

APPLICATION FOR FINANCE: Individual Details

(Sole Traders, Partners (of Partnerships), Guarantors & Trustees)

This application form may be submitted to any one or more financiers on behalf of the Applicant. All references in this document to “the Financier” is to a financier to whom this form is submitted.

IMPORTANT: ALL SECTIONS SHOULD BE COMPLETED to enable the Financier to provide a prompt decision please complete all sections clearly.

APPLICANT DETAILS

Legal Name (of Company/Organisation/Entity) or in the case of a Trust/Partnership its OFFICIAL NAME this application is related to:

In what capacity are you acting with this Application? (please tick)

Sole Trader ☐ Partner (for a Partnership) ☐ Guarantor ☐ Trustee ☐

Occupation Employer Years Years in same industry

First & Middle Names Surname Date of Birth

Trading As (if self-employed) GST Number Drivers Licence Number Version

Relationship Status Number of dependents NZ Citizen Yes ☐ No ☐ Permanent NZ Residency Yes ☐ No ☐

Residence Own ☐ Rent ☐ Boarding ☐ Living at Home ☐ Home Phone Business

Mobile Facsimile Email (personal) Email (business)

Street Address Suburb City/Town Postcode Years there

Postal Address (if different) Suburb City/Town Postcode Years there

Previous Address (if less than 2 years at current) Suburb City/Town Postcode Years there

FINANCIAL INFORMATION: monthly Income & Expenses

INCOME (net after tax)		Applicant	Partner	EXPENSES	Joint Monthly
Monthly Salary/Income	\$	<input type="text"/>	<input type="text"/>	Mortgage/Rent payments	<input type="text"/>
Regular Overtime	\$	<input type="text"/>	<input type="text"/>	Overdraft/Revolving Credit	<input type="text"/>
Regular Allowances	\$	<input type="text"/>	<input type="text"/>	Personal Loans	<input type="text"/>
Boarder/Rental Income	\$	<input type="text"/>	<input type="text"/>	Credit Cards	<input type="text"/>
Investment Income	\$	<input type="text"/>	<input type="text"/>	Credit Accounts	<input type="text"/>
Other	\$	<input type="text"/>	<input type="text"/>	Child Support	<input type="text"/>
Subtotals	\$	<input type="text"/>	<input type="text"/>	Rates, Phone Power & Car	<input type="text"/>
				Insurance (life, vehicle, house), Superannuation	<input type="text"/>
TOTAL JOINT INCOME (A):	\$	<input type="text"/>		TOTAL EXPENSES (B):	<input type="text"/>
TOTAL SURPLUS (A - B):	\$	<input type="text"/>			

FINANCIAL INFORMATION: Personal Assets & Liabilities (including those held in trust)

ASSETS		Market Value	LIABILITIES		Limit (where applicable)	Current Outstanding
Property/Home		<input type="text"/>	Mortgage(s)			<input type="text"/>
Other Property(s)		<input type="text"/>				<input type="text"/>
Cash/Bank		<input type="text"/>	Personal Loan(s)			<input type="text"/>
Vehicle(s)		<input type="text"/>				<input type="text"/>
		<input type="text"/>	Overdraft			<input type="text"/>
Home Contents		<input type="text"/>	Credit Cards			<input type="text"/>
Investments		<input type="text"/>				<input type="text"/>
		<input type="text"/>				<input type="text"/>
Other		<input type="text"/>	Other			<input type="text"/>
TOTAL ASSETS (C):		<input type="text"/>	TOTAL LIABILITIES (D):			<input type="text"/>
NET WORTH (C - D):		<input type="text"/>				

Property/Home in Trust? Yes ☐ No ☐ Other Properties in Trust? Yes ☐ No ☐

Name of Trust:

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PROFESSIONAL CONTACTS: Insurer and Accountant Details (if not already provided)			
Name of Insurer/Broker:		Contact Person:	
Phone Number:		Email:	
Accountancy Firm		Contact Person:	
Phone Number:		Email:	

BANK	Account Name:	Account	Bank	Branch	Acct No	Suffix

ACKNOWLEDGEMENTS AND AUTHORISATIONS BY APPLICANTS AND ANY GUARANTORS

1. I UNDERSTAND THAT:

- 1.1 acceptance of this application does not necessarily mean that the Financier will grant the credit applied for, and the Financier may decline this application without giving any reason; and
- 1.2 subject to any applicable exception under the Privacy Act 2020 and to payment of any reasonable charge that the Financier may charge for providing access to information, I may contact the Financier's Privacy Officer to request access to and correction of any information about me that the Financier holds and the Financier will supply to me on request the name and addresses of any agencies (including any Credit Reporting Agency engaged by the Financier) to whom the Financier has disclosed information about me.

