

Loan Application

New Zealand Finance & Loans Ltd

PO Box 19 625 Avondale, Auckland
Cnr Great North & Rosebank Rds. Avondale, Auckland
Phone 0800 85 55 55, Fax 820 1915, Mobile 0274 746 571
Email ken@nzfinanceandloans.co.nz

NOTES: Complete one per person
Tick (✓) in appropriate circles ○

Date: Purpose of loan:

Amount of loan: \$..... Term of Loan: Security Offered:

Name and Address

Surname Mr/Mrs/Ms: First Name/s:

Maiden Name, Alias and Nicknames:

Address:

Telephone – Wk: Home: Mobile:

Email address:

Personal Details

Date of Birth:/...../..... Status: Married ○ Single ○ Divorced ○ De facto ○ Separated ○

Number of Dependants: Names & Ages:

Partners Full Name: Date of Birth:/...../.....

Your Next of Kin: Relationship: Telephone:

Your Next of Kin: Relationship: Telephone:

Personal Contact: Telephone:

Drivers Licence – 5a: 5b: Exp: Type: Learner ○ Restricted ○ Full ○

Bank & Branch: Account Number:

Employment Details

Applicant

Spouse/Partner

Occupation:

Current Employer:

Contact Name:

Address:

Telephone Business:

Length of employment:

If less than 2 years add details of previous employer

Name:

Address:

Telephone Business:

Length of employment:

Type of Benefit:

Payment Frequency:

Next Pay Due – Day: Date:/...../..... Day: Date:/...../.....

Residential Details

How long have you lived at your current address – Yrs: Months:

Is your current address: Own home ○ Renting ○ Boarding ○ Living with parents ○

If renting, Landlords name: Ph: Cell:

Previous Address (if less than 2 years):

..... How long there:

Please complete Page 2

Please initial here:

Vehicle Details

1) Make: Model: Year:
 Registration Number: Amount owing on vehicle\$.....
 Klms: Petrol Diesel Sedan S/W Doors: 3 4 5 Import NZ New

2) Make: Model: Year:
 Registration Number: Amount owing on vehicle\$.....
 Klms: Petrol Diesel Sedan S/W Doors: 3 4 5 Import NZ New

Loan Details (if vehicle being purchased with this loan)

Total Cost: \$..... Total Cash: \$..... Trade In: \$.....
 Extra Costs: \$..... Finance Required: \$..... Monthly Instalments: \$.....
 Insured with: Insured Value: \$..... Policy Number:

Financial Details

Income (Weekly after tax)

Applicant: \$
 Partner: \$
 Boarders/Other: \$
Total \$ _____

Asset Values

Home: \$
 Contents: \$
 Vehicles: \$
 Other: \$ Describe:
Total \$ _____

Expenses (Weekly)

Rent/Mortgage: \$
 Board: \$
 Rates: \$
 Insurance: \$
 HP's & Loans: \$
 Car Repayments: \$
 C/Card Payments: \$
 Other Details: \$
: \$
Total \$ _____
Total \$ _____

Current Liabilities

1st Mortgage: \$
 2nd Mortgage: \$
 H/P's: \$
 Other: \$
 Loans: \$
 Credit Card: \$ Limit: \$
 Credit Card: \$ Limit: \$
 Store Card: \$ Limit: \$
Total \$ _____

Credit History

Do you currently have, or have you previously had: **Goods on Hire Purchase?** Yes No

Car Loans? Yes No **Personal Loans** with any other Finance Company? Yes No

Company..... Payments \$.....(Weekly) Loan remaining \$..... Current Yes No

Company..... Payments \$.....(Weekly) Loan remaining \$..... Current Yes No

Company..... Payments \$.....(Weekly) Loan remaining \$..... Current Yes No

Company..... Payments \$.....(Weekly) Loan remaining \$..... Current Yes No

Personal Referees

Name: Relationship: Ph: Cell:

Please disclose any legal proceedings, payment defaults or outstanding current or previous credit.....

Please complete Page 3

Please initial here:

DECLARATION & PRIVACY WAIVER

1. I hereby declare that the information provided on this Application Form to **New Zealand Finance and Loans Ltd** (hereafter called "the Company") is true and correct.
2. I understand that Credit Checks and PPSR Checks will be obtained to enable the processing of this Loan Application.
3. I declare that no money is owed on the security being provided other than that which has been stated.
4. I declare that I am not an undischarged bankrupt and know of no legal actions pending in the foreseeable future that have the potential to result in judgements against me, or bankruptcy.
5. I understand that in order to process my Loan Application the Company is asking me to provide personal information about myself and that the Company will use that information to access Baycorp Advantage's and/or other credit reporting services and undertake a credit check on me.
6. I understand that Baycorp Advantage and/or other credit services will give the Company information about me for the purpose of assessing my Loan Application and that the Company will give Baycorp Advantage and/or other credit agencies information which will be held by those credit agencies on their systems and will be used to provide future credit reports. This means that the information that I give the Company and which the Company passes on to Baycorp Advantage and/or other credit agencies will be given to their respective customers who also use the particular credit reporting service.
7. I understand that the Company may use Baycorp Advantage's and/or other party's credit reporting services in the future in relation to the provision of credit to me. This may include using monitoring services and receiving updates if any of the information held about me changes.
8. If I default in my payment obligations to the Company, I understand that information about my default may be given to Baycorp Advantage and/or any other credit reporting services; information about my default may then be given to their respective customers.
9. I understand that I can access my personal credit information from Baycorp Advantage and/or other credit services, and that if it is incorrect, request that it be corrected. Information held by Baycorp Advantage can be accessed through their website www.mycreditfile.co.nz or by writing to Baycorp Advantage at Private Bag 92156, Victoria Street, Auckland.
10. I hereby irrevocably authorise the Company to contact the following people or organisations, and they may give to and seek from them such personal, financial and commercial information as the Company deems necessary relating to this Loan Application, the administration of any loans, and any ongoing debt recovery:
 - a. any other finance providers, or bank/s with which I have dealings with, or appear to have had previous dealings;
 - b. any government departments where that is directly material to my financial position;
 - c. any budget advisors I have used or use;
 - d. past or present employers;
 - e. any car dealers, or any other agents with whom I am dealing in respect of the financing of property which is the subject of this application;
 - f. credit reporting agencies;
 - g. relatives and referees, or other contacts that I have listed and any other person or organisation about which I have provided information to the Company in the process of making this Loan Application.
11. I acknowledge and agree that any costs relating to possible debt recovery are payable by me and that a default will be recorded against my credit history for non payment of debts incurred with the Company.
12. I understand and agree that the information on this form may be exchanged with other credit providers or other third parties to assist with the recovery of my debts.
13. I agree that you may produce this authority to such parties for the purpose of collecting such information.
14. Under the provisions of the Privacy Act 1993, I am aware that I am entitled to have access to and request correction of personal information held about me.
15. I understand that I am entitled to receive a copy of any information that you may receive from third parties about me, and any information that you may provide to third parties about me.
16. **I declare that I am not known by any other name and that there are no official documents in New Zealand or overseas showing me with any other name or form of name.**
17. **I understand the importance of providing the correct information to the Company and that failure to do this will affect my Loan Application and any Loan Contract I have with the Company. I declare that the information I have given is a true and accurate statement of my financial position and contains no omissions or false information which would materially effect the approval of the loan.**

PLEASE NOTE: Any person who knowingly falsifies or omits relevant information may commit a criminal offence where a loan has been provided based on this information.

I have read and accept the terms of this Declaration and Privacy Waiver.

I also confirm that I am not a un-discharged bankrupt or have ever made application to the Official Assignee for a "No Asset Procedure" form of bankruptcy

Signature: Name: Date:/...../.....

Please complete the Loan Application form, initial each page, and sign in the designated area above. After which, either fax, post or email a signed PDF version to New Zealand Finance and Loans Ltd at:

PO Box 19625, Avondale, Auckland Phone 820 1914, Fax 820 1915, Email ken@nzfinanceandloans.co.nz