



9 Yards Financial Services

9 YARDS FINANCIAL SERVICES

2026 FIRST HOME BUYER GUIDE

Home Loans made easy for you

 0800 992 737

 <https://9yardsfs.co.nz>

 4/31 Carlyle Street, Christchurch



Welcome to Our First Home Buyers Guide

Why have we made a First Home Buyers guide for 2026?

At 9 Yards Financial Services, we help first home buyers make sense of the buying process and feel confident every step of the way. We know how lenders think, what really matters in an application, and where people often get stuck.

We've created this guide because we see the same questions come up again and again — and we know how overwhelming it can feel when it's your first time.

If you need help beyond the guide, we're approachable, responsive, and here when you need us — from your first conversation right through to settlement day and beyond.

- Jono, Mitch & the 9 Yards team

Did you KNOW??

It doesn't cost you to use a mortgage adviser!

A Mortgage Broker and Mortgage Adviser are the same thing



How come you don't charge?

The banks and lenders pay us to help you get a loan so you don't have to! Banks and lenders don't penalise you for using us.

The 9Yards Way

We partner with all of our clients to support a lifetime of financial success.

Whatever your needs are as life changes, we're here to back you all the way.

Whether it's home lending, insurance, or investing, we'll tailor a plan that fits your goals and keeps evolving with you.



Options available to you

Deposits

Cash Savings - slow and steady

KiwiSaver Withdrawal - you can withdraw for your first home purchase (we can help manage it for you). See KiwiSaver section.

Family Gifts/Parental Help - a common and legitimate route

Special First Home Buyer Options

Kianga Ora First Home Loan - offered by 4 banks and one non-bank lender. Gives you special interest rates and terms with deposits as low as 5% - great value if you meet the criteria

Loan types

Fixed - locked rate for 6 months to 5 years. predictable payments. If Kianga Ora First Home Loan eligible you'll get the lenders special rates.

Floating - rate that moves up and down with the market

Revolving credit - not commonly available with less than 20% deposit. Flexible, overdraft style account that can be used for advanced repayment methods.

The framework: the buying journey

Get ready

Budget, savings plan, KiwiSaver investment, application paperwork

Pre-approval

Lenders give you a maximum conditional borrowing limit so you can shop with confidence. (we apply to lenders on your behalf and walk you through the process)

Find the home

Open homes, TradeMe, Realestate.co.nz, buyers agent. Use your budget to help you find suitable houses.

Offer & Conditions

Make an offer of a property with the real estate agent. include required conditions and timeframes as advised in your pre-approval. Including your confirmation deposit

Inspections & more

Now your offer has been accepted you arrange any conditions; building inspection, registered valuation, etc

Unconditional contract

Congratulations! All conditions have been met and you're unconditional on the contract! This is now where you pay your confirmatoin deposit to confirm the contract. This can be paid for using your KiwiSaver fund.

Settlement

your loan and any additional deposit gets paid to your lawyer. They will pay the seller at some point during settlement day. CONGRATULATIONS! you now own your first home!



What **9 Yards** takes care of



Before you buy

- Affordability check and initial meeting
- Collect application documents and apply with suitable lenders
- Manage KiwiSaver investment withdrawal and account suitability (requires us to be nominated adviser)

Property Found

- Arrange specific conditions to be met (i.e. arrange bank approved registered valuation)
- Liaise with bank to get unconditional approval
- Advise and structure your loan and get the best rate/deal
- Co-ordinate home loan paperwork and KiwiSaver withdrawals

After you buy

- Re-assess KiwiSaver goals and make suitable changes for retirement
- Review and if suitable, recommend life, health and mortgage protection insurance
- Ongoing support to review your home loan interest rates and recommend changes where suitable



KiwiSaver - before & after buying

Before you buy

Check eligibility & fund fit — confirm you can withdraw and whether your fund type suits your timeline.

Recommend fund changes — if a short-term switch helps (we'll explain pros/cons).

Request the withdrawal letter — we contact the provider and get the bank's paperwork sorted. (available if we're your provider).

After you buy

Refocus your goals — move KiwiSaver from “buying” to “growing for retirement.”

Review fund performance — compare returns, fees and risk; move providers/funds if it helps.

Set a review plan — schedule regular KiwiSaver checkups so nothing drifts off track.

We believe most Kiwi's can retire with \$1 Million or more in their KiwiSaver Account at retirement.

We can show you how.



Why Use a Mortgage Adviser?

Buying your first home is a big step, and for most people it's not something you've done before. The process can be confusing, time-consuming, and full of bank terminology that isn't always explained clearly. Our role is to simplify the process, guide you through each stage, and help you make confident, informed decisions.

We work for you, not the bank. Our focus is on helping you understand what's possible, avoiding surprises, and making sure your home loan is structured properly — not just approved.

Advantages of using a Mortgage Adviser

Clarity before you start house hunting We help you understand your borrowing power, deposit position (including KiwiSaver and grants), and any potential hurdles early — before you fall in love with a property.

More choice than going to one bank Instead of relying on a single bank's offer, we compare lending options across multiple lenders to find the most suitable rate, structure, and policy for your situation.

Better loan structure, not just approval Getting approved is only part of the job. We help structure your loan in a way that supports cash flow, flexibility, and future plans — which is especially important for first home buyers.

Less stress and less admin We handle the application process, bank communication, and conditions, and keep things moving through to settlement — while explaining everything in plain English.

Support from start to finish From pre-approval through to settlement day (and beyond), we're available when questions come up and keep you informed at every step.

No cost to you in most cases For most first home buyers, there's no direct cost to use a mortgage adviser. We're typically paid by the bank once your loan settles

The 9Yards Difference

Buying a home can feel overwhelming. To make it easier, we work with a **trusted network of professionals** who share our values — **putting you first**.

If you need a **solicitor, valuation, or pre-purchase inspection**, we've got you covered.

With **discounted and flat-fee options**, you stay in control from start to finish.





Getting the correct documents speeds up your application and gives your adviser the best chance to explain your circumstances accurately to the bank. This removes large amounts of stress at a time that can be incredibly stressful.

Application Document Checklist



ID - Passport Or Drivers Licence AND Birth certificate



3 Month Bank Statements



3 Recent Payslips



Proof of deposit AND KiwiSaver withdrawal letter



Letter from your employer - stating; job title, income, start date



IRD 12 month Proof of Income and KiwiSaver deductions

****There may be other required documents based on your specific circumstances but these are the minimum required for the First Home Loan through Kianga Ora





Thank You For Your Attention

You made it to the last page! I truly appreciate that you've taken the time to read our handbook. If we've missed anything or you have any questions contact me directly and I'll be able to help you out

Regards,
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