

Application for Finance

Your Personal Details (Applicant 1)	Your Personal Details (Applicant 2)
<p>Title Mr/ Mrs/ Miss/ Ms/ Dr/ Other _____</p> <p>First Names(s) _____</p> <p>Last Name _____</p> <p>Date of Birth _____</p> <p>Marital Status: Married Separated Divorced Single DeFacto Widowed</p> <p>New Zealand Resident? Yes No</p> <p>Current Address _____</p> <p>_____</p> <p>How long have you lived there? _____</p> <p>Postal address (if different from above) _____</p> <p>_____</p> <p>Previous address _____</p> <p>_____</p> <p>How long were you there? _____</p> <p>Home Phone _____</p> <p>Mobile Phone _____</p> <p>E-mail _____</p> <p>Number of Dependants _____ Age(s) _____</p>	<p>Title Mr/ Mrs/ Miss/ Ms/ Dr/ Other _____</p> <p>First Names(s) _____</p> <p>Last Name _____</p> <p>Date of Birth _____</p> <p>Marital Status: Married Separated Divorced Single DeFacto Widowed</p> <p>New Zealand Resident? Yes No</p> <p>Current Address _____</p> <p>_____</p> <p>How long have you lived there? _____</p> <p>Postal address (if different from above) _____</p> <p>_____</p> <p>Previous address _____</p> <p>_____</p> <p>How long were you there? _____</p> <p>Home Phone _____</p> <p>Mobile Phone _____</p> <p>E-mail _____</p> <p>Number of Dependants _____ Age(s) _____</p>
Occupation (Applicant 1)	Occupation (Applicant 2)
<p>Your Occupation _____</p> <p>Full Time Part time Permanent Casual Contract</p> <p>Your Employer _____</p> <p>Address _____</p> <p>Contact _____ Phone _____</p> <p>How long have you been there? _____</p> <p>Your previous Employer _____</p> <p>Address _____</p> <p>Contact _____ Phone _____</p> <p>How long were you there _____</p>	<p>Your Occupation _____</p> <p>Full Time Part time Permanent Casual Contract</p> <p>Your Employer _____</p> <p>Address _____</p> <p>Contact _____ Phone _____</p> <p>How long have you been there? _____</p> <p>Your previous Employer _____</p> <p>Address _____</p> <p>Contact _____ Phone _____</p> <p>How long were you there _____</p>

Loan Details and Security Offered

Loan Purpose (please be detailed) _____

Loan amount required \$ _____ Loan Term 1year 2years 3years Other _____

Security Details _____ Insurer _____

Who owns the asset(s) being offered as security _____

Does anyone have security over the asset(s) (if yes, give details) _____

Address of Property _____

Amount of your Cash Deposit towards the purchase, if any: \$ _____

Name & contact details of nearest living relative _____

Name and contact details for your lawyer _____

Statement of Assets and Liabilities of Applicant(s) (at date of application)

ASSETS (approximately)	LIABILITIES (approximately)
Main Bank/Branch	Overdraft Limit \$ _____ \$ _____
Money at Bank/Other 1 _____ \$ _____	Bank _____ \$ _____
2 _____ \$ _____	Mortgages 1 Bank \$ _____ \$ _____
3 _____ \$ _____	2 Bank \$ _____ \$ _____
Property	Personal Loan 1 From _____ \$ _____
1. _____ \$ _____	2 From _____ \$ _____
2. _____ \$ _____	Hire Purchase 1 From _____ \$ _____
Shares _____ \$ _____	2 From _____ \$ _____
Vehicles 1. _____ \$ _____	Credit/Store/Charge Cards
2. _____ \$ _____	Limit \$ _____ \$ _____
3. _____ \$ _____	From _____ \$ _____
Superannuation 1 _____ (SV) \$ _____	Limit \$ _____ \$ _____
2 _____ (SV) \$ _____	Student Loans _____ \$ _____
Life Insurance 1 _____ \$ _____ k(SV) \$ _____	Other Liabilities _____ \$ _____
2 _____ \$ _____ k(SV) \$ _____	Total Liabilities \$ _____
3 _____ \$ _____ k(SV) \$ _____	NET SURPLUS \$ _____
Business Value(net) _____ \$ _____	TOTAL (Per Total Assets) \$ _____
Boat/Caravan _____ \$ _____	
Other 1 _____ \$ _____	
2 _____ \$ _____	
3 _____ \$ _____	
Furniture & Personal Effects _____ \$ _____	
TOTAL ASSETS \$ _____	

Are you guaranteeing a loan for any other persons. Yes No If yes please provide details _____

Privacy Statement

FWJ Finance Limited takes the privacy of your personal information very seriously and will use your information only for the reason you have supplied it. We will not sell or rent your personally identifiable information to third parties. Once we receive any personal information from you, we will hold that information securely and will only use it to process your application, provide information to you, for statistical purposes, and will only provide it to third parties should this be necessary to document the loan or register any security subject to any agreement between us or to assist in the enforcement of any such agreement or security. You may access your personal information held by FWJ Finance Limited by contacting us, and you may request us to correct any errors in that information.

Privacy Declaration

Privacy Act 1993

I/We the Applicant(s) agree that:

- a) FWJ Finance Limited may collect such personal, financial and/or commercial information and references about me/us as is necessary from credit reporting agencies, credit providers, my/our employer(s), accountant(s) or other named person(s) or relative(s), for the purposes of considering this application and I/we agree that you may produce this authority to such parties for the purposes of collecting such information.
- b) FWJ Finance Limited can obtain a credit report on me/us from such credit reporting agency as FWJ Finance Limited chooses, including, without limitation, Veda Advantage. I understand that Veda Advantage will give you information about me/us for that purpose.
- c) FWJ Finance Limited may give my/our personal information to Veda Advantage or such other credit reporting agency as FWJ Finance Limited chooses, and that such credit reporting agency(s) will hold that information on their systems and will make that information available to their customers when providing their credit reporting service to the public.
- d) If I/we default in my/our payment obligations to FWJ Finance Limited, information about that default may be given to Veda Advantage and/or such other credit reporting agencies as FWJ Finance Limited chooses, and those credit reporting agencies may give information about my/our default to customers of that credit reporting agency.
- e) You may use any credit reporting agency's services in the future for purposes related to the provision of credit to me. This may include using their monitoring services to receive updates if any of the information held about me/us changes.
- f) If FWJ Finance Limited lends money to me/us, FWJ Finance Limited may:
 - Collect and monitor personal information about me/us as is necessary for the administration of such credit; and
 - Provide any of my/our personal information to a third party should this be necessary to document the loan or register any security subject to any agreement between us or to assist in the enforcement of any such agreement or security; and
 - Provide me/us with information relating to other products and services offered by FWJ Finance Limited from time to time.

GST

I/we undertake to FWJ Finance Limited as follows (tick the relevant box):

- I/we are not registered for GST.
- I/we are registered for GST but the security property is not used for the purposes of a taxable activity.
- I/we are registered for GST and the property is used for the purposes of a taxable activity.

Request for Loan

I/We, the Applicant(s):

- a) Apply for a loan with FWJ Finance Limited as set out in this application;
- b) Agree to pay the reasonable costs of any independent valuation obtained or to be obtained by FWJ Finance Limited for the asset(s) being offered as security for the loan and all reasonable fees and charges relating to the processing of this loan application whether the loan sought is granted or not or taken up by me/us;
- c) Declare the information in this application is true and correct, that I am/we are over the age of 18 years and that I am/we are not undischarged bankrupts; and
- d) Acknowledge that if any of the information provided in this application or in support of this application is found to be, or becomes, incorrect, or any other circumstance which makes completion of the matter undesirable, FWJ Finance Limited reserves the right to cancel/vary/withdraw or delay the loan or loan settlement without being liable for costs or damages.
- e) Agree that if I/we obtain a loan from FWJ Finance Limited for business purposes, the provisions of the Consumer Guarantees Act 1993 do not apply to that loan.
- f) Agree that if I/we obtain a loan from FWJ Finance Limited which is not a consumer credit contract, as defined in the Credit Contracts and Consumer Finance Act 2003, then the provisions of Part 2 of that Act do not apply to that loan.

Signed by the Applicant(s)

Signature of Applicant 1 _____ Date / /

Signature of Applicant 2 _____ Date / /

In order for us to assess your application you will need to supply the following documentation along with a fully completed and signed application form:

A copy of your valid Drivers Licence or Passport, from all applicants.

A current Rates Demand for any land being used as security.

The following documentation may be required prior to loan drawdown and our Lending Managers will advise you or the person arranging your loan accordingly:

An independent valuation of any asset to be offered as security for the loan.

Evidence of any deposit paid.

A copy of your Savings/Cheque/HP/Loan/Mortgage statements (at least a 3 month transaction/repayment history), confirmation of income (and your partner's income if a joint application) and financial statement/income tax returns if appropriate.