2. I AUTHORISE:

- 2.1 The Financier to collect hold and use for the purposes later set out in this clause 2.1 the information about me (My Information) that is provided by me or by Others pursuant to any Anti Money Laundering and Countering Financing of Terrorism identity verification in relation to me already undertaken or to be undertaken by the Financier or on its behalf, or that is provided in relation to this application or any subsequent application for credit by me (or by any trust or partnership where I make an application as a trustee or partner), or in relation to any contract resulting from this application or any subsequent application (Resulting Contract), or provided in any communications between us or on my behalf in relation to any of those matters. "Others" include without limitation: Credit Reporting Agencies; and in relation to this application or any subsequent application or any Resulting Contract, my bank; my accountant; my employer; my insurer; and any person whose details I give as a referee (or where the application is by a trust or a partnership, the trust's or partnership's bank(s), accountant, insurer(s), and any person whose details are given as a referee on behalf of the trust or partnership).

The purposes are:

- processing this application or any subsequent application by me (including any application by any trust or partnership where I make an application as a trustee or partner), from time to time credit checking me (and any trust or partnership where I submit an application as a trustee or partner), enforcing any Resulting Contract, assigning any Resulting Contract;
- providing services to me (or to any trust or partnership where I make an application as a trustee or partner or where I am a guarantor, providing services to the applicant(s), including any activity related to the funding of our business;
- sending me information about other services offered by the Financier or by the Financier's related entities or agents or by any dealers vendors brokers or other third party service providers and suppliers with which the Financier deals;
- disclosing My Information to any of the following: any principal (disclosed or undisclosed) for whom the Financier might be acting; Credit Reporting Agencies (including credit account information, as that term is defined in the Credit Reporting Privacy Code 2020); debt collection agencies; any person or entity who will assist in enforcing any Resulting Contract; any person directly or indirectly involved in providing funding to the Financier's or any of the Financier's related entities and anyone else involved in the funding process; any assignees or potential assignees to assign the interest of the Financier in any Resulting Contract; the Financier's related entities or agents; any dealers vendors brokers or other third party service providers and suppliers with which the Financier deals for any of the purposes outlined above and to enable any of those persons or entities to send me information directly about any services that they offer;
- The Financier and each of the Financier's related entities or agents, and any dealers, vendors, brokers or other third party service providers and suppliers with which Speirs Finance deals to communicate by post, email or other electronic means (subject to my right to unsubscribe from the marketing) pursuant to this clause 2.1 about any services offered by them; and
- any other purpose or disclosure referred to in the Financier's Privacy Policy, as updated from time to time (a copy of the Privacy Policy is available on request).

Any person or entity approached by the Financier is authorised to disclose the information to the Financier that it requires for any of the purposes.

3. I CERTIFY THAT:

- (a) Where I have provided information in this application about any other person, that person has authorised me to disclose the information to the Financier and authorised the Financier to collect, hold, use and disclose that information in the same ways as if that person were an applicant (and I have informed them of their right to access and request correction of any personal information held by the Financier); and
- (b) The information provided in this application is true, correct and complete (and includes all current names that I use or where the application is in relation to a trust or partnership, all current names of the trust or partnership), and no information that would be relevant to the Financier in evaluating the application has been omitted. If any changes occur (including without limitation any change in my name or in relation to any application by a trust or partnership - including any change in the name of the trust or partnership) between now and signing a credit agreement with the Financier or after signing a credit agreement with the Financier, I will disclose such changes to the Financier immediately.

4. I ACKNOWLEDGE THAT:

- 4.1 In accordance with clauses 2.1 and 2.2, My information is being and will be collected and held by the Financier, and by any of the entities or persons referred to in clause 2.1 (if the information is collected by or is disclosed to them) or by third party information technology providers (including Cloud storage providers) on their behalf. (The third party information technology providers may be based overseas);
- 4.2 Without limiting clause 2.1 inclusive, each of persons or entities referred to in clause 2.1 have the same rights as the Financier to collect hold use and disclose information about me for any of the purposes set out in clause 2.1;
- 4.3 The credit that is applied for is applied for and will be used in trade. Accordingly, in relation to any Resulting Contract that is entered into as a result of this Application, the Consumer Guarantees Act 1993, and sections 9, 12A, 13, and 14 of the Fair Trading Act 1986, are contracted out of.

If all the requested information is not provided (including your driver's licence number which is voluntary), the application (or any future application) may be delayed or refused.

APPLICANT Signature	DATE
Signature	... / ... /