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BUSINESS APPLICATION FORM

1. Loan Details

Loan amount \$ Purpose of Loan

2. Organisation Details

Name of Organisation Company Number

Trading as: (If not incorporated, the registered name of the company that is on the certificate of incorporation from the Companies office)

This organisation is a: (tick one) Company Incorporated Society Partnership Sole Trader Trust
 Limited Partnership Other (specify)

Trading Address: Postal Address:

Phone

Nature of Business Email

Accountants Date business commenced

Which accounting software do you use?..... Number of employees

3. Directors / Shareholders / Partners Details

(Each of whom shall be the person acting for the purpose of the Personal Property Securities Act 1999)

i. Full Name Date of Birth Phone

Address Email

ii. Full Name Date of Birth Phone

Address Email

iii. Full Name Date of Birth Phone

Address Email

iv. Full Name Date of Birth Phone

Address Email

4. Financial Information

Financial Year Turnover

Financial Year Turnover

5. Trade Reference

Company Contact name Phone

Company Contact name Phone

Company Contact name Phone

6. Declaration

I / We hereby confirm that the details given are true and correct and hereby certify that there are no outstanding Legal Judgements or Proceedings lodged against the company.

I / We hereby confirm that the entity does not have any tax liabilities outstanding with the IRD

NB For Limited Liability Companies, guarantors should complete a statement of position. For Partnerships, each partner should complete a statement of position.

If not please state reason:

Date: Name

Title / Position

Loan Summary Information

Loan required: \$.....

Lender:

What do you require? (please tick one)

Eligibility check New purchase Refinance

Building Top-up

Consultant:

Company name:

1. Loan in name of:

1. Security in name of:

Personal Details

APPLICANT 1: Male Female

APPLICANT 2: Male Female

Title: Mr / Mrs / Ms / Miss / Dr

Title: Mr / Mrs / Ms / Miss / Dr

Surname

Surname

Given name Preferred name

Given name Preferred name

Date of Birth

Date of Birth

Dependants: Y / N Ages

Dependants: Y / N Ages

Drivers Licence (Type): Full Restricted Other

Drivers Licence (Type): Full Restricted Other

Street address

Street address

Suburb

Suburb

Town/City How long?

Town/City How long?

Previous address

Previous address

How long? Phone (Hm)

How long? Phone (Hm)

Phone (Wk) Mobile

Phone (Wk) Mobile

Postal Address (if different)

Postal Address (if different)

NEXT OF KIN:

NEXT OF KIN:

Full Name

Full Name

Phone Relationship

Phone Relationship

Address

Address

Email

Email

CURRENT EMPLOYER:

CURRENT EMPLOYER:

Employer

Employer

Your role / title

Your role / title

Employment period - Years Months

Employment period - Years Months

Hours you usually work per weekhrs

Hours you usually work per weekhrs

PREVIOUS EMPLOYMENT:

PREVIOUS EMPLOYMENT:

Employer

Employer

Your role / title

Your role / title

Employment period - Years Months

Employment period - Years Months

ASSETS

Property (Including address)	Current Value \$
	\$
	\$
	\$
	\$

Cash Funds	\$
Bank	\$
Bank	\$
Bank	\$

Vehicles	\$
	\$
	\$

Life Insurance, Company & Sum Assured	Cash Value	
	\$	\$
	\$	\$
	\$	\$

Medical Covers, Types \$ Excesses	
	\$
	\$

KiwiSaver / Superannuation	\$
	\$
	\$

Furniture / Other Assets	\$
	\$
	\$
	\$
	\$
	\$
	\$

TOTAL ASSETS (A) \$

TOTAL LIABILITIES (B) \$

TOTAL ASSETS (A-B) \$

SIGNED _____ DATE _____

LIABILITIES

Home Loans (Lender)	Rate %	Current Value \$
	%	\$
	%	\$
	%	\$
	%	\$

Credit / Store Cards	\$ Limit	\$ Balance
	\$	\$
	\$	\$
	\$	\$

Hire Purchase (Lender)	\$ Cost pm	\$ Balance
	\$	\$
	\$	\$
	\$	\$
	\$	\$

Other Loans (Lender)	\$ Cost pm	\$ Balance
	\$	\$
	\$	\$
	\$	\$
	\$	\$

Student Loan / IRD	\$	\$
	\$ Limit	\$ Balance
Bank Overdraft	\$	\$
Term Loan	\$	\$
TOTAL LIABILITIES (B)		\$

