a solicitor to facilitate the disclosure and witnessing of the client's loan documentation. Our Broker Dealer Certificate covers the requirement that you, as the adviser, recommend that each borrower and guarantor consider taking legal independent advice before signing the documents.

This guide has been produced to assist you with your requirements in relation to the execution and disclosure of the Avanti loan contracts and supporting documents.

Once the loan is approved and your client has accepted, the documentation pack will be emailed to you.

---

### The key documents in this pack will include the following:

- > Broker Dealer certificate
- > Property loan agreement
- > Privacy authorisation (after settlement authority)
- > Direct Debit Request form
- > Identity Verification Protocol (IVP)
- > Client Identification Record
- > Other general information.

---

### If a company or guarantors are involved, you'll also receive:

- > Independent legal advice and guarantor's confirmation
- > Deed of guarantee
- > Guarantors' waiver
- > Director's certificate
- > Borrower's declaration.

---

### Execution of the documents:

- > All signatures across the documents must be wet signatures only
- > If you're local to the clients, you should witness the signing of documentation in person, complete full disclosure of the contract, and collate any conditions.
- > If you're **NOT** local to the clients, you can complete the contract disclosure over the phone or via AVL. In this instance, signing and witnessing the contract will need to be completed by a Trusted Contact as per Avanti Finance's Identity Verification Protocol (IVP).

---

## Broker Dealer Certificate

This document is your declaration to Avanti that you have completed your requirements around the witnessing and disclosure of all documents, including but not limited to:

- > Suitability
- > Key features
- > Execution or using a trusted contact
- > Independent legal advice.

Your client must also sign this document to acknowledge their understanding and confirm all information provided to Avanti Finance is correct.

---

## Property Loan Agreement

This is the client's loan contract. Please familiarise yourself with the document to understand the key features you must cover with your client during the disclosure.

---

## Special Conditions

These are located on the second to last page of the loan agreement. These must be fully met before settlement.

---

## Identity Verification Protocol (IVP)

This document outlines acceptable forms of identification, proof of address documents, and other linking documents required for LINZ to register our caveat.

---

## Trusted Contact

If you, as the adviser, are not witnessing the client's execution of the loan documents, please ensure that a trusted contact (per the IVP guidelines) is used to verify the signature on your behalf. All signatures must be wet, and we will not accept documents being witnessed by anyone who is not noted as a trusted contact under the IVP.

The trusted contact must complete the Client Identification Record, which is provided alongside the set of documents. The trusted contact will need to sight a copy of the client's photo ID as part of the witnessing. Please provide a copy of this if it is not already on file.

---

## Return of executed documents and conditions

- > Collate all loan documents and conditions
- > Upload them to the portal (link provided in the email the documents were sent via) or email them to us directly at [conditions@avantifinance.co.nz](mailto:conditions@avantifinance.co.nz), and our team will review these.

---

If you require further training or support, please [reach out to your BDM](#).