

LOAN APPLICATION



DATE		LOAN PURPOSE:		REPAYMENT \$	
LOAN AMOUNT \$		TERM:	W / F / M	PAYMENT FREQ:	W / F / M

MAIN BORROWER DETAILS					JOINT BORROWER DETAILS				
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MR		MRS		MISS		MS		MR		MRS		MISS		MS	
FIRST NAME								FIRST NAME							
MIDDLE NAME								MIDDLE NAME							
SURNAME								SURNAME							
PREFERRED NAME								PREFERRED NAME							
DATE OF BIRTH								DATE OF BIRTH							
dd / mm / yyyy								dd / mm / yyyy							
NZ CITIZEN?								NZ CITIZEN?							
YES								YES							
NO								NO							
RELATIONSHIP STATUS								RELATIONSHIP STATUS							
NO. OF CHILDREN								NO. OF CHILDREN							
AGES OF CHILDREN								AGES OF CHILDREN							

CONTACT DETAILS					CONTACT DETAILS				
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RENT		BOARD		OWN		RENT		BOARD		OWN	
STREET ADDRESS						STREET ADDRESS					
SUBURB						SUBURB					
HOW LONG AT ADDRESS?						HOW LONG AT ADDRESS?					
YEARS						YEARS					
MONTHS						MONTHS					
PREVIOUS ADDRESS IF LESS THAN 2 YEARS						PREVIOUS ADDRESS IF LESS THAN 2 YEARS					
📞 HOME						📞 HOME					
📞 MOBILE						📞 MOBILE					
📞 WORK						📞 WORK					
✉️ EMAIL						✉️ EMAIL					

RENTERS ONLY TO COMPLETE						RENTERS ONLY TO COMPLETE					
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LANDLORDS NAME						LANDLORDS NAME					
LANDLORDS PH						LANDLORDS PH					

EMPLOYMENT DETAILS						EMPLOYMENT DETAILS					
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EMPLOYED PERSONS ONLY TO COMPLETE						EMPLOYED PERSONS ONLY TO COMPLETE					
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OCCUPATION						OCCUPATION					
NAME OF EMPLOYER						NAME OF EMPLOYER					
ADDRESS						ADDRESS					
HOW LONG AT JOB?						HOW LONG AT JOB?					
YEARS						YEARS					
MONTHS						MONTHS					

BENEFICIARIES ONLY TO COMPLETE						BENEFICIARIES ONLY TO COMPLETE					
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BENEFIT TYPE						BENEFIT TYPE					
BENEFIT NUMBER						BENEFIT NUMBER					

CONTACT DETAILS FOR 2 X NEXT OF KIN / RELATIVES (NOT LIVING WITH YOU)											
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FULL NAME						FULL NAME					
HOME ADDRESS						HOME ADDRESS					
PHONE						PHONE					
RELATIONSHIP TO YOU						RELATIONSHIP TO YOU					

Names of our credit reporters – Equifax New Zealand Information Services and Solutions Limited, PO Box 912012, Victoria Street West, Auckland 1142, and Centrix Group Limited, PO Box 62512, Greenlane, Auckland 1546.

A For the following purposes – that is so that we can:

- 1 Identify you. We need to do this to protect you and us against fraud and under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009.
- 2 Obtain a credit report(s) about you, decide whether or not to lend to you (including preparing a quotation for the cost of your loan), manage your account with us as long as you owe us money and make sure you pay us.
- 3 Help our credit reporter(s) learn about debtors and borrowers and report on you to us and to other creditors or possible creditors and to other people who need to know your credit rating such as landlords or insurance companies and from time to time for us to update that information.
- 4 Verify information we obtain by checking with someone other than the person we first obtained the information from. This means we may ask more than one person for the same information.
- 5 Advertise our services to you and discuss the sale of your debt with a possible buyer should we wish to sell our business

B You authorise for those purposes in A:

- (a) Our credit reporter(s) to obtain and hold credit information about you and disclose (give out) that information to us and to its other customers;
- (b) Anybody in the list below to provide us with any information about you that we may ask for which is relevant to the purposes and;
- (c) Us to store and to provide to any third party (including a credit reporter(s) or debt collector(s)) any such information relevant to those purposes that we hold about you and;
- (d) Us to contact you by email or text or voice call to advertise our products and services to you and also authorise us to give details of your debt to another person who may wish to buy it if we sell our business and

C

- (a) You do not have to give us the information we ask you for on page 1 or provide the authority we ask you for in **B** but if you do not give us the information or give the authority we will not lend you money.
- (b) You acknowledge that you are aware that you may obtain from us details of any information we hold about you and that we provide to other people and that you may request correction of any information we hold about you.

People or organisations you authorise us to obtain information from and whom you authorise to give information to us include any other finance providers, or bank/s with which you have dealings with, or appear to have had previous dealings; any government agencies where that is directly material to your financial position; any budget advisors you have used or use; past or present employers; past or present landlords; credit reporting agencies; relatives and referees, or other contacts that you have listed and any other person or organisation about which you have provided information to the Company in the process of making this Loan Application; debt collection agencies, solicitors, other creditors. Government Agencies include (without limitation) the Personal Property Securities Registry, the Insolvency Service as to your ability to incur debt, the Ministry of Justice as to your outstanding fines and The NZ Transport Authority Driver Check. [Driver Check allows the Company to access the information about your driver licence which includes: the licence classes you hold, (e.g. a class 4 licence to drive heavy trucks); the licence endorsements you hold, (e.g. a D endorsement to carry dangerous goods); the conditions on your licence (e.g. the requirement to wear correcting lenses when driving); the status of your licence (e.g. current, expired, suspended, disqualified, revoked or reinstated) and we reserve the right to re-check your license during the term of the credit.]

I understand that this authorisation is irrevocable.

MAIN BORROWERS FULL NAME	JOINT BORROWERS FULL NAME
x	x
SIGNED BY MAIN BORROWER	SIGNED BY JOINT BORROWER
dd / mm / yyyy	dd / mm / yyyy
DATE	DATE