Are you acting as Guarantor for any other liabilities?
 \$

Solicitor Details

Name _____

Company _____

Address _____

Email _____

Phone _____

Income and Expenditure

ANNUAL GROSS INCOME

	APPLICANT 1	APPLICANT 2
Wages / salary	\$	\$
S/E earned Income	\$	\$
Rental Income	\$	\$
Other	\$	\$
TOTAL PER ANNUM	\$	\$
	+	\$
	=	\$

MONTHLY NET INCOME

Applicant 1	\$
Applicant 2	\$
Rental Income 1 @75.....%	\$
Rental Income 2 @%	\$
Other Income Applicant 1	\$
Other Income Applicant 2	\$
TOTAL MONTHLY INCOME (C)	\$
TOTAL MONTHLY EXPENDITURE (D)	\$
MONTHLY SURPLUS (C - D)	\$

OFFICE USE ONLY

LVR	DSR	SURPLUS

MONTHLY EXPENDITURE

(AFTER LOAN SETTLEMENT)					
Loan amount	Table I/O RFC	% p/a	Term	Fixed	Repayment amount
\$					\$
\$					\$
\$					\$
SUB TOTAL (Loan Repayments)					\$
Other Loan Repayments					\$
Credit Cards					\$
Hire Purchase					\$
Overdraft					\$
Student Loan					\$
Child Maintenance / Day Care					\$
Life Insurance Premiums					\$
Medical Insurance Premiums					\$
Vehicle Expenses					\$
Home / Contents Insurance					\$
Power / Gas / Phone					\$
Rent / Rates / Section Lease					\$
Living Expenses					\$
Adults <input type="checkbox"/>					\$
Children <input type="checkbox"/>					\$
Other monthly expenditure					\$
TOTAL MONTHLY EXPENDITURE (D)					\$

SECURITY DETAILS (AND RENTAL INCOME IF APPLICABLE)

Address	Type*	Est. Market	G.V.	R/V (net)	Rent (p/w)
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
TOTAL SECURITY				\$	

* TYPE = Home / Rental / Holiday / Farm / Land / Lifestyle / Apartment. If applicable, what is it's floor sizem²

Have you ever had or are there now any attachments or legal proceedings against you, or any action for payment default? Y N

I/We certify that the particulars above and overleaf are true and correct and that I am over the age of 18 years old and am not an undischarged bankrupt. Pursuant to the Privacy Act 1993 I/We authorise any finance company to contact any credit reporting agencies, credit providers, my/our employer/s, accountant/s, or any other source, to obtain, check and exchange (both now and in the future) such personal, financial and commercial information and references about me/us as is necessary for the purpose of considering this application, the protection and administration of any loan arising out of this application, and to assist in the enforcement of any agreement between me/us and any finance company. I/We agree that you may produce this authority to such parties for the purpose of collecting such information. Under the provisions of the Privacy Act 1993, you are entitled to have access and request correction to personal information held about you.



TERMS AND CONDITIONS

I/We understand and authorise that:

The information received from me/us will be securely held by the relevant financier ("Financial Privacy Act 1993") The information may be used by the financier to: consider my/our application and monitor any facilities, products or services provided to me/us; conduct market research, data processing & statistical analysis: and unless I/we disagree, provide me/us with information about other facilities, products or services including selected third party products or services. The Financier may disclose information about me/us to its related companies (as defined by the Companies Act 1993), agents or contractors for the above purposes. The Financier may disclose information about me/us to credit reference agencies for the purpose of obtaining a credit report on me/us. Those credit reference agencies may retain that information and provide it to their customers who use their credit reporting services. If I/we default in any obligations to the Financier then information about me/us may be disclosed to credit reference or debt recovery agencies and retained by them. Those agencies may provide that information to their customers who use their credit reporting services. The Financier may obtain information and make such enquiries about me/us as that Financier considers warranted from any source including from its related companies (as defined by the Companies Act 1993), credit reference agencies and the Minister of Justice for the above purposes. The Financier may also check the current status of me/our drivers licences and car registration with the LTSA, Personal Property Securities Register (PPSR), Transport Registry Centre, Drivers Licence Database, NZ Transport Agency Motor Vehicle Ownership Register, Land Information NZ, Internal Affairs and any other government agencies and fines status with the Ministry of Justice (MOJ) Also I consent to Electronic Communications* and to using Equifax* (EIVP), ID Plus* and Bank Links using Proviso*.

I/We acknowledge that TMFfinance use a third party service provider, Proviso, to obtain bank statement information. To provide this service Proviso* uses your banking credentials solely for the purpose of retrieving banking data and returning it to us. By using this service you agree to the terms and conditions of the Proviso service.

*Refer <https://proviso.com.au/terms> and privacy policy <https://proviso.com.au/privacy>

*Equifax using (EIVP) Electronic Identity

*Verification Protocol ID Plus

*Electronic Communications - you consent to us communicating with you electronically with respect to your application and/or loan

I have read, understood and accept the Terms and Conditions as set out in this document.

To verify your acceptance of the above Terms and Conditions please SIGN this below with your name, date and signature.

Name:

Date:

Signature:

Name:

Date:

Signature:



PRIVACY ACT STATEMENT

Before completing this application it is a requirement that you read and accept the below Privacy Act Statement.

The Privacy Act 1993

I/we authorise *TMFNZ to collect, retain and use the personal information about me/us, for the purposes of:

- Assessing my/our credit worthiness;
- Attending to the financing, whether directly or indirectly, of my/our contract(s) and enforcing TMFNZ rights thereunder;
- Marketing and/or informing me/us about the goods and services provided by TMFNZ

I/we authorise TMFNZ to collect from credit reporting agencies, credit providers, my/our employer(s), accountant(s), relatives, or other person(s) such personal, financial and commercial information about me/us for the said purposes.

I/we authorise TMFNZ to provide this information:

- To any person for the foregoing purposes;
- To any employees and agents of TMFNZ and/or any other person, in any ordinary course of business, for any of the foregoing purposes;
- To credit agencies for the purpose of maintaining proper or effective records.

I/we acknowledge that if I/we do not provide all or any part of the information requested on this application form, my/our application for finance may be declined. I/we further acknowledge that pursuant to the Privacy Act 1993, I/we have a right of access to information collected by TMFNZ about me/us and to request that this information be corrected. The information will be held at the office of TMFNZ, 11 Rope Street, Christchurch 8011 or the registered offices of any party nominated by TMFNZ (*TMFNZ and other associated third parties)

I/We: a) authorise TMFNZ, its parent company, subsidiaries and agents, hereinafter referred to as "the Company" to contact credit agencies and any other source to obtain, check, verify and exchange (both now and in the future), information (including information concerning defaults) in connection with this application for credit and any agreement that I/we may hereafter enter into with the Company; b) acknowledge that my/our signature on this application for credit shall operate as an authority to each Source to provide the Company with any information about me/us which the Company may require in connection with this application for credit or any such agreement; c) acknowledge that this application TMFNZ Credit Application page 3 for credit will form part of any agreement I/we may hereafter enter into with the Company and that the authorisation set out above will be deemed to be incorporated into that agreement. The Applicant(s) warrants on a continuing basis that the information supplied herein is true and correct and that the Company will be notified immediately of any changes. You are entitled, under the provisions of the Privacy Act 1993, to: a) have access to personal information held by the Company about you; b) request correction of any personal information held by the Company about you in either case in accordance with the provisions of that Act.

I/We acknowledge and understand and have given my/our permission to conduct a credit enquiry, Driver Licence enquiry, Ministry of Justice enquiry, LTSA enquiry, NZTA enquiry and Personal Property Securities Register enquiry.

I have read, understood and accept the Terms and Conditions, and I have read, understood and accept the Privacy Act Statement.

To verify your acceptance of the above Privacy act statement please SIGN this below with your name, date and signature.

Name:

Date:

Signature:

Name:

Date:

Signature: